



Regional Snapshot Series: Aging  
Aging in the  
Fraser Valley Regional District





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## CHOICES FOR OUR FUTURE: our Regional Growth Strategy

As the senior population grows in the Fraser Valley, we believe that healthy aging is an important consideration for the Region's future.

The Fraser Valley Regional District is, therefore, committed to incorporating the needs of an aging population into the policies and actions of the Regional Growth Strategy.

**The Fraser Valley Regional District is comprised of 6 municipalities and 7 electoral areas.**

City of Abbotsford, City of Chilliwack, District of Mission, District of Hope, District of Kent, Village of Harrison Hot Springs and Electoral Areas A, B, C, D, E, F and G.



# Aging in the Fraser Valley

The Fraser Valley Regional District is comprised of six member municipalities and seven electoral areas and features a variety of diverse communities, from small rural hamlets to the fifth largest city in British Columbia. Healthy aging is becoming an increasingly important consideration because over the next 30 years, the number of seniors in the Region will grow from 15% to 21% of the total population. By 2041, one in every five, or almost 100,000 residents, will be over the age of 65.

This demographic shift will bring many opportunities. Many seniors will work past the age of 65, and others will give back to their communities by sharing their knowledge and time as volunteers. Providing for the needs of seniors also presents a unique opportunity for new businesses in the region.

An aging population will also bring unprecedented challenges as the baby boom generation moves into old-age. The healthcare system will continue to experience increasing pressure as rates of disease rise along with the senior population. This is already prompting a shift towards preventative health and innovative care solutions. There is a growing need for reliable transportation that ensures seniors can access health services, participate in social activities and take care of their day-to-day needs. In addition, planning for and providing a variety of housing options suitable to seniors has the potential to lower health care costs and improve quality of life. In addressing all of these factors, ensuring affordability, accessibility and adaptability is a priority.

Although many programs and services directed at finding solutions to these issues already exist in the Region, it will take cooperation among all levels of government, health authorities, non-profit organizations and the private sector to ensure that all seniors are able to maintain a high quality of life in the coming decades. Anticipating and addressing these issues today will ensure we are prepared for the future.

## Fraser Valley Regional District and surrounding area





The Woodstock generation comes of age...

# PAST PRESENT AND FUTURE

## THE WHY BEHIND THE AGING BOOM

### Historic Context of an Aging Population

The post World War II baby boom, between the late 1940's and mid-1960's will continue to impact Canada's social and economic dynamics as this population moves into retirement. In the mid-1960's the baby boom turned into a bust, and although a smaller "echo" baby boom occurred in the mid-1980's the number of births in the following generations have come nowhere close to the number of births of the peak boom years. As a result, Canada's population on average will become increasingly older in the coming decades.

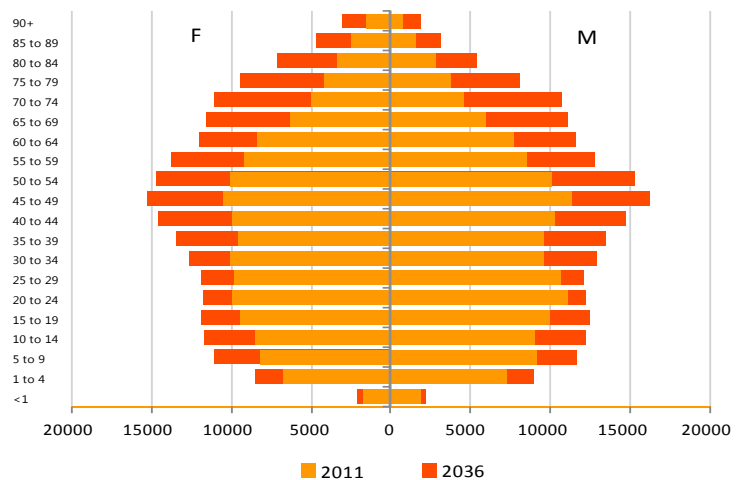
### Who is considered a senior?

For the purposes of this document, the term senior refers to anyone over the age of 65. Any exceptions to this rule are noted accordingly.

### Reaching 100

Canadians over the age of 85 are the fastest growing segment of seniors. There are 20 times as many individuals in this age bracket today as there were in 1921. The number of centenarians (100+) nationally has also increased by 22 percent. Current projections see this population tripling in size by the year 2031, surging from 6,000 in 2009 to 17,400 in 2036 (Statistics Canada, 2010). The number of seniors reaching this age group in the coming decades will place additional demands on senior care, and likely lead to new challenges.

Current and Projected Population of the FVRD by age and gender  
(Statistics Canada, 2006)

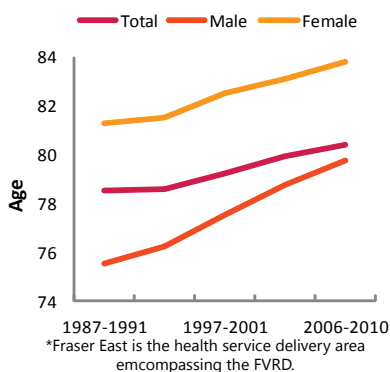


Lower birth rates, increased life expectancy, and migration are all contributing factors to our increasingly aging population. In BC, the impact of an aging population may not be as severe as in other parts of Canada due to higher birth rates and rates of migration to BC. That said, migrants may include older Canadians moving to BC for its relatively warmer climate.

Canada has also experienced a remarkable 30-year increase in life expectancy since the start of the twentieth century. Today, women live on average 83.4 years and men 76.4 years compared to an average 50.2 and 47.2 years, respectively, in 1900. This longer lifespan is mainly the result of advances in medicine that allow more people to reach their senior years.

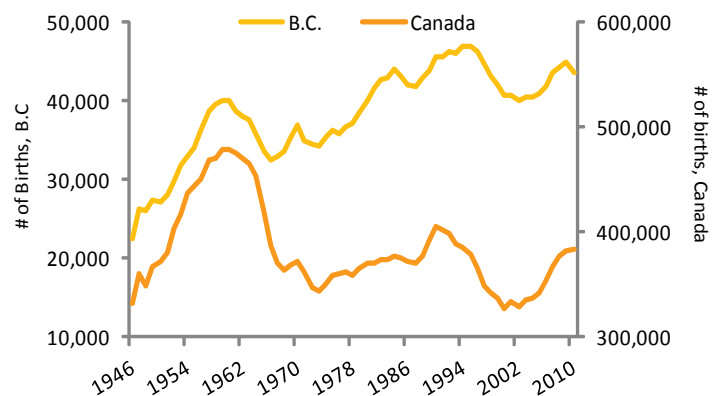
### Life Expectancy - Fraser East\*

Source: Fraser Health



### Births 1946 to 2010 - British Columbia and Canada

(Statistics Canada, 2006)

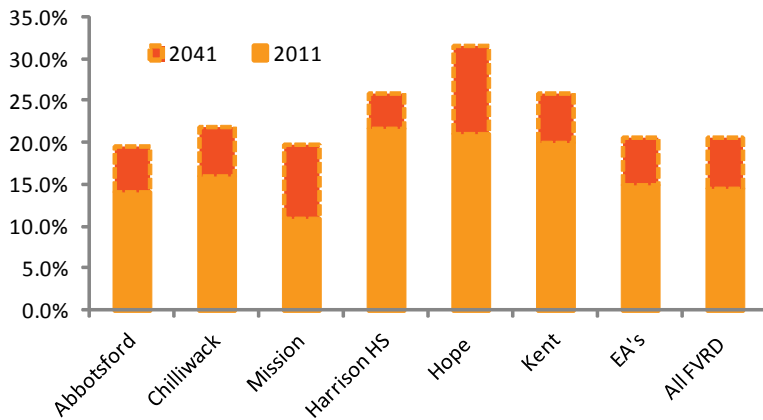




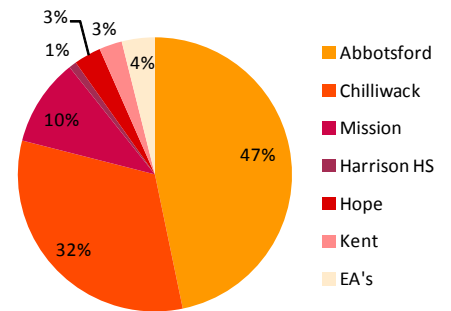
## Seniors Today

The FVRD's estimated total population is 291,855 (FVRD, 2011). Seniors currently make up just over 14% (or 41,917 persons) of the Region's population with the majority living in the more urban municipalities of Abbotsford, Chilliwack and Mission. The smaller municipalities of Hope, Kent and Harrison Hot Springs have a much higher proportion of seniors (over 20%) when compared with their overall populations. Where seniors living in the larger centres have access to health care and other services, those living in smaller communities and rural areas face more challenges. Smaller tax bases and out-migration of younger residents can make it more difficult for smaller and rural communities to provide necessary senior services. Common concerns include the lack of nearby health services, decreasing mobility, and housing upkeep and accessibility.

