Preparing for the Wave, Planning for the Trough: Housing and BC's Non-Metropolitan Seniors

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Authors

Marleen Morris, Co-Director, Community Development Institute and Adjunct Professor of Geography at the University of Northern British Columbia

Julia Good, Research Associate, Community Development Institute at the University of Northern British Columbia

Greg Halseth, Professor of Geography and Co-Director, Community Development Institute at the University of Northern British Columbia

The Community Development Institute

The Community Development Institute (CDI) at UNBC was established in 2004 with a broad mandate in the areas of community, regional, and economic development. Since its inception, the CDI has worked with communities across British Columbia to develop and implement strategies for economic diversification and community resilience.

Dedicated to understanding and realizing the potential of BC's non-metropolitan communities in a changing global economy, the CDI works to prepare students and practitioners for leadership roles in community and economic development. Our goal is also to create a body of knowledge, information, and research that enhances our understanding and ability to deal with the impacts of ongoing transformation. The CDI is committed to working with all communities — Indigenous and non-Indigenous — to help further their aspirations in community and regional development.

Acknowledgements

The CDI gratefully acknowledges the longstanding financial support of BC Housing for our housing research program.

The research team would also like to acknowledge our access to confidential Statistics Canada data through the Research Data Centre (RDC) at the University of Northern British Columbia. Statistics Canada Census 2021 data accessed through the RDC is reproduced and distributed on an "as is" basis with the permission of Statistics Canada.

Contact Information

For further information about this topic and the project, please contact Marleen Morris or Greg Halseth, Co-Directors of the Community Development Institute.

Community Development Institute
University of Northern British Columbia
3333 University Way
Prince George, BC V2N 4Z9
Tel 250 960-5952
www.unbc.ca/community-development-insitute

[i] Planning for the Wave, Preparing for the Trough: Housing and BC's Non-Metropolitan Seniors

Executive Summary

This report examines housing needs and challenges faced by seniors in non-metropolitan areas (NMAs) of British Columbia. As the senior population continues to grow across the province, particularly in NMAs, the demand for appropriate, accessible, and affordable housing is increasing. Through a detailed analysis of 38 sample communities[1], this study identifies key trends, vulnerabilities, and opportunities to support seniors in aging in place while maintaining their quality of life.

Key Findings

1. **Introducing NMA communities**
    - BC NMA community challenges and opportunities differ notably from those of the Vancouver Census Metropolitan Area (CMA).
    - There are many commonalities across the NMA community sample, but also important differences.
    - Communities generally fall into three archetypes. Though not all communities fit perfectly, the archetypes can be helpful in discerning broader patterns:
        - **Retirement Communities** — Experiencing senior in-migration but facing shortages of younger working-age residents to support local services.
        - **Amenity Communities** — Attracting both seniors and younger families seeking a higher quality of life, offering a more balanced demographic profile.
        - **Aging Resource Communities** — Facing population decline due to economic stagnation and youth out-migration, with seniors aging in place amid limited support services.
2. **Aging Demographics and Population Growth**
    - The senior population (65+) is expanding significantly in NMAs, with the majority currently classified as "young seniors" (65–74 years).
    - Future demographic shifts indicate that a growing number of seniors will transition into older-age cohorts (75–84 and 85+), increasing demand for housing, health care, and support services.
    - Around the 2040s, the senior population wave will begin to recede.
3. **Housing Stock and Suitability**
    - Most senior homeowners live in single-detached dwellings, which may become difficult to maintain as their occupants age.
    - Senior-occupied housing stock is generally among the oldest in most NMA communities, which translates to challenges with energy efficiency and accessibility. Aging resource communities have the oldest housing stock, with many homes requiring major repairs.
    - Among NMA communities, there is a general lack of diverse housing options, such as accessible apartments, townhouses, and co-housing models, which limits seniors' ability to downsize.
4. **Housing Affordability and Renter Vulnerability**
    - Senior renters are particularly vulnerable, with many spending over 30% of their income on housing.
    - Women-led senior households report lower median incomes and higher levels of vulnerability than their men-led counterparts.
    - The value of homes in NMAs varies widely, but lower home equity, particularly in aging resource communities, tends to limit relocation options.

[1]The sample was introduced in other publications of the CDI housing research program:
Morris, Good, Halseth, 2023. *Housing Affordability, Income, and Vulnerability in Non-Metropolitan BC*, 2021 Census Data Edition and 2016 Census Data Edition. University of Northern British Columbia. Available here: https://www2.unbc.ca/community-development-institute/research-projects.
Morris, Good, Halseth, 2020. *Building Foundations for the Future: Housing, Community Development, and Economic Opportunity in Non-Metropolitan British Columbia*. University of Northern British Columbia. Available here: https://www2.unbc.ca/community-development-institute/research-projects.

5. **Workforce and Service Challenges**
    - A shrinking working-age population in many NMAs threatens the availability of essential services, including health care, home care, and transportation.
    - Attraction and retention of skilled workers in senior care and support services remain key barriers.
6. **Long-Term Planning and Sustainability**
    - While immediate needs are pressing, the long-term trajectory of the senior population suggests a future decline or "trough" following the current growth wave.
    - Investments in housing and infrastructure must be adaptable to future demographic shifts to avoid underutilized or vacant facilities in the coming decades.

Recommendations

To address these challenges and build sustainable, age-friendly communities, the following policy and planning actions are recommended:

1. **Expand Housing Diversity** — Encourage the development of senior-friendly housing types, including co-housing, modular housing, and accessible apartment units.
2. **Strengthen Home Care and Support Services** — Increase funding and programs for in-home support to help seniors age in place.
3. **Improve Rental Assistance and Housing Affordability** — Expand subsidies and incentives — for example, Shelter Aid for Elderly Renters (SAFER) — for affordable senior rental housing and landlord renovation programs.
4. **Develop Workforce Strategies** — Implement initiatives to attract and retain health care and service workers in NMAs.
5. **Plan for Long-Term Community Sustainability** — Ensure that new infrastructure investments have adaptive reuse potential for post-Baby Boomer demographic shifts.

Conclusion

The aging population in BC's NMAs presents both challenges and opportunities. Immediate action is needed to improve housing accessibility, affordability, and service availability for seniors. At the same time, strategic long-term planning will be critical to ensuring that infrastructure investments remain viable beyond the peak senior population wave.

This report underscores the importance of multi-sectoral collaboration and innovative policy solutions to ensure that seniors in NMAs can continue to live safely, comfortably, and with dignity in their communities.

[iii] Planning for the Wave, Preparing for the Trough: Housing and BC's Non-Metropolitan Seniors

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INTRODUCTION

In 2014, the Community Development Institute (CDI) at the University of Northern British Columbia began tracking key housing indicators in 10 non-metropolitan communities in northern BC. In recent years, our sample has grown to 38 non-metropolitan communities across the province.

These communities range in population, per 2021 Census data, from 1,052 (Valemount) to 76,708 (Prince George). The histories of the communities in our sample also vary, from those shaped by early-settler economic activity to 'instant towns' purpose-built in the mid- to late-20th century. They also represent a diverse range of primary economic activity, including agriculture, forestry, mining, oil and gas, fishing, manufacturing, tourism, retirement living, and government services. The sample communities are typically located some distance from, and have a weak connection to, a Census Metropolitan Area (CMA).

One pattern that became evident in our study of the sample communities was that population aging is occurring much more quickly and markedly in non-metropolitan communities compared to Vancouver. This demographic finding, in combination with a range of unique non-metropolitan housing pressures, highlighted the need for more information on the housing situation, and housing pressures affecting non-metropolitan seniors. For this report, we used the same sample communities and focused on the population aged 65 years and older. This allowed for comparison between general findings and those specific to the senior population. We also included data on the unweighted average for the sample communities and for the Vancouver CMA.

The report aims to outline past circumstances, current realities, and future trajectories faced by non-metropolitan BC communities and their senior residents. Data is used to highlight trends and convey the lived housing experience of these seniors.

