

# SENIORS AND HOUSING

MONTREAL 2016 - 2017

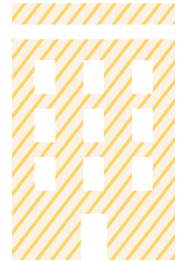
What type of dwelling do Montrealers aged 65 and over live in?

What percentage of the senior population is affected by a housing affordability problem? Which areas of the city are more affected by this situation?

What are the issues encountered by senior tenants concerning dwelling quality?



**In Montreal, 9 out of 10 seniors live in a traditional home**, i.e., a private dwelling such as a condo, a house, or a rental unit.



This leaflet is focused on persons living in private housing. The data sources presented do not include persons living in collective dwellings, which comprise all residential establishments used for commercial, institutional, or community purposes that accommodate usual or temporary residents and offer a number of services.

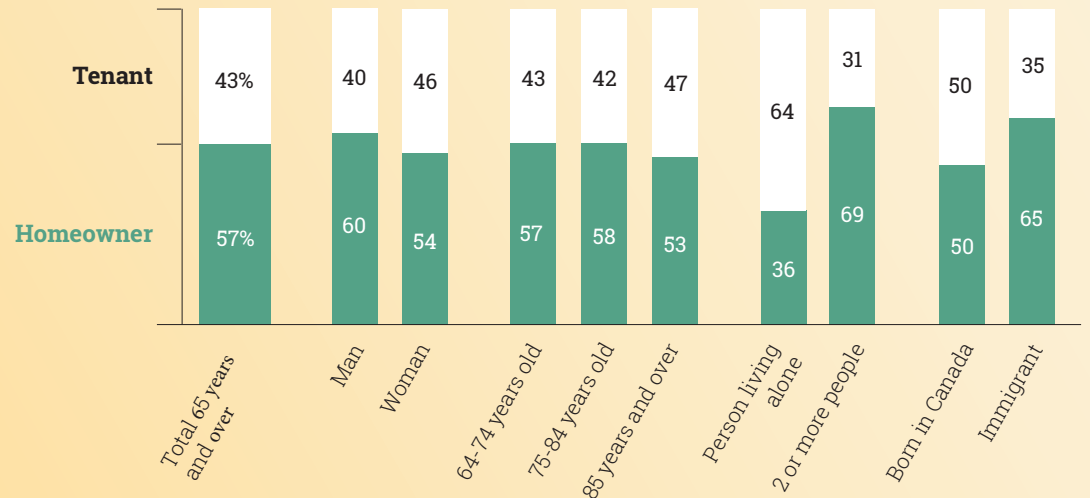
## PREDOMINANTLY HOMEOWNERS

### Distribution of Seniors in Private Households by Household Tenure (%)

Montreal, 2016 Census

In private households, more than half of seniors are homeowners (57%). However, **this is not the case for those living alone.**

Only slightly more than one-third of this group own their home (36%). In addition, a higher **percentage of homeowners are men (60%) and immigrants (65%).**



## VARIOUS RESIDENTIAL SETTINGS WITH THEIR OWN DWELLING CONDITIONS

Montreal, Housing Survey 2017

The distribution of the Montreal senior population, based on the type of buildings they inhabit, reflects a wide variety of dwelling environments.

Each building type involves specific features that can influence dwelling conditions, such as not having access to an elevator or having to plow an entrance. Considering that half of those aged 65 and over (51%) face one or more activity limitation related to physical, mental, or other health condition, such features can become particularly challenging (Census, 2016). Health-related housing conditions also vary by building type; for instance, the risk of bedbugs infestations is higher in buildings with more than five units<sup>1</sup>.



24% live in single-family homes or one-unit buildings



22% live in 2-3 unit buildings



29% live in buildings of less than 4 floors with either 4-12 units or 12+ units

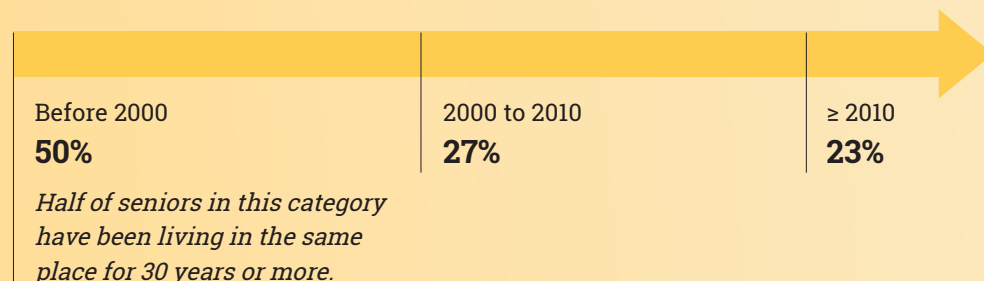


26% live in buildings of 4 floors or more with more than 12 units

## HALF OF ALL SENIORS HAVE RESIDED IN THE SAME HOME FOR OVER 15 YEARS

### DISTRIBUTION OF MONTREAL SENIORS BY YEAR THEY MOVED INTO THEIR CURRENT HOME (%)

Montreal, Housing Survey 2017



For tenants, living in the same place for many years can have advantages, such as the ability to keep rents below current market rates (Census 2016). However, a dwelling that was suitable for a person's needs 15 years ago may not necessarily be ideal for a person's current physical abilities.