Seniors as a percentage of each jurisdiction in the FVRD (current and projected)

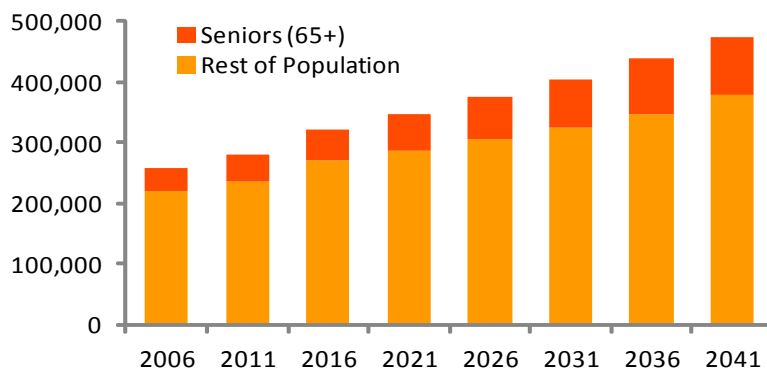


Seniors by Area of Residence within the FVRD



The proportion of seniors in Canada has grown from less than 5% in 1982 to 13% today, and will grow to a projected 25% by 2036. Given the Region's slightly younger age profile, the proportion of seniors in the FVRD is projected to be slightly smaller than Canada as a whole. Nonetheless, the number of seniors in the FVRD is expected to increase to 21% of the total population by 2041, or one in every five people. In real terms, that's an additional 97,343 seniors, many of whom will eventually need assistance or care in some form, especially in their later years.

Projected # of Seniors based on FVRD Population Projections (2006-2041)





Chilliwack Economic Partners Corporation

# SENIORS PROFILE

## FINANCIAL HEALTH

### Financial Matters

The average household income for seniors in the FVRD is \$36,583 which is almost half that of the average household. Seniors tend to be more asset rich, with many owning their own homes outright. Almost 70% of homeowners have paid off their mortgage by 65. Seniors also tend to spend less than younger individuals and families. (Hamilton 2001).

The extent to which Canadians maintain their income in retirement varies with their level of income and availability of pensions. The richest workers, those in the top 20% of the income distribution at 55, received on average about 70% of their working income during their 70s. People in the lowest 20% of income earners actually experience less of an overall decline in income during their 70's as a result of various transfer payments and supplements, such as Old Age Security (OAS) and Guaranteed Income Supplement (GIS). (Daw 2008, 2).

In the FVRD, 4.25% of seniors currently fall below the low income cut-off. The Low Income Cut-Off (LICO) varies with circumstance but is widely considered to be in the low \$20,000's for a single adult. Among populations more susceptible to falling under LICO are seniors living alone. Of this population, 11.3% are deemed low income. The rate is slightly higher for females which could, in part, be attributed to longer life expectancy and smaller pensions.

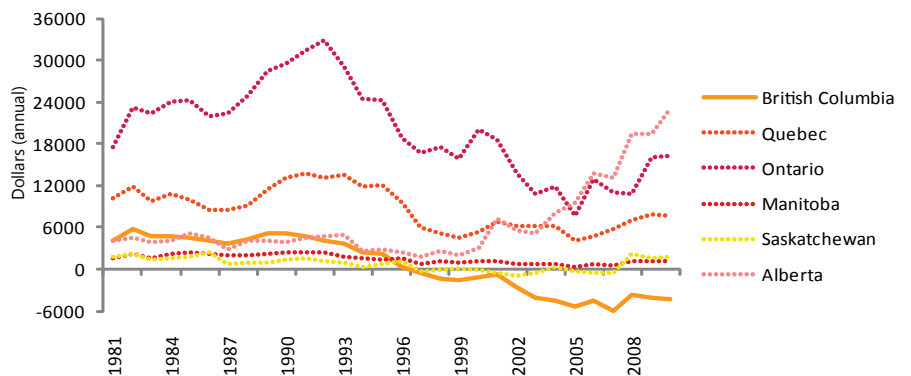
### Are We Prepared?

Given low savings rates and high debt levels, there is a real possibility that the percentage of low-income seniors will increase with the generational shift. Most seniors today are from a generation of savers; the same can't be said for the baby boom generation. Over the last two decades, average annual personal saving rates in Canada have plummeted from a peak in 1982 of 20.1% of income saved to 1.2% in 2005. In 2010, the average savings rate in BC was actually negative at -3.3%. These numbers indicate a likelihood that many people will reach retirement age in debt or without substantial savings, escalating the number of low-income seniors in need of assistance. (BC Stats, 2012)

Average Senior Household income  
(Statistics Canada, 2006)

Abbotsford	\$37,108
Chilliwack	\$35,826
Harrison HS	\$36,735
Hope	\$31,929
Kent	\$37,475
Mission	\$36,668
EA 'A'	\$26,158
EA 'B'	\$19,523
EA 'C'	\$34,788
EA 'D'	\$55,445
EA 'E'	\$49,084
EA 'F'	\$29,139
EA 'G'	\$37,867
<b>FVRD</b>	<b>\$36,583</b>

Annual Personal Saving Rate by Province 1981-2010  
(Statistics Canada, 2012)



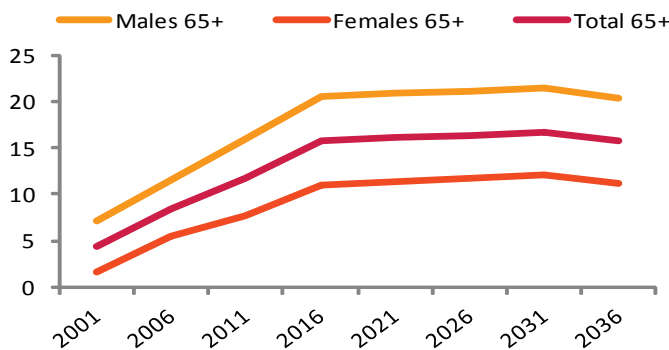
# SENIORS PROFILE

## EDUCATION & EMPLOYMENT

### Working after 65

In 2001, 4.4% of the senior population in Canada was part of the labour force. In the ten years since, that percentage has jumped to 11.8%. This number is expected to climb even higher. It is estimated that by 2036, 16% of the senior population will be working. This increase will likely be caused by a combination of factors. Some seniors may continue working to fill a labour gap caused by many of their peers retiring. A healthier senior population may make working longer a more viable option for many. And for some, working longer may be a financial necessity. This change is reflected in the average retirement age. In 2000, the average retirement age began to rise after nearly two decades of decline. By 2005, the average retirement age in Canada was 62.5.