[1] Planning for the Wave, Preparing for the Trough: Housing and BC's Non-Metropolitan Seniors

METHODOLOGY

Statistics Canada classifies a community as a CMA when it has reached a population of 100,000. There were seven CMAs in BC as of the 2021 Census. Here we focus on areas outside of the seven CMAs, the non-metropolitan areas (NMAs)[2]. As of 2021, 1.2 million BC residents lived in NMA communities. Statistics Canada categorizes communities outside of CMAs as follows: communities with 10,000 to 99,999 people are Census Agglomerations (CAs). Rural and Small Town Areas comprise smaller municipalities and settlements with populations equal to, or greater than, 1,000. These are sorted into Metropolitan Influence Zones (MIZs) according to their level of regional interconnectivity with metropolitan centres. Geographies defined as Census Rural Populations typically refer to populations outside the above-mentioned geographies.

NMA Sample

For this study, we looked at a range of non-CMA communities. Data for our NMA sample refers mostly to Census Subdivisions (CSD), specifically the population and housing stock within municipal boundaries, and includes the following designations: City (CY), Town (T), District Municipality (DM), and Village (VL). One Population Centre (PC) has been included to represent a northern region that does not have CSDs. Our chosen sample of 38 BC NMAs represents various community sizes across seven regions of BC (see Table 1). These communities range in 2021 population size from 1,052 (Valemount) to 76,708 (Prince George). The histories of the communities in our sample vary from those established through early settler economic activity to "instant towns" purpose-built in the mid to late twentieth century. They also represent a diverse range of primary economic activity, including agriculture, forestry, mining, oil and gas, fishing, manufacturing, tourism, retirement living, and government services. The sample communities are commonly located some distance from, and have a weak connection to, a CMA. To provide context for comparison, we have included data for the Vancouver CMA next to the unweighted community-level average of this NMA sample.

Table 1: NMA Sample Communities

Region	Municipality/Census Subdivision	2021 Population
East Kootenays	Cranbrook	20,499
	Fernie	6,320
	Golden	3,986
	Invermere	3,917
	Kimberley	8,115
West Kootenays	Castlegar	8,338
	Creston	5,583
	Nelson	11,106
	Revelstoke	8,275
	Trail	7,920
Okanagan	Osoyoos	5,556
	Penticton	36,885
	Princeton	2,894
	Summerland	12,042
	Vernon	44,519
Central BC	100 Mile House	1,928
	Mackenzie	3,281
	Prince George	76,708
	Quesnel	9,889
	Valemount	1,052
	Vanderhoof	4,364
	Williams Lake	10,947
Northeast BC	Chetwynd	2,302
	Dawson Creek	12,323
	Fort Nelson	2,611
	Fort St. John	21,465
	Tumbler Ridge	2,399
Northwest BC	Houston	3,052
	Kitimat	8,236
	Prince Rupert	12,300
	Smithers	5,378
	Terrace	12,017
Vancouver Island	Campbell River	35,519
	Courtenay	28,420
	Ladysmith	8,990
	Parksville	13,642
	Port Alberni	18,259
	Tofino	2,516

Source: Statistics Canada, 2021, Census Profile.

[2] The CDI's non-metropolitan housing sample of past reports based on 2016 Census data included Nanaimo. As of the 2021 Census, Nanaimo has been classified as a CMA. Nanaimo has therefore been removed from our 2021 sample.

Senior Population

Throughout this report, we refer to young seniors (65–74 years), middle seniors (75–84 years), and old seniors (85+). For some data points, pre-seniors aged 55–64 years are included to provide insight into future demographic patterns.

Where applicable, binary gender distinctions are used. The categories of "men" and "women" cited herein include transgender and cisgender individuals according to Statistics Canada's definition and categorization.[3] Data on non-binary gender identities is currently very limited and not available at the local level or for smaller sub-population groups.

Report Structure

NMA housing must be considered in the context of the NMA population and their needs. For this reason, the report is organized as follows:

- **Demographic data**, including current population, population change over time, age, and household size.
- **Housing data**, with a particular focus on housing occupied by senior-led households, including indicators of the housing stock, homeownership rates, and home value in each community.
- **Income data** on senior-led households, including sample-wide cross-tabulations for senior-led homeowner and renter households, as well as women-led and men-led households.
- **Population projections** to 2041.

Text Boxes

Some graphs are annotated with trend statements in text boxes. In these cases, Statistics Canada did not authorize the release of detailed data in order to uphold its confidentiality standards, but did allow generalized observations that are relevant to the respective data context and add valuable information to the report.

Sources

Information sources used for this study include:

- Publicly available Statistics Canada Census data.
- Confidential Statistics Canada Census 2021 data accessed through the Research Data Centre at the University of Northern British Columbia, reproduced and distributed on an "as is" basis with the permission of Statistics Canada.
- Publicly available BC Statistics data.

[3] Statistics Canada, 2021. Information on Gender in the 2021 Census. Available here: https://www12.statcan.gc.ca/census-recensement/2021/ref/98-20-0001/982000012021001-eng.cfm. Accessed June 28, 2024.

INTRODUCTION TO COMMUNITY ARCHETYPES

Throughout CDI housing research, universal patterns emerge in demographic developments and housing stock characteristics. However, regional and local nuances also play a role — which led to the identification of three archetypal BC NMA communities that reflect specific housing trends: retirement communities, amenity communities, and aging resource communities.[4]

The archetypes are based on commonalities among the communities in our sample. While many small communities do not fit neatly into a single archetype — and larger NMA centres may exhibit features of several — the archetypes offer a useful framework for understanding broader trends. To support tailored conclusions and solutions for seniors' housing across NMAs, this report presents findings by archetype.

Each community archetype has different conditions and implications for BC seniors. First is the **retirement community**. The 1990s marked the beginning of the pre-retirement and retirement years for the Baby Boom generation. Due to a combination of a favourable climate and concerted efforts to attract seniors, these communities have seen robust population growth for several decades. They feature a significantly older population than the NMA sample average or the Vancouver CMA. As they have also capitalized on retirement migration trends, they have a higher percentage of newer housing development, which is well suited to supporting seniors as they age through their retirement years. That said, many of these communities still lack diversity of dwelling types. Home ownership affordability has been somewhat affected, while tenant vulnerability — especially senior tenant vulnerability — tends to be high. One interesting, and potentially concerning, feature of retirement communities is the lack of residents in working-age cohorts. This could result in a lack of workers to provide the services that the community's senior population requires.

Parksville was selected from our sample communities to represent retirement communities throughout this report.

The second archetype is the **amenity community**. Recently, BC has experienced net intraprovincial migration out of Greater Vancouver to other centres. Anecdotal evidence suggests that people are leaving in search of lower costs, especially for housing, and a better quality of life, including shorter commutes, access to nature, and opportunities to be involved in community life. The growing popularity and acceptance of remote work has, in part, made this possible. Intraprovincial migrants tend to favour high-amenity communities, which are suited to younger people and families. Many of the communities becoming popular amenity destinations are also known for their lifestyle and tourism offerings, such as downhill skiing, mountain biking, and other outdoor pursuits. These communities generally have a more balanced population age profile, and newer housing stock. Considering the historical trajectory of these communities, there are signs that some may eventually transition into retirement communities.

For the purpose of this report, **Invermere** was selected from our sample to represent amenity communities.

Finally, there is the **aging resource community**. These communities traditionally depend on one or two resource industries. Between the end of World War II and the early 1980s, these communities experienced strong growth due to the in-migration of young workers and their families to take up jobs in the resource sector. The global recession of the early 1980s marked the beginning of a decline in BC's resource sector, exposing these communities to boom and bust economic cycles. These cycles determine population growth and median age, as well as home value and affordability. A community experiencing a boom will attract growth, especially of young working-age residents; however, during bust times, young people leave and mostly middle-aged and older long-time residents remain. With former workforces that have largely retired and are aging in place, and few new people moving in, these communities are experiencing net negative population growth and an increase in median age. They generally have older housing stock, since new development is risky in boom-and-bust cycles, and negative growth does not encourage development.

[4] Morris, Good, Halseth, 2020. *Building Foundations for the Future: Housing, Community Development, and Economic Opportunity in Non-Metropolitan British Columbia*. University of Northern British Columbia. Available here: https://www2.unbc.ca/community-development-institute/research-projects.