**Despite the residential stability of most, 20% of tenants aged 65+ do not know anyone in their neighbourhood well enough to ask for or do a favour such as picking up the mail, feeding a pet or lending garden tools**

The 2017 Housing Survey was conducted by the Direction régionale de santé publique (DRSP) de Montréal in collaboration with the Direction de l'habitation de la Ville de Montréal in June 2017. The sample of respondents aged 65 and over, and the analyses conducted provided data representative of the Montreal senior population on the Island of Montreal.



**IN MONTREAL, 1 OUT OF 4 OF THE POPULATION AGED 65 AND OVER SPEND TOO MUCH OF THEIR INCOME ON HOUSING.**

As of 2016, in Montreal, **77,070 people aged 65 and over devoted 30% or more of their income to housing.** Also, 24,375 of them used 50% or more for the same purpose.

### HOW IS HOUSING AFFORDABILITY ASSESSED?

Housing affordability is measured by determining the proportion of total annual (gross) income that household members must spend on housing. This is often referred to as «affordability ratio” or “housing cost burden”.

When a household has to spend 30% or more of its total income on housing expenses, such as mortgage or rent, taxes, heating and electricity, it is considered financially burdened. When this is the case for people living below the low-income cut-off, the situation is all the more worrisome.

**Two-thirds (65%) of people aged 65 and over living below the low-income (after-tax) cut-off experience an affordability problem.**

## AFFORDABILITY PROBLEMS AFFECTING TENANTS AND PEOPLE LIVING ALONE

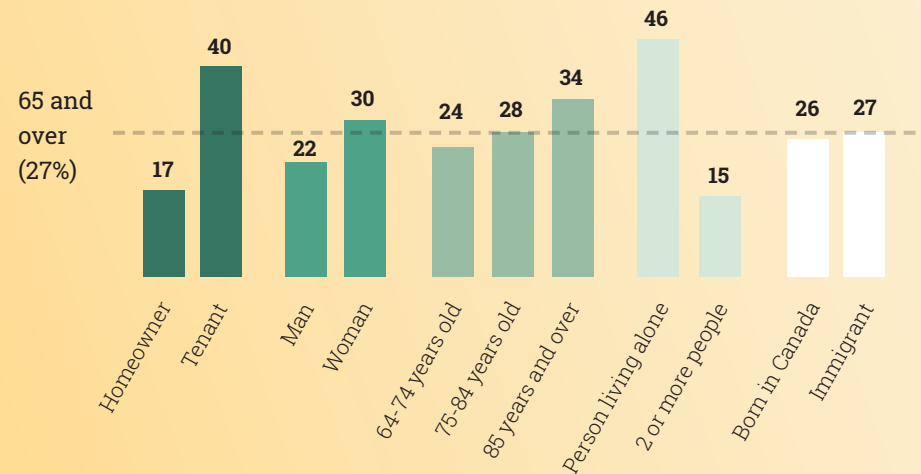


The percentage of tenants spending too much of their income on housing is **twice as high** as that of homeowners.

Seniors living alone are also disproportionately affected: the percentage of seniors who spend 30% or more of their income on housing is **three times higher** than for those not living alone. And finally, women are more likely to experience housing affordability problems, as are those aged 85 and over.