Actual and Project Labour Force Participation of Seniors in BC 2001-2036  
Source: BC Stats



According to the Labour Force Survey conducted by Statistics Canada, almost half of all working seniors have higher paying positions in areas such as management, administration, health, and other professional occupations. Only 25% of seniors work blue collar jobs and a higher percentage of seniors work in sales and service jobs when compared to the younger workforce. This likely reflects the tendency for service jobs to be more flexible in terms of working part-time. In 2000 seniors made up 3% of the part-time workforce. In 2011, that percentage had climbed to 7%. Another stark contrast is the high number of self-employed seniors. Over 40% of seniors are self-employed compared to 14% of the younger working population. Self-employed seniors tend to be concentrated in occupations such as farming, construction and business services.

### Education

The majority of seniors in the Fraser Valley have education at or below a high school certificate or equivalent. This reflects a different time, where education was less available. This is especially true of women.

Of seniors who do have a post secondary degree, income is shown to increase in relation to the amount of formal education attained. Labour force data show that seniors who had a university degree in 2005 were more than four times as likely to participate in the labour force than those with less formal schooling. Education level is also a strong predictor of health status, with higher education, and resulting higher incomes correlating to better health. Current graduation rates suggest that future seniors will have higher levels of education, but in comparison to other parts of the Lower Mainland, educations in the FVRD are still lower as a whole.

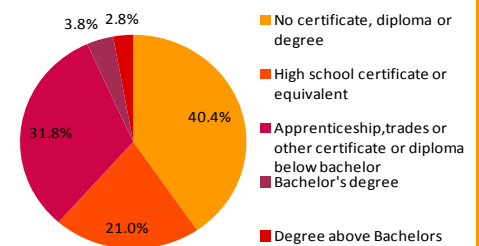


### Giving back

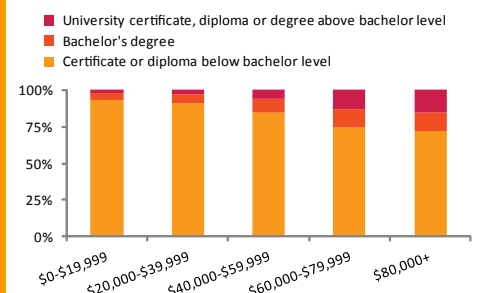
The contribution seniors make as volunteers is significant. In BC, 38.9% of seniors contributed over 76 million volunteer hours in 2010. That's that highest number of hours of any age group. Seniors also provide help on an informal basis such as providing child care or running errands for their younger relatives and community members.

Donations of time and expertise can be invaluable to communities and gives seniors a way to contribute to their communities, feel needed, and be part of a larger social network which, in turn, can help prevent social isolation and maintain good health.

### Senior Population by Highest Level of Education



### Seniors with Post Secondary Education in the Fraser Valley by income





# SENIOR PROFILE

## HEALTH & ILLNESS

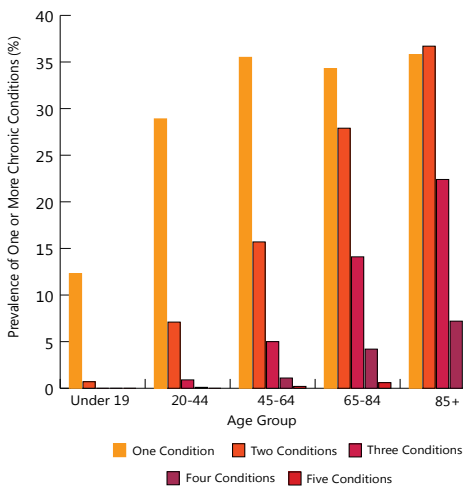
### Health and Illness

As the population ages and rates of age-related illness rise, communities in the Fraser Valley will experience increased demand for health care services and rising costs. Overall, seniors are healthier than previous generations and are living longer. Better lifestyles and health care allow people to enjoy life after retirement for a longer period of time. That said, as people age the prevalence of multiple chronic conditions also increases. As the graph on the left shows, residents of the FVRD are no exception. According to Fraser Health, 34% of the population has more than one chronic condition and is responsible for 80% of health care costs.

In Fraser East (the Local Health Authority encompassing the FVRD), only 30% of seniors reported good to excellent health. The rate of physical activity in seniors was lower than the provincial average at 49%. And while older adults currently represent only 13% of the population, they accounted for 34% of all inpatient cases and 40% of all day procedures in 2009. If this ratio remains constant, by 2041 the senior population will be accountable for 54.6% of all hospital admissions and 63% of day procedures.

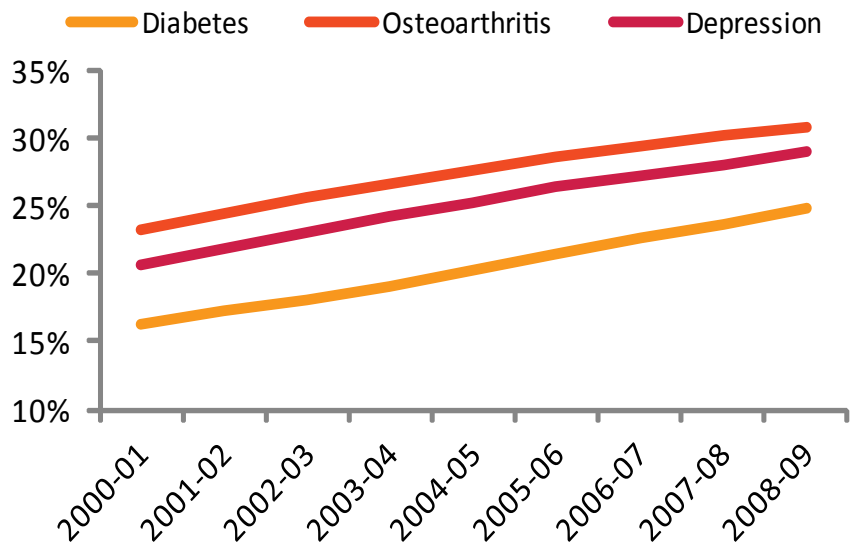
If rates of diabetes, osteoarthritis and depression continue to grow at the current pace, over 50% of seniors will be afflicted with at least one of the three by 2030. Longer life expectancy is the primary reason - more people are reaching the age where chronic conditions are more prevalent. These high rates of disease will affect not only seniors but also society as a whole in terms of influencing housing needs, service requirements and demanding additional time and resources (Canada Mortgage and Housing Corporation, 2008).

Prevalence of Chronic Conditions in the FVRD by Age, 2008/09



Source: BC MoHS, PHC Patient Registries as of Nov. 2009, provided by Fraser Health

Rates of Diabetes, Osteoarthritis, and Depression among seniors (60+) in Fraser East (LHA) 2000-2009 (Fraser Health 2010)



### Living with Dementia

Currently, it is estimated that 5.3% of older adults in Fraser East have dementia. According to Rodriguez and Davidson (2008), the number of people diagnosed with dementia will double by 2031. This has the potential to negatively impact patients, caregivers, and the overall population as the health care system struggles to cope with increased demand.

Prevention through exercise and healthy eating and the development of support programs may help to mitigate the effects of dementia. [www.alzheimer.ca](http://www.alzheimer.ca)

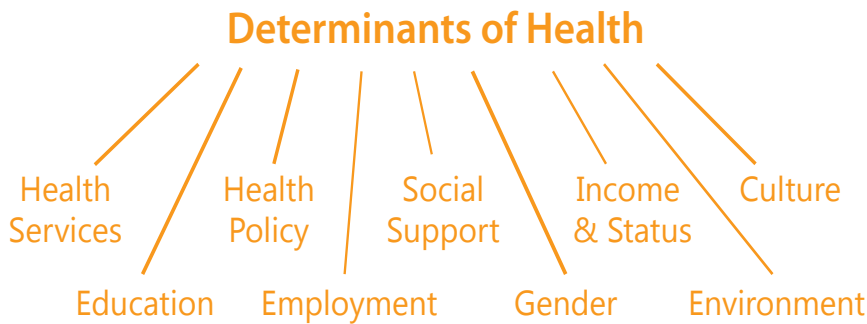




## The Power of Prevention

While illness can be a natural part of aging, efforts to increase physical activity, healthy eating, and social interaction can go a long way towards preventing disease and reducing overall healthcare costs associated with old age. Offering fitness programs, educating seniors on healthy eating, and creating walkable communities that encourage active living may help the Region mitigate the health care challenges of an older population. As shown in the graphic below, many factors affect health and with appropriate policy, supports and services, instances of poor health can be prevented or at least reduced.