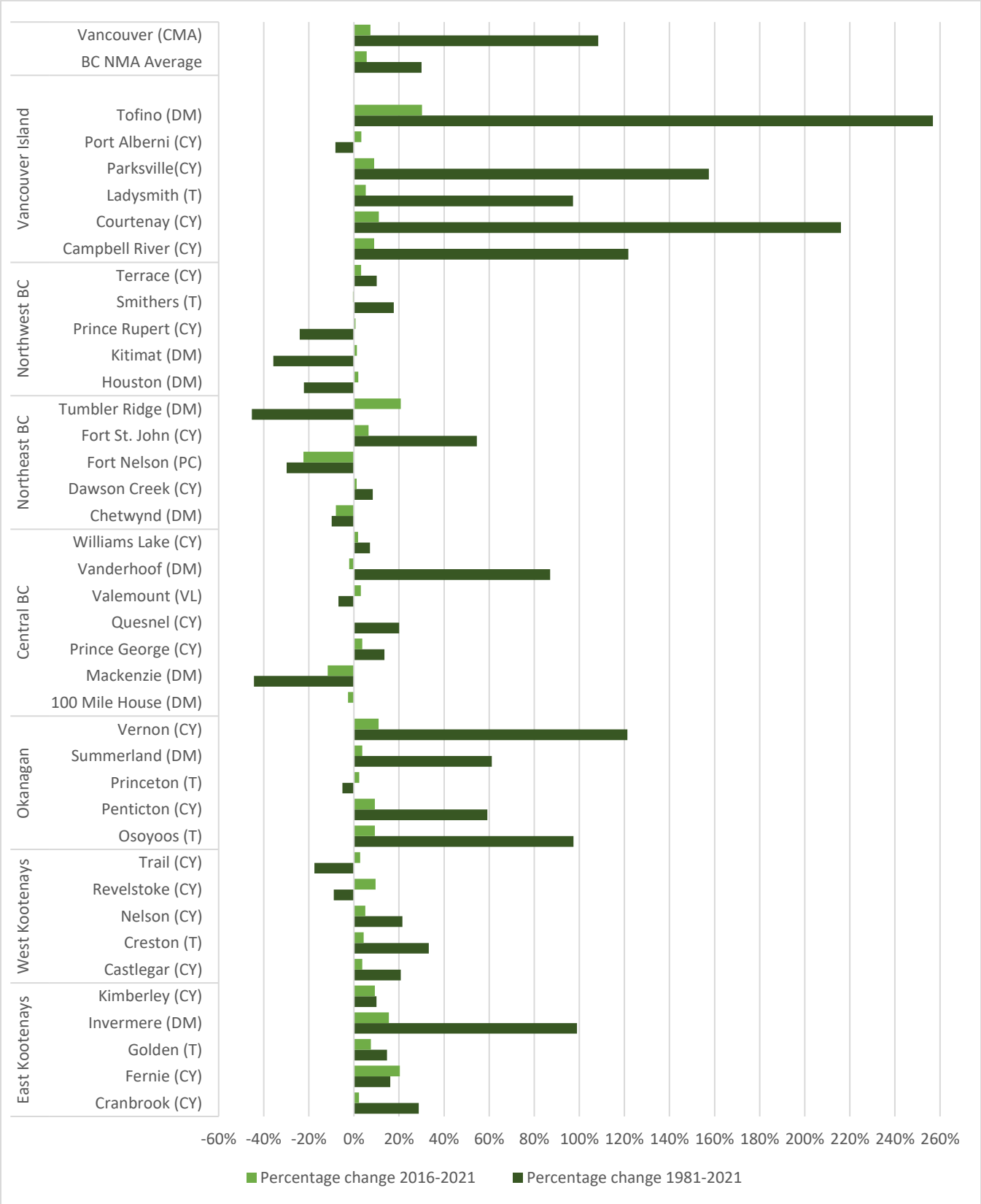
Many aging resource communities are fairly remote and lack the full range of health and other services seniors depend on.

Mackenzie was selected from our sample to represent aging resource communities in this report.

POPULATION

Our first data section focuses on current NMA demographic data, as well as NMA demographic change over time. Trends in population growth and decline, aging, and household size provide important context for understanding housing and service needs, pressures, opportunities, and challenges in NMA communities.

Figure 1.1 Total Population Change



Source: Statistics Canada, 1981-2021, Census Profile.

Figure 1.1 shows population change for two time periods: the last five years and the last 40 years. The 2016–2021 period is the most recent Census period, and gives an indication of recent and current trends in each community. The 1981–2021 period is indicative of long-term trends, through a number of local and global economic developments.

On average, NMA sample communities have seen 6.4% recent growth and 38.8% long-term growth, while the Vancouver CMA has experienced 7.4% recent growth and 108.4% long-term growth. The majority of NMA communities (87% of the sample) have undergone recent positive growth; 68% have grown in population size since 1981.

Nonetheless, that means 12 of the 38 NMA sample communities are smaller in 2021 than they were 1981. These are Port Alberni, Prince Rupert, Kitimat, Houston, Tumbler Ridge, Fort Nelson, Chetwynd, Valemount, Mackenzie, Princeton, Trail, and Revelstoke. Furthermore, five communities lost population between 2016 and 2021. These are Fort Nelson, Chetwynd, Vanderhoof, Mackenzie, and 100 Mile House.

That said, this data marks an improvement since the previous census. The 2016 Census data identified 13 communities that were smaller than they were in 1981: Port Alberni, Prince Rupert, Kitimat, Houston, Tumbler Ridge, Fort Nelson, Chetwynd, Valemount, Mackenzie, Princeton, Trail, Revelstoke, and Golden. In 2016, a total of 10 communities had experienced negative population growth in the previous five years, between 2011 and 2016. These were Prince Rupert, Kitimat, Houston, Tumbler Ridge, Fort Nelson, Chetwynd, Williams Lake, Vanderhoof, Quesnel, and Golden.

While the trend is encouraging and demonstrates that BC NMAs are generally alive and well, we should be prepared for some communities to continue declining. Sample communities likely to face continued negative growth are Fort Nelson, Tumbler Ridge, Chetwynd, Mackenzie, Houston, and Kitimat. There are other communities across BC, not part of our sample, that will also be challenged by negative growth.

Figure 1.2 depicts the proportion of the population made up by seniors since 1981. The graph shows clearly that the segment of the population aged 65+ is growing as a proportion of the total population. This is happening in all 38 sample communities.

In seven communities of the sample, the senior population is greater than 30%. These include Osoyoos (46.3%), Parksville (44.3%), Creston (38.5%), 100 Mile House (34.0%), Summerland (31.9%), Ladysmith (30.9%), and Penticton (30.3%). What is notable about the pattern of proportional increase for ages 65+ is the significant jump between 1991 and 2001. The pace of increase since this time remains high in most communities.