### PERCENTAGE OF SENIORS LIVING IN PRIVATE HOUSEHOLDS SPENDING 30% OR MORE OF THEIR INCOME ON HOUSING (%)

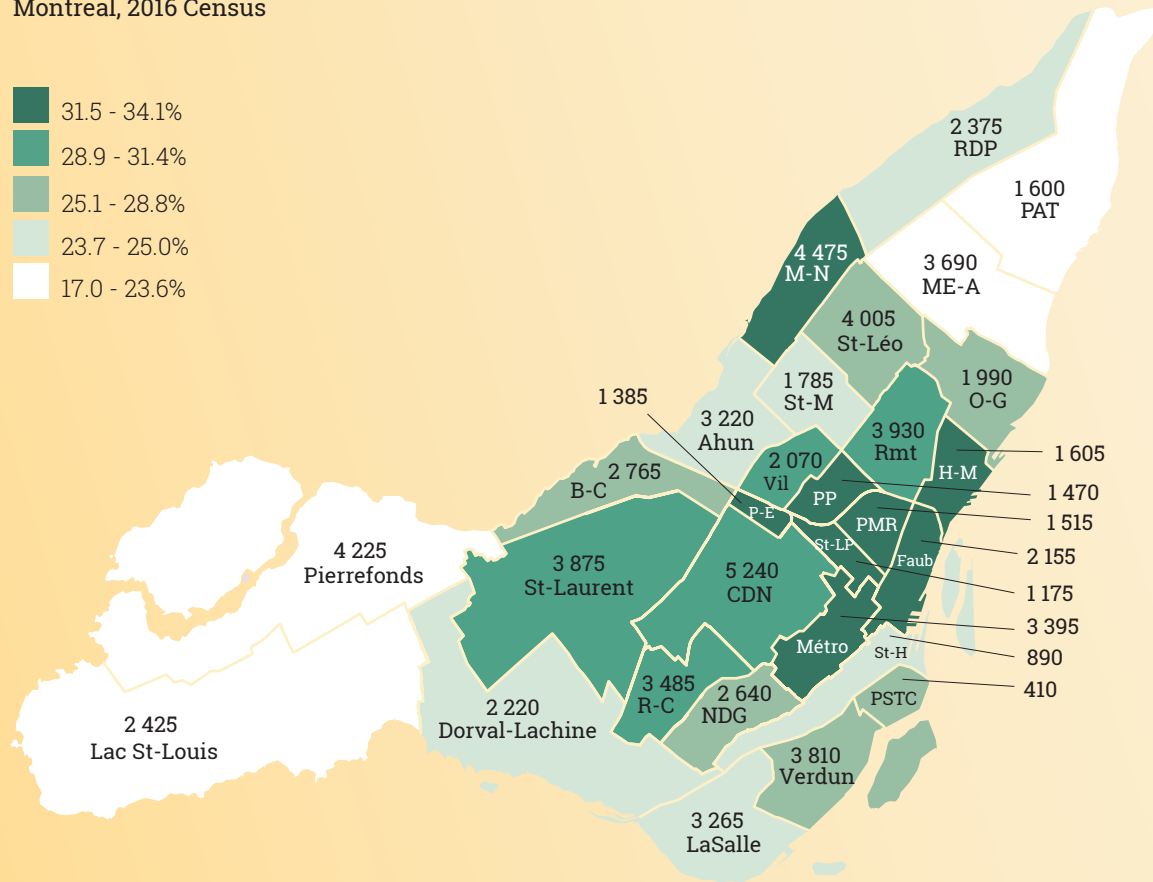
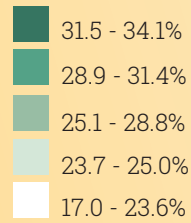
Montreal, 2016 Census



## IN MANY INNER-CITY NEIGHBOURHOODS, NEARLY ONE IN THREE SENIORS HAS A HOUSING AFFORDABILITY PROBLEM

### Distribution of persons aged 65 and over spending 30% or more of their income on housing

Montreal, 2016 Census



### Persons aged 65+ spending 30% or more of their income on housing (%)

Faub: Des Faubourgs	34.1
H-M: Hochelaga-Maisonneuve	33.5
PMR: Plateau-Mont-Royal	32.9
Métro	32.8
PP: Petite-Patrie	32.6
St-LP: St-Louis-du-Parc	31.8
M-N: Montréal-Nord	31.8
P-E: Parc-Extension	31.6
R-C: René-Cassin	31.4
Rmt: Rosemont	30.8
Vill.: Villeray	30.4
CDN: Côte-des-Neiges	29.2
Saint-Laurent	28.9
B-C: Bordeau-Cartierville	28.8
St-Léo: St-Léonard	27.6
PstC: Pointe-Saint-Charles	26.5
Verdun	26.4
O-G: Olivier-Guimond	25.2
NDG: Notre-Dame-de-Grâce	25.2
RDP: Rivière-des-Prairies	25.0
Ahun: Ahuntsic	25.0
St-M: St-Michel	24.3
St-H: St-Henri	24.2
Lasalle	24.1
Dorval-Lachine	23.9
ME-A: Mercier-Est-Anjou	23.6
Pierrefonds	20.0
Montréal-Est	19.6
Lac St-Louis	17.0

The likelihood of experiencing a housing affordability problem increases in Montreal's inner-city neighbourhoods. The population in these areas is characterized by a higher proportion of seniors living below the low-income cut-off. Among them, the percentage devoting too much income to housing is very high, exceeding 75% in some places (data not shown).

## PRIVATE RENTAL UNITS LOCATED NEAR SERVICES, SOMETIMES IN RATHER POOR CONDITIONS

Montreal, Housing Survey 2017



A large percentage of senior tenants consider their dwelling to be close enough to services: a grocery store or supermarket (83%), a park or playground (95%), public transit (92%), and a bank or credit union (80%).