According to the Office of the Provincial Health Officer, there is “evidence that a number of preventative interventions are cost-saving for the health care system.” Accordingly, Fraser Health has begun shifting their focus from acute care to integrated primary care that is more proactive and preventative.



*Based on information from the Public Health Agency of Canada*

## Social Connectivity and Mental Health

It is becoming widely recognized that strong social support is linked to better overall physical and mental health. Results from the Canadian Community Health Survey (CCHS 2005) found that seniors who reported a strong sense of community belonging were almost twice as likely to report excellent or very good general and mental health. In Fraser East, almost 75% of seniors reported a strong or very strong sense of community belonging. 64.9% of seniors in the Region reported high levels of social support.

The ability of seniors to participate in social and other meaningful activities such as volunteering is closely tied to transportation and access. 24% of women over 85 said that they did not participate more in social, recreational or group activities for lack of transportation. (CCHS 2005).

With a new generation of computer savvy seniors, connecting online is gaining potential. The number of seniors using the internet is now estimated to be over 50%, with 7 in 10 using it daily. (Pew Research Center, 2012) While the majority continue to use the internet for email, the number of ways in which seniors are using technology is ever growing.

## Virtual Villages

One innovative example of seniors using technology is the concept of Virtual Villages, or membership-based non-profit organizations that provide a way for seniors living within a defined geographic location or neighbourhood to make connections. These online villages coordinate access to any number of services, transportation, social activities, health programs, and even home repair.

The Phinney Neighborhood Association in the Seattle area operates the PNA Village Program. The three main program areas are:

- **Network of Helpers** - Volunteers help with small tasks and larger projects.
- **Information & Referrals** - Assisting members with finding the resources to meet their changing needs.
- **Community Building Activities** - programs and events to help village members stay connected to their community while making new friends.

For more information visit [www.phinneycenter.org](http://www.phinneycenter.org) or visit the original virtual village in Boston at [www.beaconhillvillage.org](http://www.beaconhillvillage.org).



# SENIOR PROFILE

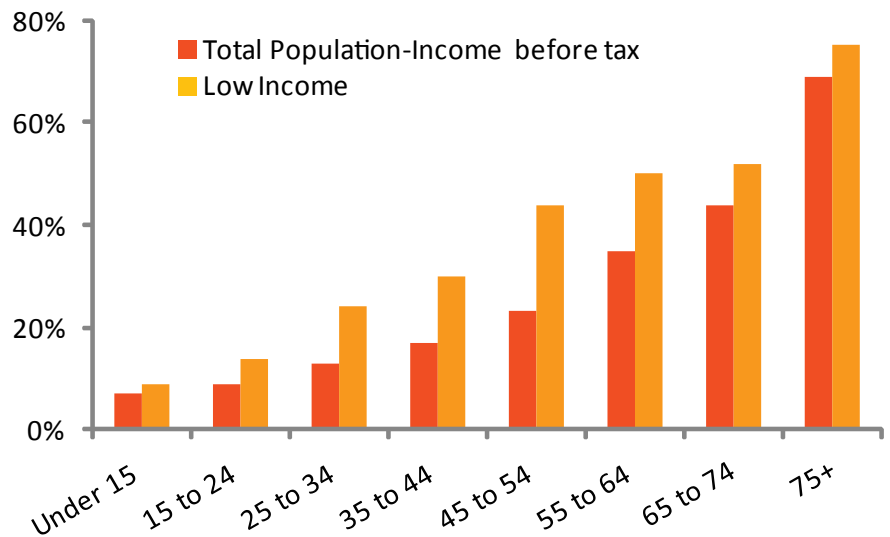
## MOBILITY & TRANSPORTATION

### Getting Around

Increased mobility and reliable access to transportation can contribute to better mental and physical health of seniors, by providing opportunities to participate in fitness programs, and social activities which lead to a more meaningful life. Adequate transportation can also enable a senior to stay in their own home longer, reducing costs of facility care and increasing quality of life.

Maintaining a high level of mobility can be challenging given the increase in physical limitations often associated with age. In the FVRD, 45% of seniors between the ages of 65-74 reported limitations in activities. After age 75, the percentage of seniors experiencing difficulty or reduction in daily activities climbs to 70%. The numbers are even higher for low-income seniors. These limitations can make it unsafe for many seniors to get around without help.

Reported Limitations and Reductions in Activity by age and income in the FVRD (% of total population)  
(Fraser health 2010)



### More than just a Ride

Reliable and adequate transportation is more than just getting from A to B. It contributes to an overall higher quality of life by enabling seniors to participate in social activities and health programs, take advantage of senior services and give back to the community by volunteering.

One of the biggest challenges facing the Region is finding cost effective ways to provide reliable senior transportation, particularly in rural areas. Doing so will require collaboration among all levels of government, the private sector and non-government service providers.



In BC, driving remains the primary mode of transportation for 77% of senior men and 47% of senior women between the ages of 65 and 74. Seniors over the age of 75 are more commonly passengers than drivers. While public transit, active transportation and accessible transit are used at a much lower rates, seniors rely on public transit more than any other age group in Canada (Turcotte, 2012)

BC Transit recognizes that growth of the senior population, particularly growth in the older cohorts, is leading to an increased demand for custom and accessible conventional transit service. (Outlook for Public Transit 2005-2010). Handydart, the Taxi Saver program in Chilliwack and Abbotsford, volunteer driver programs such as Care Transit in Hope, and private chauffeuring businesses, are all examples of current programs which aim to provide reliable transportation for seniors.

Non-profits, such as Senior Transportation Access and Resources (STAR), are working with communities to develop senior transportation options. There is also increasing emphasis on building communities that encourage active transportation (walking, biking, etc). Accommodating increasing demand will require expanding existing programs and finding innovative solutions.

## Age Friendly Communities

Communities that are built to be age friendly can help seniors maintain healthy, active and productive lives. The range of independence in the population of seniors varies widely, but at some point most seniors will experience challenges that can be mitigated with age friendly infrastructure, whether it be accessible transit, a built environment sensitive to their needs, or housing that can be adapted to a variety of circumstances. Even small changes such as installing crosswalk signals and accessible ramps, removing obstacles from sidewalks, and placing benches along common paths, can significantly improve mobility.