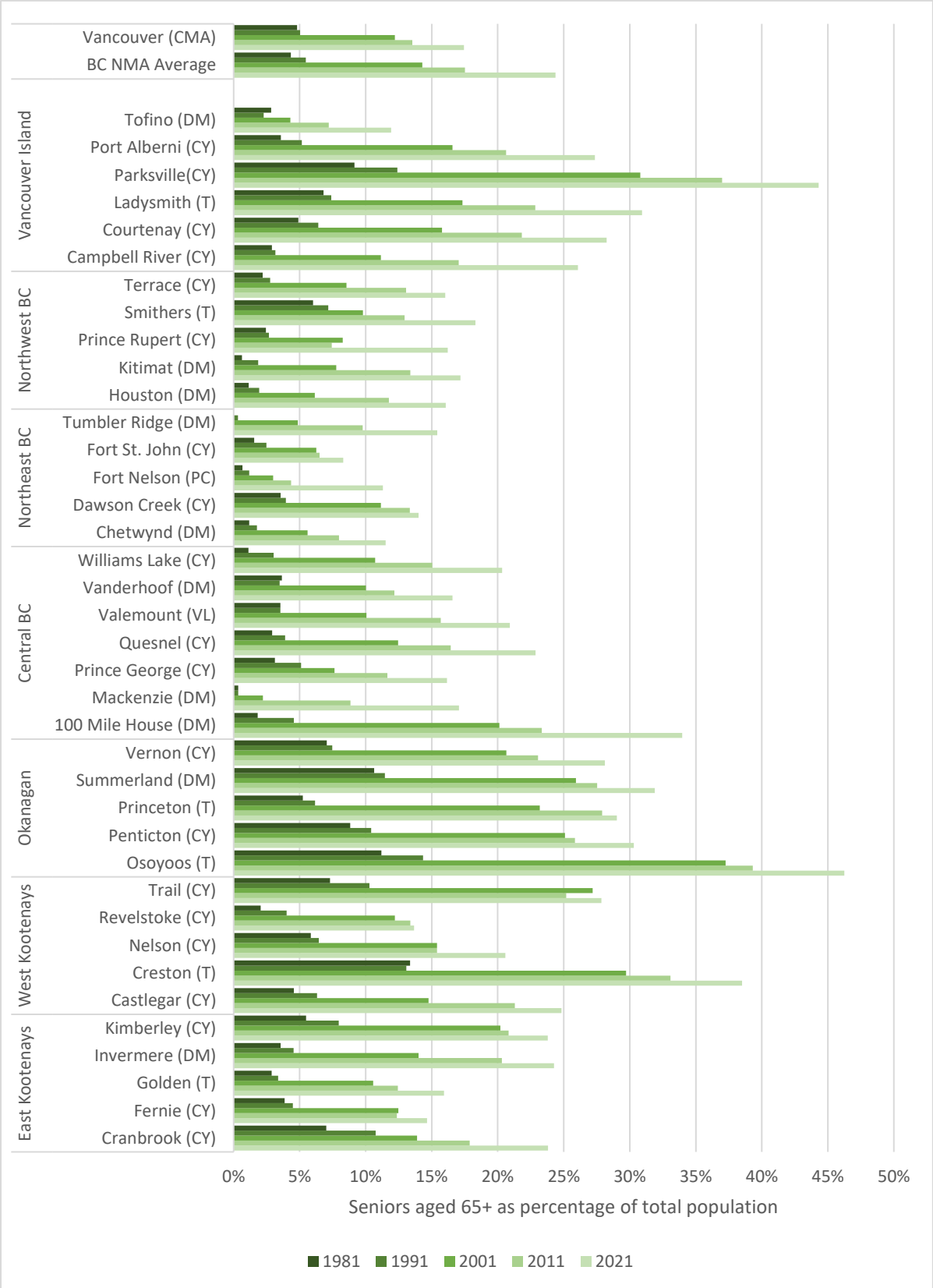
It is well known that Baby Boomers, the generation of individuals born during a period of economic growth post World War II, made up the largest generation in our population until 2023.[5] Given the size of that generation, it should be noted that Baby Boomers only began turning 65, and joining the senior population by definition, in 2011[6]. Later graphs will show that the wave of aging Baby Boomers will continue to grow the senior population significantly before it passes.

[5] Statistics Canada, 2024. Millennials now outnumber baby boomers in Canada. *The Daily*, February 21. Available here: https://www150.statcan.gc.ca/n1/daily-quotidien/240221/dq240221a-eng.htm
Statistics Canada, 2024. Population Estimates on July 1 by age and Gender. Available here: https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000501.

[6] For reference:

- Individuals born in 1926-1936 turned 65 in 1991-2001.
- Individuals born in 1936-1946 turned 65 in 2001-2011.
- Individuals born in 1946-1956 turned 65 in 2011-2021.

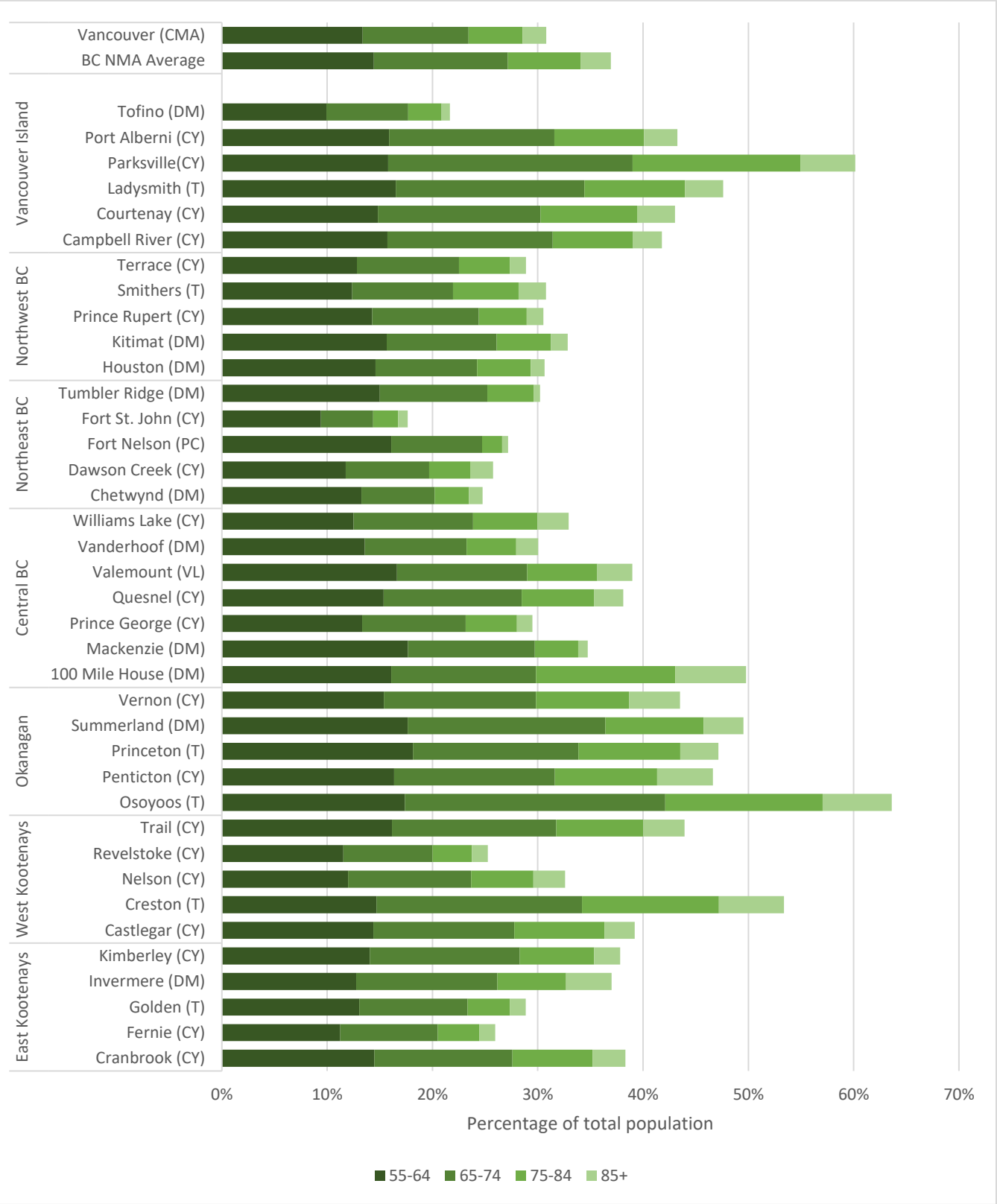
Figure 1.2 Senior Population



Source: Statistics Canada, 1981-2021, Census Profiles.

[9] Planning for the Wave, Preparing for the Trough: Housing and BC's Non-Metropolitan Seniors

Figure 1.3 Pre-Senior and Senior Age Cohorts, 2021



Source: Statistics Canada, 2021, Census Profile.

For planning purposes, it is helpful and important to look at trends and trajectories for the near- and longer-term. As such, Figure 1.3 shows the age distribution for seniors and pre-seniors as of 2021. Pre-seniors are aged 55–64 years and will reach retirement age within the next 10 years. On average, around 37% of the population in the sample NMA communities are of retirement age or reaching retirement age within the next 10 years. In the Vancouver CMA, 31% of the population are in those pre-senior and senior age cohorts.