### DWELLINGS INHABITED BY SENIORS AGED 65+ THAT ARE NOT ALWAYS IN GOOD CONDITION

A dwelling in poor condition, due, for example, to insufficient insulation, can become a risk factor for the mental and physical health of its occupants.



28% consider that their dwelling is not sufficiently soundproofed



37% report that doors allow air or water infiltration through



15% say they have been uncomfortable in their home because of the heat during summer

### SANITATION OF RENTAL HOUSING: SIGNIFICANT IMPLICATIONS FOR SENIORS



1 out of 5 of senior tenants report at least one indication of a potential sanitation problems in their dwelling.

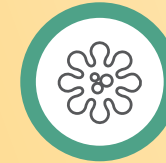
Percentage of seniors aged 65+ who reported each of the following unsanitary factors in the preceding year:



12% water infiltration stains



4% mouldy odour



3% mould stains



4% bedbugs



2% cockroaches



6% mice, rats, or their droppings

## AVENUES FOR REFLECTION

**The senior population is a complex and heterogeneous group. In Montreal, the diversity of housing choices and conditions for seniors mirrors this diversity.**

- Nine out of 10 seniors live in a private dwelling (a traditional home). These dwellings can be of various types: single-family homes, semi-detached, plexes, and high-rises. More than half (51%) of the seniors in this group live in dwelling types that generally have more than one floor and are not equipped with an elevator. These conditions can make it challenging to get around in case of functional or mobility limitation.
  - The data show high residential stability: more than half of seniors have lived in the same place for at least 15 years. Nevertheless, one out of five senior tenants (20%) does not know any of their neighbours well enough to ask for or do a favour such as picking up the mail, shovelling the driveway, feeding a pet or lending a tool.
  - While owning a home is the reality for the majority, a significant portion of those aged 65 and over are tenants (43%). They are more likely to spend what is considered an excessive part of their income on housing. They also depend on their landlords for home adaptations when needed. Moreover, they may be subject to significant rent increases when such work is done.
- Housing affordability problems are present throughout Montreal but are more prevalent among seniors living alone, women, people aged 85 and over, and people living in central neighbourhoods.
  - Montreal's rental housing stock has significant shortcomings, particularly in terms of soundproofing, door sealing, and ventilation. The main unsanitary factor identified by seniors is related to excessive humidity in homes, as reported in about one out of 10 dwellings (11%). It should be noted that seniors are more sensitive to the effects of poor housing conditions<sup>2</sup>.



## AVENUES FOR REFLECTION

**It is essential to ensure that the senior population can age in the living environments of their choice. To accomplish this, they need access to residential options that consider the vast diversity of needs and the changing abilities and living situations associated with ageing. In this respect, policies and measures that may be considered include the following:**



- Provide financial assistance and support resources for tenants with unsanitary and potentially harmful housing conditions.
- Support rental housing owners with the adaptation of dwellings to improve seniors' independence and quality of life:
  - Implement measures to help finance home adaptations to address age-related disabilities while limiting rent increases.
  - These same incentives could equally encourage the renovation of private dwellings to fix problems related to excessive humidity and pests.
- Promote proximity and accessibility to medical, cultural, municipal, banking, and postal services, as well as to leisure and social spaces, in particular through a greater mix of land use patterns.
  - At the municipal level, take an intersectoral approach towards creating and supporting true neighbourhood life at the senior population level.
- Promote the development of universally accessible, barrier-free housing and neighbourhoods that are adaptable to the range of needs expressed by seniors.
- Maintain proper access to affordable housing through social or non-for-profit housing reinvestment programs as well as protective measures against abusive rent increase.
- Establish long-term partnerships with all community stakeholders to implement activities that promote good neighbourhood relations and reduce social isolation (e.g., friendship visits, time banking and exchanges of services, community spaces, etc.).
  - Provide assistance services for maintenance and minor repairs, through the exchange of services or collaborative economy programs.

Finally, it appears necessary to underline the scarcity of available socio-economic data on people living in collective dwellings. In Montreal, these households account for 34,750 people and transition to collective housing is on the rise.

Since people in collective dwellings are excluded from the detailed Census of Population, the information needed to plan services intended for them is lacking. Moreover, it impedes systematic detection and documentation of problems faced by people residing in collective living environments.



## REFERENCES

1. KAISER, David et collab. (2019). Les punaises de lit : état de situation à Montréal. Montréal : Direction régionale de santé publique du CIUSSS du Centre-Sud-de-l'Île-de-Montréal.
2. CHEW, Ginger-L. et collab. (2006). « Determinants of cockroach and mouse exposure and associations with asthma in families and elderly individuals living in New York City public housing », *Annals of Allergy, Asthma & Immunology*, vol. 97, no 4, p. 502-13.

## CREDITS

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