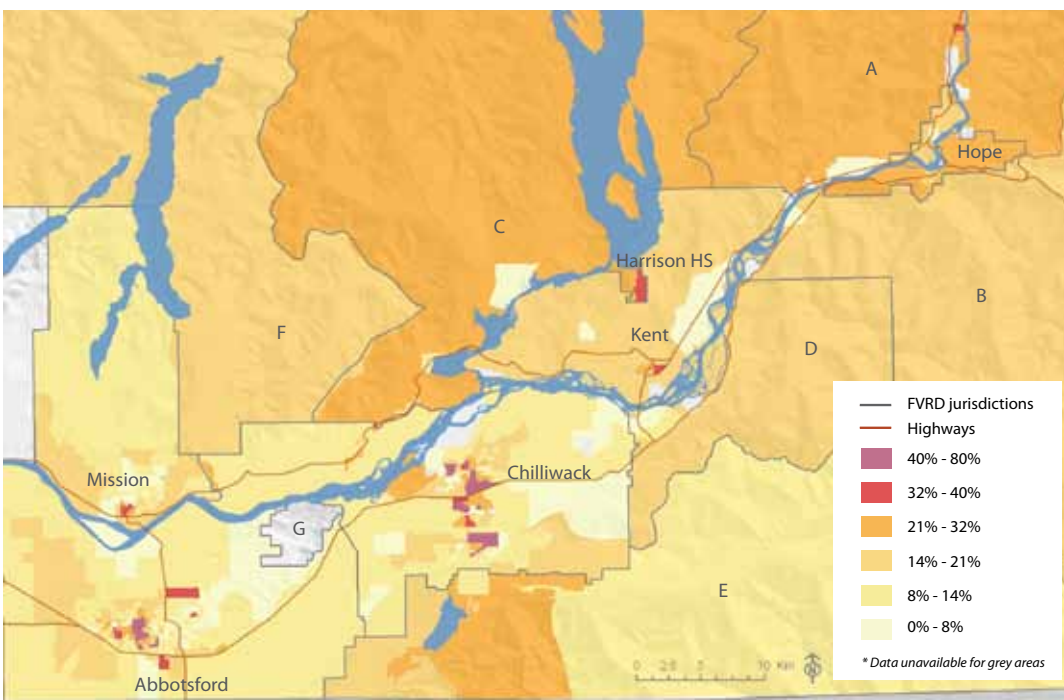
An age friendly community is an accessible community for everyone. Building communities that encourage all residents to live healthier and longer lives by promoting daily exercise and a nutritious diet throughout life will also help to stabilize health care costs and allow seniors to remain independent and healthy far later in life.

## Mobility in Rural Communities

Nowhere is the issue of mobility more challenging than in rural areas. Long distances, a small population, and small tax base present added challenges in finding affordable and timely transportation. As the map below illustrates, there are pockets of older populations in the region's urban centres, but electoral areas tend to have older populations on average.

There is an identified need for custom transit options for rural seniors. According to one study\*, 49% of seniors living outside of urban centres said they did not use transit primarily because it was not offered in their area. Lack of transportation can increase the risk of social isolation and limit access to needed medical care (Profile of Seniors' Transportation Habits, Statistics Canada, 2012).

Seniors as a percentage of each Census Area in the FVRD  
(Statistics Canada 2011 Dissemination Area Data)



## "Scootability"

One example of a growing trend in senior transportation is the scooter. Currently, an estimated 250-300 people use scooters to get around in the Fraser Valley but that number is climbing rapidly, and for a good reason. According to one study, 68% of users felt that scooters enabled them keep their independence.

Planning for this increasingly popular mode of transportation will have its own challenges as sidewalks and roads are not currently built to accommodate this mode of transportation. (UFV Mobility Scooter Research Project, 2008 Steyn, P. & Chan, A.)

# SENIOR PROFILE

## HOUSING IN THE REGION TODAY

### The Current Housing Situation

With a growing population of seniors, it is increasingly important to consider not only the quantity but also the type and cost of housing stock that will be needed to adequately accommodate this population in the coming years. Understanding the housing situation for seniors at present can help determine what housing will be needed in the future.

### Owning vs. Renting

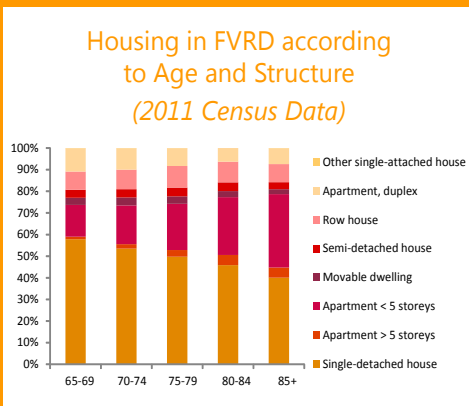
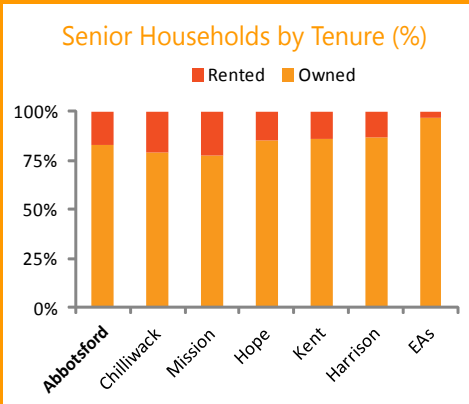
In 2006 there were 90,800 private households in the FVRD, of which 21,170 or 23.3% were senior households. Home ownership far outweighs rental households with 81.7%, or 17,300 homes, owned by seniors. The remaining 18.3% of senior households are rented. The rental market provides access to a broad range of housing types, from high-end condos and single-family homes to more affordable apartment units and secondary suites for households with more modest incomes. Secondary rental market units include basement suites, rented condos, and tenant occupied houses. (Statistics Canada, 2006 Census)

Younger seniors (ages 65-84) tend to reside in housing which they own debt-free. Many older seniors (85+) also remain in housing that has been paid off, but apartments and care facilities are more common in older age groups.

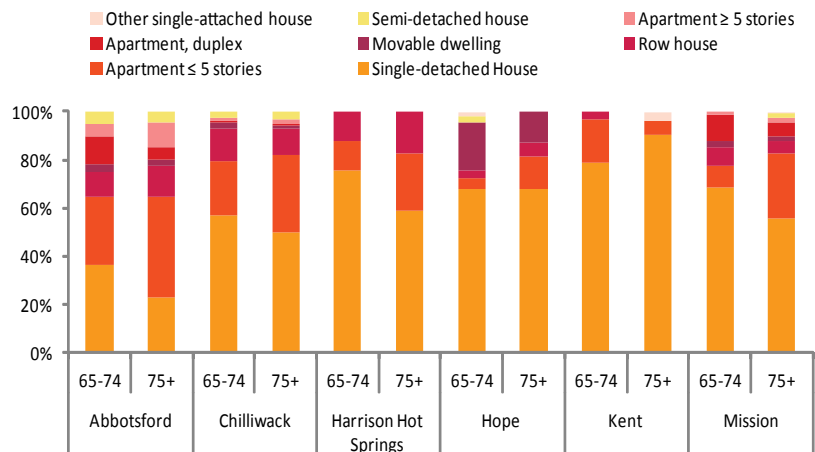
### Housing Types

In most of the Region's municipalities, the majority of seniors ages 65-84 live in single-detached homes. Abbotsford is the exception, where the majority of seniors live in other forms of multi-family housing. In the older age groups, apartments, townhouses and other semi-detached housing are more prevalent. Over 5% of the Region's senior population lives in mobile homes.

Increasing health problems and reduced mobility lead older seniors (85+) to downsize into apartments or move into senior care residences. Because older seniors constitute the fastest growing sector of the senior population, there will be an increasing need for senior friendly apartments and senior residence options. It is estimated that by 2036 an additional 1,728 apartments suitable for seniors over age 85 will be needed to keep up with demand in the Fraser Valley.



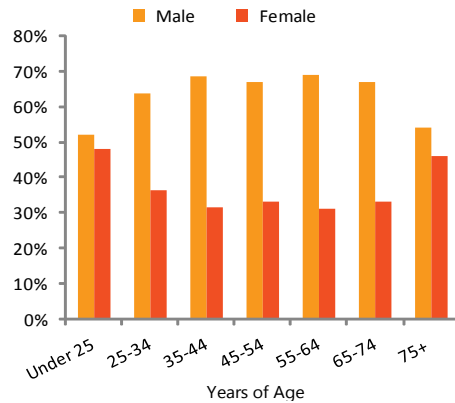
### Housing in FVRD Municipalities according to age of primary "Household Maintainer"



## Household Maintainer

When comparing all age groups, more males tend to take on the role of household maintainer. However, after age 75, there is a significant increase in the number of female household maintainers. This is primarily due to longer life expectancy of women. This can prove financially challenging for older generations of women who did not work and have no pension plan on which to rely. For this reason, an increasing number of women in this category are at risk of homelessness.