Looking first at the senior population, this graph illustrates that the majority (56.7%) of people aged 65+ are between the ages of 65 and 74 in the NMA sample communities. This is important when considered alongside ongoing research about the aging process. In our research, we refer to young seniors (65–74 years), middle seniors (75–84 years), and old seniors (85+). As people age, they become frailer. This impacts their physical, cognitive, mental, and emotional health. While this happens at different rates for different individuals, the overall pattern is consistent. Several studies on the aging process have concluded that most people live relatively healthy and disability-free lives until at least their mid-70s.[7] This means that the majority of seniors in BC NMAs are still enjoying good health and wellness.

However, it is also clear that this large cohort of people aged 65–74 will begin entering the age cohorts where they are likely to experience increasing frailty and disability. This will impact their need for housing and support services. By the time they reach age 85, many will need health care and home care services, or will require some form of facility care. Thinking of the current issues in seniors' housing and care, society will be even more challenged to meet those needs 10 years from now.

Turning to the 55–64 age group, the graph shows that, in most communities, this cohort is even larger than the 65–74 age group. In these communities, the senior population will continue to grow. In a few communities, notably Osoyoos, Parksville, Creston, and Invermere, we see that the 55–64 cohort is smaller than the 65–74 cohort. This might change depending on continued senior in-migration trends in retirement communities. However, once the Baby Boom generation has passed through the senior stages, we can expect another demographic shift, when senior age cohorts are smaller again. That shift, expected to occur within the next three to four decades, will result in a significant change to the population structure in all communities across BC.

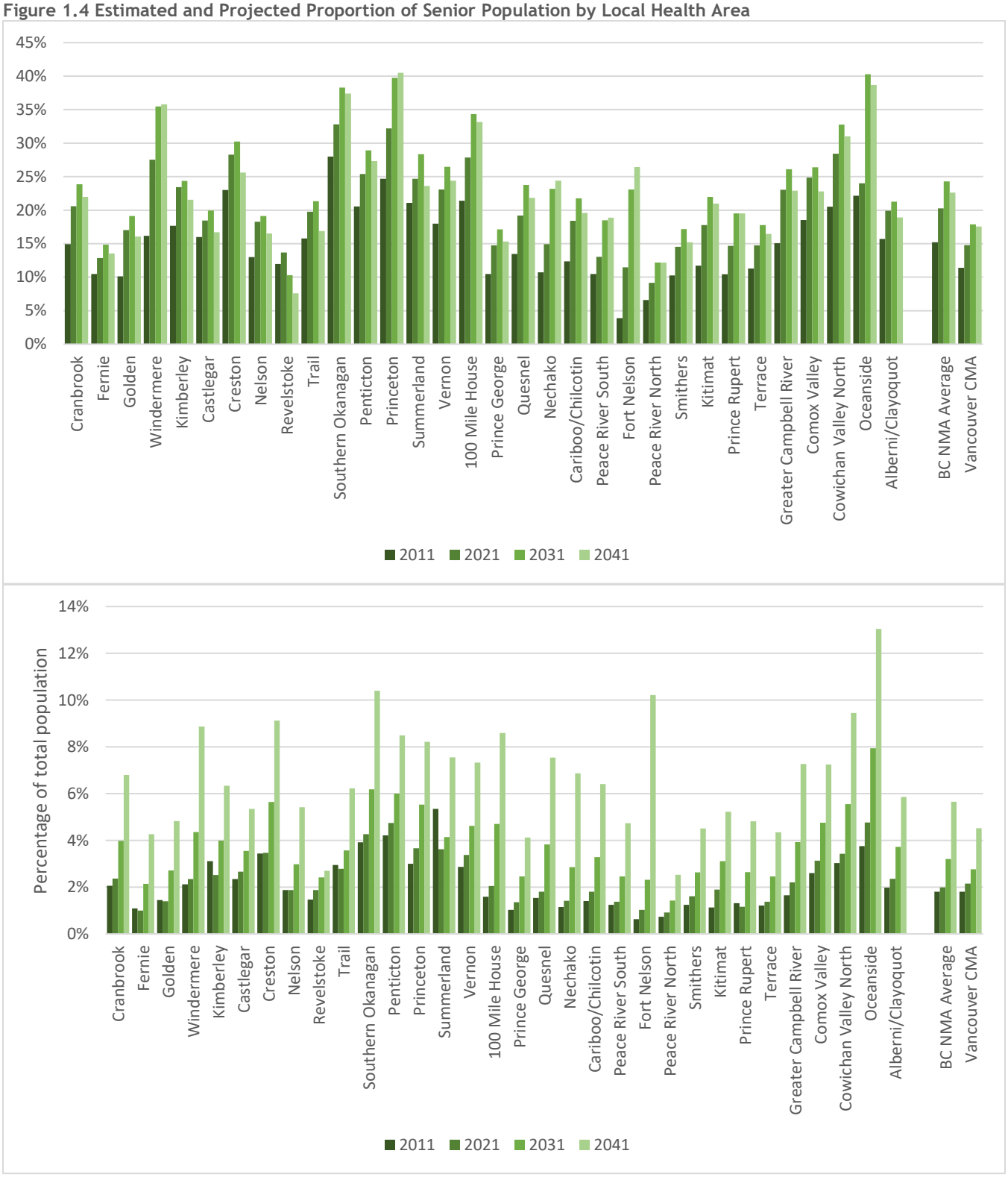
The graphs in Figure 1.4 show the proportion of the population that will be aged 65–84 and 85+ between 2011 and 2041. While this BC Statistics data is only available at the Local Health Area (LHA) level, not the community level, it is very helpful for anticipating seniors' needs.

The top graph outlines how the 65–84-year-old age cohort will move through most communities in a wave. For some LHAs, the wave continues to rise until at least 2041. In others, the wave peaks in 2031, and begins to decline to 2041. This tells us that Generation X, the generation following the Baby Boom, is smaller than the Baby Boom.

The second graph highlights steady growth in the 85+ cohort in all LHAs. Indeed, the proportion of older seniors becomes more significant in many LHAs between 2031 and 2041. This will be a time of great need in seniors' housing and services across BC NMAs.

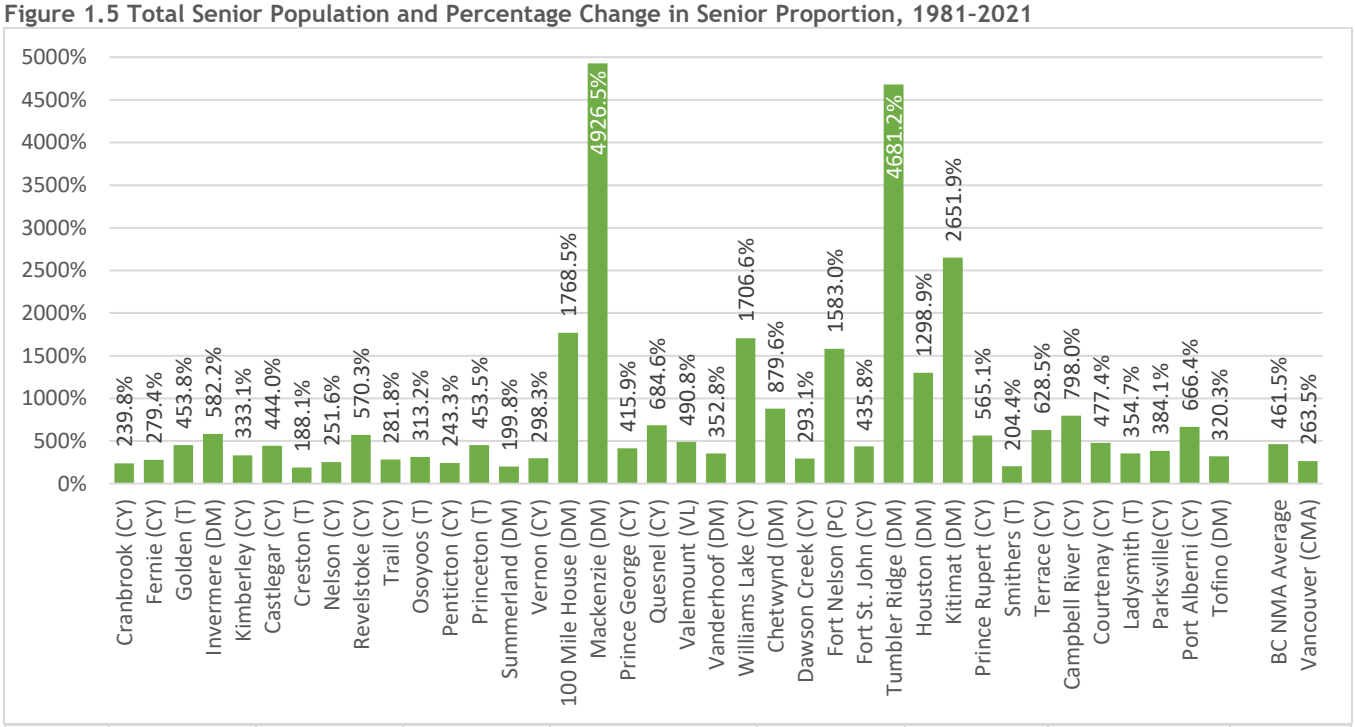
[7] See for example:
Little, W. et al. 2023. Aging and the Elderly. In: *Introduction to Sociology*, 3rd Canadian Edition. Chapter 13. Creative Commons, BCcampus Open Education.
Pilati, M. 2023. *Psych 40: Lifespan Development*. LibreTexts Project.