Household Maintainer by age and gender in the FVRD

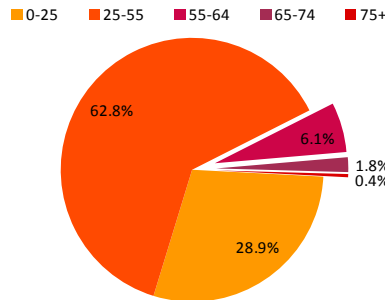


## Homelessness

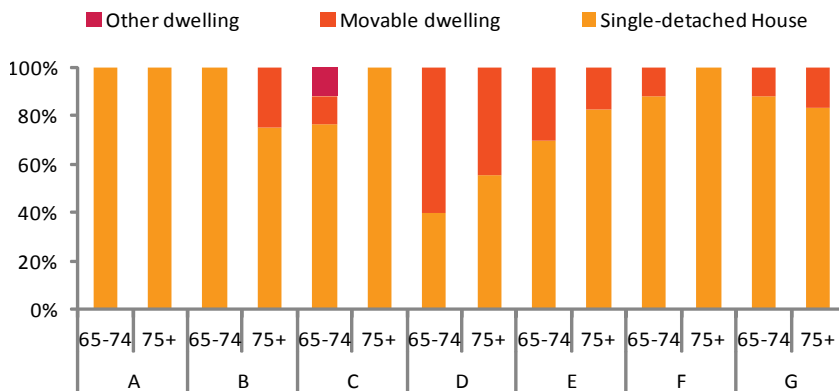
There is a growing number of older people in the Region who are homeless. Some older homeless people have lived on the streets for many years, but others become homeless because they have been displaced from low-cost housing. Homeless people, no matter their age, lack nutritious food, appropriate clothing, adequate medical care and social support networks.

8.3% of the homeless population in the FVRD is 55–75+ years old. In addition to dealing with homelessness, this group has the added burden of dealing with the physical and physiological challenges of aging. This group reported physical, psychological and social challenges that include amongst others lack of social support networks (Van Wyk and Van Wyk, 2011). It is anticipated that the number of seniors experiencing homelessness will grow in the coming decades if housing is not adequately addressed.

Homelessness by age in the FVRD (% of total)



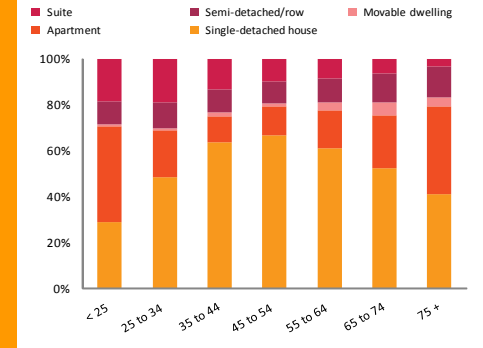
Housing in FVRD Municipalities according to age



## Who is a household maintainer?

Statistics Canada defines a household maintainer as the person in the household responsible for major household payments. (Statistics Canada)

Built Form by age of Household Maintainer



# COST OF HOUSING

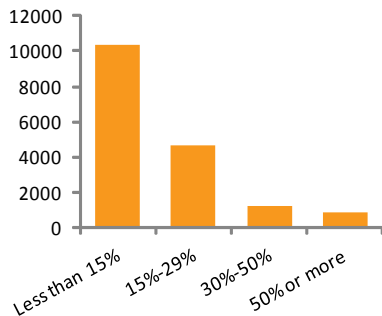
## STRIVING FOR AFFORDABILITY

### Making Ends Meet

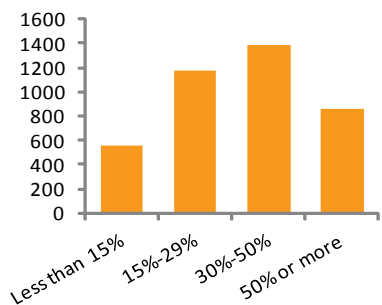
The vast majority of seniors in the FVRD are in good shape financially - over 60% of senior homeowners spend less than 15% of their income on household payments. Yet, there remains a percentage of the population struggling to make ends meet. For example, over half of all senior renters spend more than 30% of their household income on housing. With the high cost of housing, it is difficult for these seniors to maintain a healthy life style and the risk of homelessness is heightened.

Several metrics are used to monitor housing affordability. The Shelter-to-Income Ratio (STIR) is used by CMHC as a basis for determining affordability. STIR takes into account owner shelter costs, including mortgage payments, property taxes, condominium fees, and utility payments (for heating fuel, water, and electricity). Households spending greater than 30% of their income on housing are considered to be at a housing affordability threshold (CMHC, 2009).

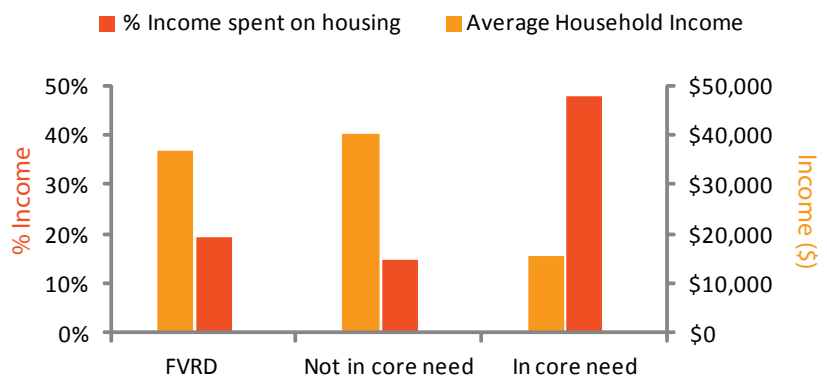
Senior (65+) Household payments as a % of income, Owners



Senior (65+) Household payments as a % of income, Renters



Average Senior Household Income and Shelter to Income Ratio



### Defining Affordability

A household is considered to be in core housing need if its housing does not meet one or more standards for housing adequacy, suitability, or affordability and if it is unable to afford median-priced alternative rental housing in the local market (CMHC, 2010). In general, households spending greater than 30% of their income on housing (and associated costs) are deemed to be facing affordability challenges and may be considered the "most at risk" in terms of housing security.

### The High Cost of Care

The high cost of utilities, insurance, taxes, repairs and maintenance can put low-income seniors that live on their own at risk of having to move when they lose a partner or reach the oldest age bracket.

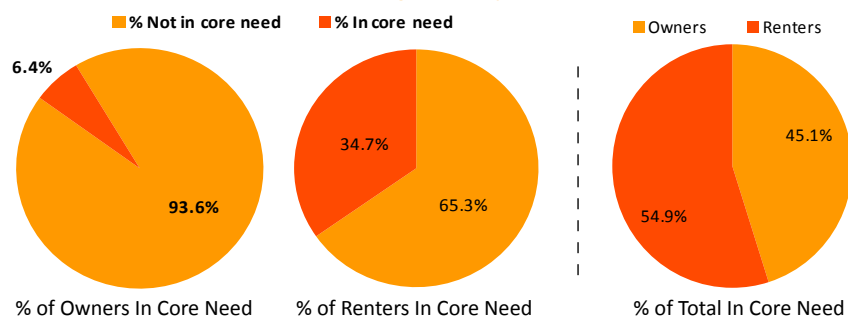
The average vacancy rate in BC's residence and care facilities for seniors was 10.4% in 2010 (CMHC, 2010). This vacancy rate is not necessarily a reflection of an over-supply, but rather a reflection of the higher costs associated with such facilities. There is an increased need for heavy care units that can provide more than 1.5 hours of medical care each day and primarily serve seniors over the age of 85. Affordable options for this type of housing in the FVRD frequently have long waiting lists.

The cost of market driven independent living residences in the FVRD is also high and often unaffordable even for average-income seniors. The average annual income for senior households is \$36,583 while the average rent for senior residences in the Fraser Valley is \$2,238 a month or \$26,856 per year. Heavy care units are even more costly with an average rent of 5,626 a month in the Lower Mainland. (CMHC 2012)

CMHC's "Core Housing Need" indicator goes beyond the STIR test. Households are deemed to be in core housing need when, in addition to spending more than 30% of their household income on housing, households cannot afford suitable and adequate housing in their community (CMHC, 2009). Approximately 2,450 or 11.5% of senior households in the Region are in core housing need. Of these, 1,105 are owners and 1,345 are renters. However because the number of homeowners far outweighs renters, the total number of households in core need represent almost 35% of all renters and only 6.4% of all homeowners.

The difference between households in core need and those not in core need is more clearly defined when one looks at the average shelter-to-income ratio. The STIR of households in core housing need is 50%, meaning that on average, households in core housing need spend 50% of their income on housing and associated costs. In contrast, households not in core housing need spend on average only 19.8% of their income on housing (FVRD, 2009).

Seniors in Core Housing Need by Tenure (FVRD 2006)



## Are we prepared?

There is a clear need to ensure an adequate supply of affordable and appropriate rental housing for seniors in the region. The extent to which the Fraser Valley lacks affordable housing for seniors becomes more visible when projected senior population growth is factored into the equation. It is estimated that there will be a shortage of units for seniors by 2036 if the current secondary market rental rate is maintained.

It is estimated that 3,000 additional units for low income seniors will be required in order to adequately address the need for affordable housing in the Fraser Valley by 2036. That's 272 affordable units that will have to be constructed each year just to keep up with demand. The need for affordable housing may turn out to be considerably higher if, as current savings trends imply, more seniors reach retirement without the financial security and savings of the previous generation. Given this growing need, investment in affordable and appropriate housing could represent an opportunity for the Region's development industry and provide the housing stability needed to manage healthy community environments for seniors. A healthier senior population could in turn benefit the entire population by reducing some of the long-term costs to the health care system.

Seniors in Core need by Community

Community	Tenure	% In core need
Abbotsford	Total	12.5%
	Owners	6.6%
	Renters	40.4%
Chilliwack	Total	10.2%
	Owners	4.6%
	Renters	30.4%
Mission	Total	12.1%
	Owners	7.7%
	Renters	27%
Hope	Total	10.3%
	Owners	3.8%
	Renters	45.8%
Kent	Total	3.6%
	Owners	2.2%
	Renters	12.5%
Harrison	Total	21.2%
	Owners	13.3%
	Renters	71.4%
EAs	Total	15.2%
	Owners	14.7%
	Renters	28.6%
<b>FVRD</b>	<b>Total</b>	<b>11.5%</b>
	<b>Owners</b>	<b>6.4%</b>
	<b>Renters</b>	<b>34.7%</b>

## SAFER Program

Low-income seniors that rent rely on subsidized units and the Shelter Aid for Elderly Renters (SAFER) program. SAFER provides cash subsidies to residents of British Columbia, aged 60 and over, who are paying more than 30% of their income toward housing costs (BC Housing, 2007g). Subsidy maximums are set based on household composition, household income, and location. The amounts range between \$1 and \$610 per individual, per month (BC Housing, 2007f).

# SENIOR HOUSING OPTIONS

## PROVIDING FOR A RANGE OF NEEDS

### Guidelines for Adaptable Housing

Listed below are a few examples of design guidelines, that once applied, can make it easier to age-in-place.

#### Building Access:

- Clear paths from all entrances, parking, common areas and the elevator

#### Doorways:

- Easy to grasp handles
- Level opening at least 850 mm wide

#### Corridors:

- Minimum width of 1220 mm

#### Bathrooms:

- Enough floor space to be maneuverable
- Reinforced walls around the toilet and tub to accommodate grab bars in the future

#### Outlets/Switches:

- Light switches placed between 1015mm and 1120 from the floor
- Outlets no less than 450mm from the floor

#### Kitchens:

- Continuous counter space between the stove and sink
- Faucets that are easy to grasp.

### Aging in Place

For many seniors, independence means having their own place and a car. Another important factor is privacy. This helps to explain why aging in place, or aging at home, is one of the most preferred senior living arrangements. Seniors that remain at home tend to experience an overall better quality of life (Hanlon and Halseth, 2005). In the Fraser Valley almost 9,000 seniors continue to live in their own homes.

Independence, financial status, the proximity of family members such as a spouse, and physical and mental health work in combination towards successful aging in place. The availability of home-based programs that provide medical and non-medical housekeeping support such as cooking and cleaning can enhance quality of life and lengthen the amount of time seniors are able to remain at home. This type of home care is seen as an affordable option when compared to the cost of many assisted living facilities (Maurier and Northcott, 2000). It has also been shown to lessen the burden on the healthcare system.

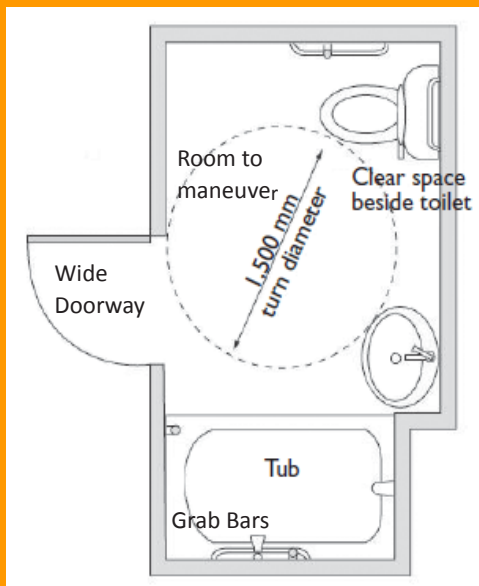
In Canada, only 0.15% of seniors currently receive home care but this may be changing (Steed, 2008). Expanding non-medical home support across BC is one of the primary objectives of the province's new action plan, *Improving Care for BC Seniors*. While home care may relieve some of the demands on housing and healthcare, providing a wide range of senior's housing options is the only way to ensure all seniors will be provided for in the coming years.

### Accessible and Adaptable Housing

Successful aging in place is also limited by physical ability of a resident to get around. There is therefore increasing emphasis on constructing and retrofitting buildings to be more accessible and adaptable as needs change with age (for examples of adaptable guidelines see left panel).

In the FVRD, both Abbotsford and Chilliwack have addressed adaptable housing to varying degrees. The City of Abbotsford's Official Community Plan recommends that at least 5% of all apartment buildings over 40 units be adaptable. In 2010, a comprehensive study was conducted to determine how to better meet future senior housing needs. The study made several recommendations which included updating zoning regulations to accommodate aging in place, and incorporating age-friendly policies into the Official Community Plan, the Affordable Housing Strategy and the building code.

In 2011, Chilliwack went a step further, adopting a bylaw that requires 50% of all new apartment units be adaptable as defined by the BC building code. This is expected to increase adaptable housing in Chilliwack by 3,000 units by 2025. While this is great progress, even that amount may not be enough. There are currently 6,915 senior households in Chilliwack. With predicted population growth, this number will rise to 18,163 households. 3,000 adaptable houses will only serve one sixth of this population in 2041, limiting housing options for seniors in the future. Planning for more adaptable housing may enable younger seniors to stay at home longer.



An example of an adaptable bathroom design (Source: DesignAble Environments, Inc.)





Cedar Valley Manor  
Life lease development - Mission, BC

## When Aging in Place isn't an option: Daycare and Assisted Living

Aging in place may be preferred, but it is not always feasible. For people who require additional help with basic daily activities, pain management, rehabilitation or any combination of the above there is a range of housing facilities available.