Figure 1.4 Estimated and Projected Proportion of Senior Population by Local Health Area



Source: BC Statistics, Population Estimates and Projections for British Columbia.
Note: The scale in the bottom graph has been chosen to depict more detail on older seniors.
Note: This data does not represent CSD but refers to Local Health Areas (LHAs), the names of which often coincide with CSD names.

Figure 1.5 Total Senior Population and Percentage Change in Senior Proportion, 1981-2021



Region	Community	Total population aged 65+ (2021)
East Kootenays	Cranbrook (CY)	4,885
	Fernie (CY)	930
	Golden (T)	630
	Invermere (VL)	950
	Kimberley (CY)	1,930
West Kootenays	Castlegar (CY)	2,070
	Creston (T)	2,160
	Nelson (CY)	2,290
	Revelstoke (CY)	1,135
	Trail (CY)	2,200
Okanagan	Osoyoos (T)	2,570
	Penticton (CY)	11,170
	Princeton (T)	840
	Summerland (DM)	3,840
	Vernon (CY)	12,525
Central BC	100 Mile House (VL)	650
	Mackenzie (DM)	560
	Prince George (CY)	12,390
	Quesnel (CY)	2,250
	Valemount (VL)	235
	Vanderhoof (DM)	715
	Williams Lake (CY)	2,235
Northeast BC	Chetwynd (VL)	265
	Dawson Creek (CY)	1,725
	Fort Nelson (VL)	290
	Fort St. John (CY)	1,770
	Tumbler Ridge (DM)	365
Northwest BC	Houston (DM)	490
	Kitimat (DM)	1,415
	Prince Rupert (CY)	2,000
	Smithers (T)	990
	Terrace (DM)	1,930
Vancouver Island	Campbell River (CY)	9,260
	Courtenay (CY)	8,020
	Ladysmith (T)	2,795
	Parksville (CY)	6,050
	Port Alberni (CY)	5,000
	Tofino (VL)	295
	BC NMAs Average	2,943
	Vancouver (CMA)	460,795

Source: Statistics Canada, 1981, Census of the Population. Statistics Canada, 2021, Census Profile.
Note: Communities with above-average proportional increases in seniors are highlighted.

Figure 1.5 shows how much the senior population has increased between 1981 and 2021 in our sample communities. The top graph looks at percentages and proportional increases. This is important to understanding the extent of change in population characteristics and needs in NMA communities. The table at the bottom of Figure 1.5 shows the total number of seniors that live in each community as of 2021.

Both percentages and total population counts are included here to convey the scale of needs in each community. As mentioned, communities in our sample range in size from Valemount (1,052) to Prince George (76,708). A large percentage in Valemount, for instance, could equate to a small total number. This would mean that a small community would have to suddenly respond to needs for which it has no existing services or infrastructure. While this may pose a significant

challenge to the community, the task of establishing the necessary services, and possibly infrastructure, for a small total number of seniors might be relatively achievable with innovative and creative approaches.

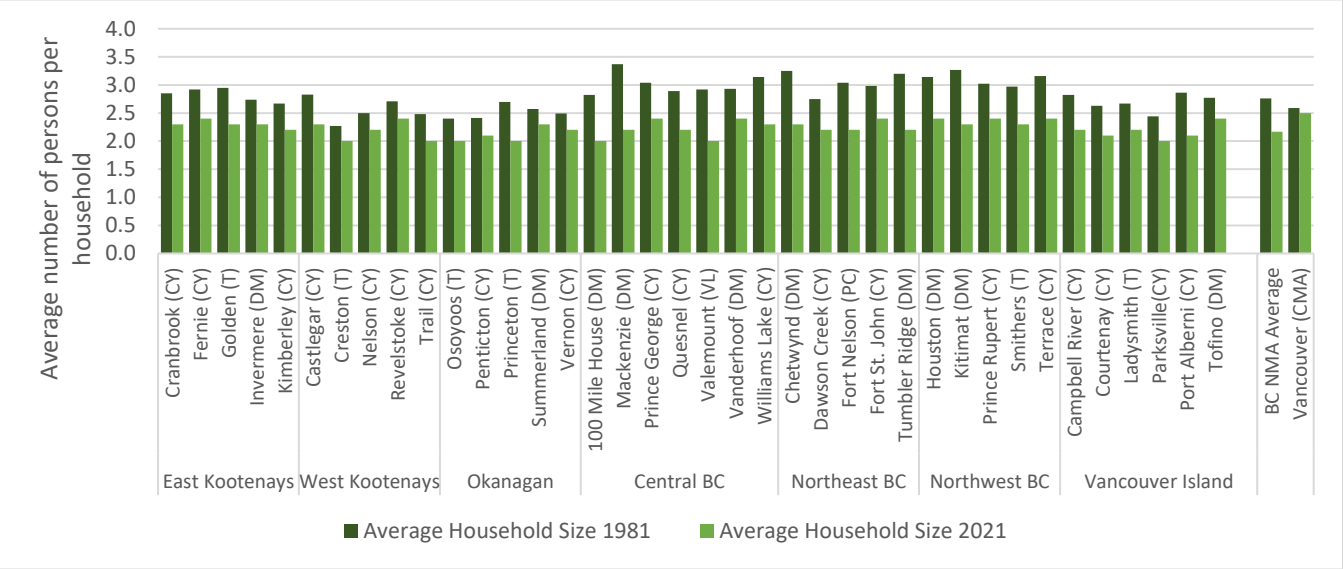
On the other hand, a small percentage change in Prince George could equate to a large number of people. While a larger community may initially be able to absorb this change, the approach to effectively and sustainably respond to the large number of seniors represented by this small percentage increase would look quite different compared to small communities.

Figure 1.6 shows the average household size for 1981 and 2021 for the NMA sample communities. The graph shows that the household size has dropped in every community, from an NMA sample average of 2.8 in 1981 to 2.2 in 2021.

A review of the data reveals that 20 communities were above the average in 1981, with the highest being Mackenzie at 3.4 persons per household. These were communities of families, and the housing built during that time reflects their needs. The senior populations in the NMA sample are too small for Statistics Canada to publish household size for senior-led households at the community level. However, a trend statement based on confidential 2021 Census data indicates that households headed by a household maintainer aged 65 years or older are most likely to consist of one or two persons. This can be explained by seniors having entered the 'empty nest' stage of their lives, with their children having grown up and moved away.

Household size is one factor determining housing needs. It has implications for required space, as well as a homeowner's ability to maintain a house and property. This data provides important context for understanding our next section on housing stock.