Independent living suites offer private accommodations within a larger complex that can offer meals, and a minimal amount of health care. While the number of seniors living in independent living facilities is gradually increasing, so too is the demand for heavy care or assisted living facilities. These facilities accommodate seniors with greater needs and constitute almost 60% of seniors housing in BC (CMHC 2012).

Adult daycares vary in their design, but most offer some combination of meals, health services and recreational activities for seniors while giving caregivers respite. Caregiver support is often overlooked but can have a profound impact on the health and well-being of both the patient and the caregiver.

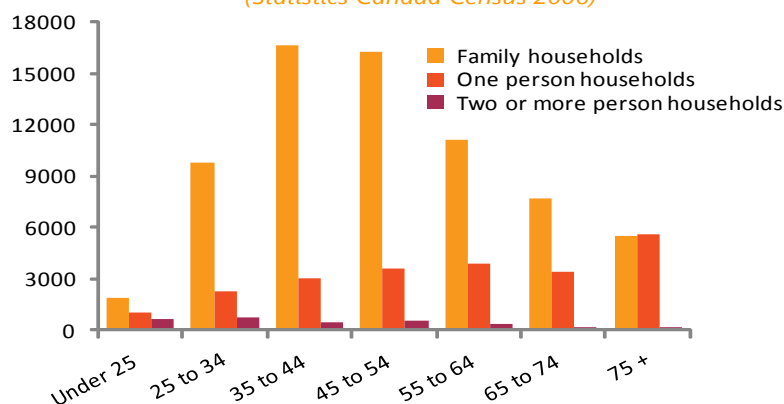
Many people prefer adult daycare or assisted living for older relatives due the high cost of facility care. However, even assisted living can be financially unviable for many seniors. British Columbia has a 10% vacancy rate for assisted living, yet a shortage of affordable assisted living options for low income seniors exists (CMHC, 2010).

## Co-housing

Co-housing commonly allows seniors and others to maintain a private household and a certain degree of independence within a larger community that provides social support, common areas, and limited services. Abbeyfield is one example of a non-profit co-housing option in which a small group of seniors is housed in a family-style home where private living is combined with common areas. Though each Abbeyfield is different in terms of the amenities they provide, most are accessible houses equipped to provide meal service and social support.

Other forms of co-housing mix generations, creating communities where other residents "look out" for their neighbours. While these developments are strata in nature with private units, there are often common facilities such as community kitchens. There are several seniors co-housing initiatives underway in BC, including one in Chilliwack at the Yarrow Ecovillage. [www.canadianseniorcohousing.com](http://www.canadianseniorcohousing.com); [www.yarrowecovillage.ca](http://www.yarrowecovillage.ca)

Household Structure by Age in the FVRD  
(Statistics Canada Census 2006)



## Life Lease: An innovative take on co-housing

Life leasing is an increasingly popular form of seniors co-housing. A cross between renting and owning, a life lease provides the benefit of maintaining equity in your own home without the burden of building upkeep and maintenance. By leasing a unit, seniors provide the capital to build the housing project; once up and running, a non-profit manages and maintains the property.

## Micro-suites: An affordable option for seniors

A newer concept in affordable housing is micro-suites. In Abbotsford, the Lynnhaven Society has teamed up with a developer to build 64 micro-suite apartments, each approximately 300 square feet in size. These stand-alone units are designed specifically with low-income seniors in mind and will help to accommodate a growing demand for affordable seniors housing in the Region.

# Aging Initiatives IN THE FRASER VALLEY

*Consider establishing a regional mechanism to monitor and address housing affordability on a regional basis.*

*- Choices for our Future*

There is a growing recognition at all levels of government and throughout communities across BC that an increasingly aging population in BC will require adapting policies on everything from housing to healthcare and poverty to pension plans. Implementing progressive policies and programs that address all aspects of aging will give seniors the support they need to maintain a high quality of life even as they face uncertainty.

Provincial, federal, local government, health authorities, non-profits and social service providers all have a role in supporting the senior population in the coming decades. The spectrum of needs is wide-ranging. Below are just a few of the many local initiatives that are already addressing some aspects of aging in the Fraser Valley.

## Housing

**Adaptable Housing Bylaws:** Local governments are beginning to address aging through changes to policy and bylaws. In Abbotsford, a 1996 policy recommends that at least 5% of all apartment building over 40 units be adaptable. In 2012, the City of Chilliwack enacted a bylaw requiring that 50% of all new apartment units be adaptable as defined by the BC building code. This is expected to increase adaptable housing in Chilliwack by 3000 units by 2025.

**Better at Home:** A program run in partnership with the United Way, the province, and local non-profits, Better at Home aims to help seniors manage daily tasks such as cleaning, grocery shopping and transportation, so that they are able to continue living at home longer. This program is currently available in Abbotsford but is expected to expand. [www.betterathome.ca](http://www.betterathome.ca)

**Fraser Valley Rent Assistance Project:** Serving communities throughout the Fraser Valley Regional District, this program provides one time loans and grants for people at risk of losing their homes. While not exclusively for seniors, many low income seniors fall into this category. <http://bc.mcc.org/whatwedo/fvrap>

## Health Care

**Home Health:** Fraser Health provides home and community care services for residents who have acute, chronic, palliative or rehabilitative health care needs. Services include health assessment and case management, nursing, rehabilitation, home support and palliative care. Home visits occur seven days a week. [www.fraserhealth.bc](http://www.fraserhealth.bc)

**Senior Peer Counseling:** The objective of this volunteer run program is to promote mental health and well being by providing one on one peer support for seniors at risk of loneliness, depression, or who are grieving. Available in communities throughout the Region.

**Alzheimers Resource Centre:** Serving Abbotsford, Agassiz and Mission, the Alzheimers Resource Centre offers support groups and workshops on all aspects of dementia and Alzheimers from diagnosis to long-term care. [www.alzheimerbc.org](http://www.alzheimerbc.org)



## Transportation

**Care Transit (Hope):** Care Transit provides transportation service to individuals in Hope and surrounding areas who need assistance getting to health related appointments. Over 200 people use the service which is entirely dependent on volunteer drivers. [www.caretransit.org](http://www.caretransit.org)

**Taxi Saver Program:** The Taxi Saver Program provides a more affordable option for seniors to get around when HandyDART is unavailable. Seniors registered with the program receive a 50% subsidy towards the cost of taxi rides.

**Senior Transportation Access and Resources (STAR):** STAR, an initiative of the non-profit organization BEST, provides technical and financial support to agencies looking to initiate or expand transportation services or ride programs for seniors that are accessible, affordable and reliable. STAR has recently completed a needs assessment and feasibility analysis in Abbotsford and is in communication with other stakeholders throughout the region.

## Social Networking and Educational Opportunities

**Abbotsford Learning Plus Society:** This organization offers programs, classes and workshop for seniors who want to continue learning. The society's wide range of programs are affordable, offered during the day so seniors don't have to drive at night, and provide opportunities for learning and socializing. [www.learningplus.ca](http://www.learningplus.ca)

**Lunch with the Bunch:** Hope and Abbotsford offer this social lunch program as an opportunity for seniors to get together to socialize, do activities, and eat together. The programs are free or low-cost and transportation is provided.

## Resources

**bc211:** Often the problem is simply not knowing what resources are out there. bc211 is a free telephone service extending across the region that connects seniors to local organizations or programs that can help address their needs. [www.bc211.ca](http://www.bc211.ca)



# Regional Snapshot Series: Aging

Aging in the  
Fraser Valley Regional District

November 2012



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The Regional Snapshot Series for the Fraser Valley Regional District is designed to provide the public with greater insight into the forces which are shaping growth and change in the region today. For a full list of documents currently available in the series, please visit us on the web at: [www.fvrd.bc.ca](http://www.fvrd.bc.ca)