Figure 1.6 Household Size



Senior Households Trend Statement (Statistics Canada): While average overall household size in our NMA sample is 2.2, confidential 2021 Census data indicates that households headed by household maintainers aged 65 years or older in the sample have notably smaller households and are most likely to live in one- and two-person households.

Source: Statistics Canada, 2021, Census Profile.
Source Senior Households Trend Statement: Statistics Canada, Census, 2021. Reproduced and distributed on an "as is" basis with the permission of Statistics Canada.

Community Archetypes — Population

In summary, population data by age cohort helps clarify what is happening in the community among seniors and non-seniors. Eight communities in the sample stand out as experiencing a proportional increase in senior population greater than the NMA sample average: Mackenzie, Tumbler Ridge, Kitimat, 100 Mile House, Williams Lake, Fort Nelson, Houston, and Chetwynd.

Earlier in this report, Figure 1.1 confirms that seven of these communities have either lost population in the last 40 years or in the last five years: Mackenzie, Tumbler Ridge, Kitimat, 100 Mile House, Fort Nelson, Houston, and Chetwynd. Along with a loss of economic momentum, this has resulted in a small total population and general lack of public and private services. These communities have also experienced significant proportional population aging; the result of a 1980s and 1990s workforce aging in place, and a lack of growth in younger age cohorts.

The population pyramids in Figure 1.7 provide insight into the structure of the population in the three communities representing the archetypes. Data is included for 1981 and 2021 to show how much the structure of the population has changed over time. This can be helpful in understanding the context related to providing housing and services for seniors in the community.

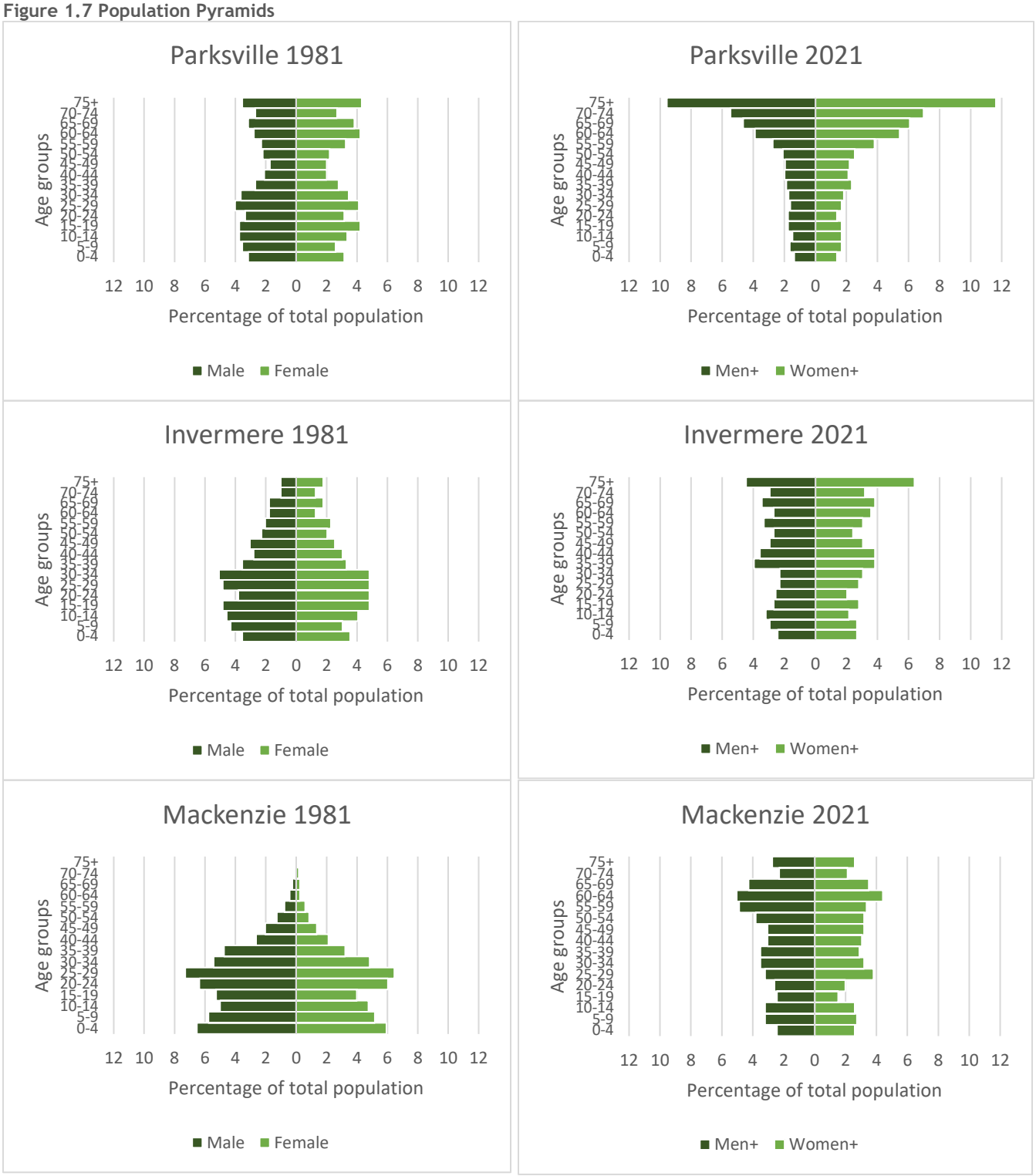
The following will summarize population trends in each of our representative archetypes.

Retirement Community: Parksville, in 1981, was already showing signs of becoming a retirement community. The 65+ cohorts were significantly larger than in the other two community archetypes. By 2021, the senior cohorts were so large that the population pyramid for Parksville had been inverted. The population pyramid also makes it clear that the working-age cohorts are very small. This is of significant concern, as a sizeable workforce will be required to provide the services seniors want and need as they age. Without this workforce, and without these services, seniors may be forced to leave the community. In order to support and maintain the senior population, retirement communities like Parksville need to find ways to attract and retain young workers.

Amenity Community: Invermere, in 1981, was a fairly typical small town. The largest cohorts were those representing 20–40-year-olds, the working age and family formation years. The population pyramid spread out at the base, indicating the presence of children in the community. However, it is also clear from this pyramid that couples were having fewer children, and households were beginning to get smaller. By 2021, the cohorts at the top of the pyramid had widened notably, indicating a greater proportion of seniors and pre-seniors. However, Invermere also maintained its working-age cohorts aged 25–60. As a result, Invermere today has a more balanced population of seniors and working-age cohorts. Considering the recent trend of out-migration from Vancouver and other metropolitan areas, amenity communities like Invermere may see a higher-than-average growth rate.

Aging Resource Community: Mackenzie, in 1981, exhibited a classic population pyramid. With a population of 5,890, Mackenzie was a typical BC resource town. People moved to Mackenzie seeking employment in the forest industry. The largest cohorts were young working-age individuals aged 20–40. The top bars, representing the senior population, were very small. In 1981, it was assumed that people would move out of the community after retirement, so there was very little consideration given to building infrastructure for aging in place. By 2021, the population was 3,281, a decrease of 55%. The local forest industry has been hit by repeated boom and bust economic cycles. Young people, looking for stable employment, have gradually left the community, and most of those who remain are older workers with union seniority. As these workers begin to retire, most want to stay in the community where they have a network of friends and family. The combination of youth out-migration and older residents remaining has created an enormous shift in the structure of the population.

Figure 1.7 Population Pyramids



Source: Statistics Canada, 1981, Census of the Population. Statistics Canada, 2021, Census Profile.

Key Takeaways

Though NMAs are recording positive population growth overall, demographic data show a wide range of positive and negative population growth. The other notable development is populations aging at a rate that consistently exceeds aging in metropolitan centres.

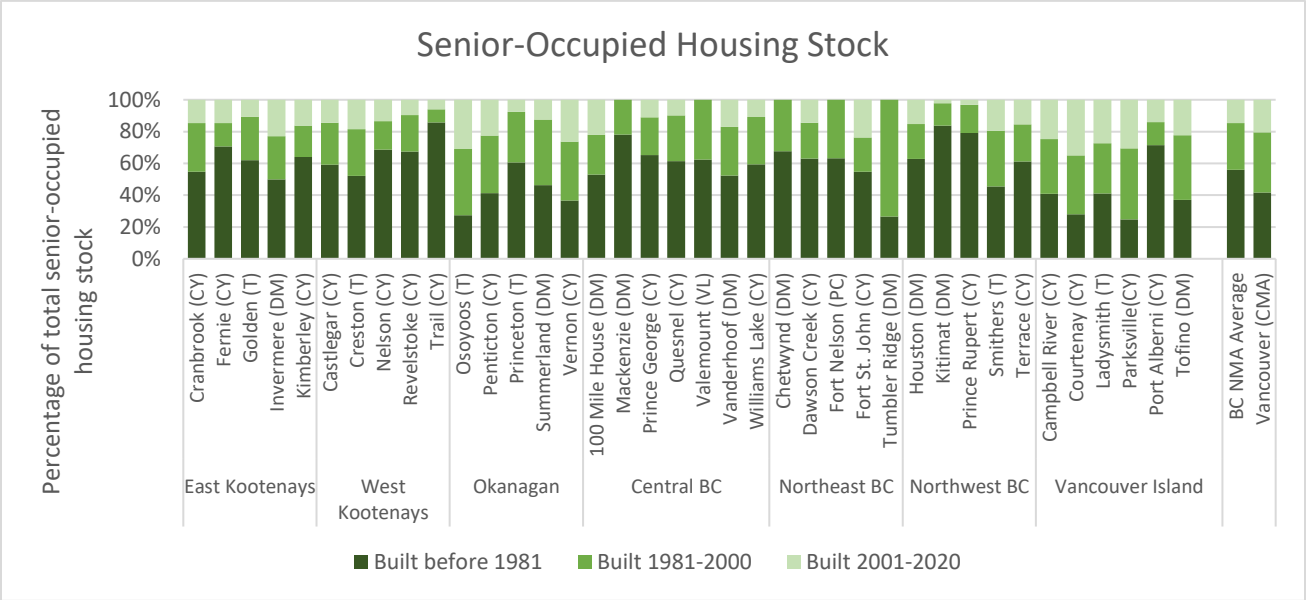
The following points summarize our demographic findings:

- The senior population (65+ years) is expanding significantly in NMAs. This is happening at a faster pace than population aging in the Vancouver CMA. The majority of the 65+ population age cohort is currently classified as young seniors (65–74 years).
- Anticipated demographic shifts indicate that many NMA seniors will be reaching older senior age cohorts (75–84 and 85+ years) in coming years. This will impact demand for appropriate housing, health care, and support services.
- At the same time, communities cannot lose sight of the needs and priorities of younger age cohorts. Younger populations not only maintain a balanced demographic and community dynamic, but are needed to provide community services, such as home care.

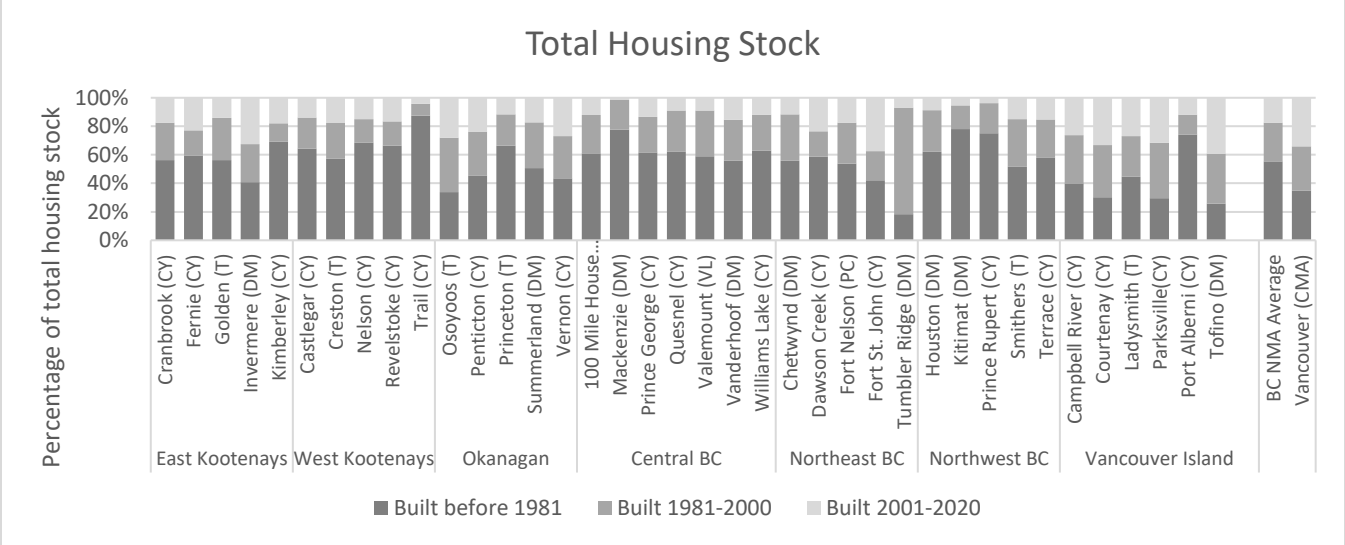
HOUSING STOCK

Housing stock data provides insight into broad housing trends, as well as patterns among senior-led households specifically — including the type, size, and quality of housing available. The combination of total housing stock and seniors' housing carries implications for current needs and future pressures. For ease of reference, senior-occupied housing stock data is presented in colour, and total housing stock data in grayscale.

Figure 2.1 Age of Housing Stock, 2021



Senior-Occupied Dwelling Age Trend Statement (Statistics Canada): Seniors over 85 years of age are somewhat less likely to live in newer housing compared to younger seniors.



Source Senior-Occupied Housing Stock NMA Sample: Statistics Canada, Census, 2021. Reproduced and distributed on an "as is" basis with the permission of Statistics Canada.
Source Senior-Occupied Housing Stock Vancouver (CMA): Statistics Canada, 2021, Table 98-10-0241-01.
Note: For Mackenzie, Valemount, Chetwynd, and Tumbler Ridge in the top graph, the upper bar colour-coded as 1981-2001 includes 2001-2021 to uphold Statistics Canada confidentiality standards.
Note: Since Tumbler Ridge began as an 'instant' town, mainly designed and built in the early to mid-1980s, the age of its housing stock is not directly comparable to other communities.
Source Total Housing Stock: Statistics Canada, 2021, Census Profile.

Figure 2.1 shows the age of dwellings occupied by seniors living in the 38 NMA sample communities. It also depicts the age of the total housing stock in the bottom graph.

The age of housing stock is relevant because older homes are often not energy efficient. They are more likely to need major repairs and are usually not designed to be accessible or adaptable for older residents who wish to age in place. These

factors can lead to affordability issues for seniors who have fixed incomes, and incomes that do not rise as fast as the cost of living.

An analysis of the data shows that in 51% of the sample communities, seniors are more likely to live in the oldest dwellings in the community; those built before 1981. At the same time, the data shows that in only 29% of the sample communities are seniors more likely than the total population to live in dwellings built between 2001 and 2021. This can usually be seen in retirement communities.

The oldest housing stock in the NMA sample can be found in Trail (85.8% built before 1981), closely followed by other resource communities, including Kitimat (83.7%), Prince Rupert (79.2%), and Mackenzie (78%). Parksville has the newest housing stock in the sample (24.7% built before 1981), followed by other communities with a focus on retirement or amenities, including Osoyoos (27.5%) and Courtenay (27.9%). On average, 56% of the senior populations across the NMA sample communities live in dwellings that were built before 1981, 29.2% live in dwellings built between 1981 and 2000, and only 14.7% live in dwellings built in the last 20 years. In comparison, the age of dwellings occupied by seniors in the Vancouver CMA is more evenly distributed, with 41.7% of seniors in dwellings built before 1981, 38% in dwellings built between 1981 and 2000, and 20.4% in buildings built in the last 20 years.

While small sample sizes do not allow for a further breakdown in the NMA sample data, confidential data showed that older seniors (85+ years) were more likely than other age groups to live in the oldest dwellings in their communities.

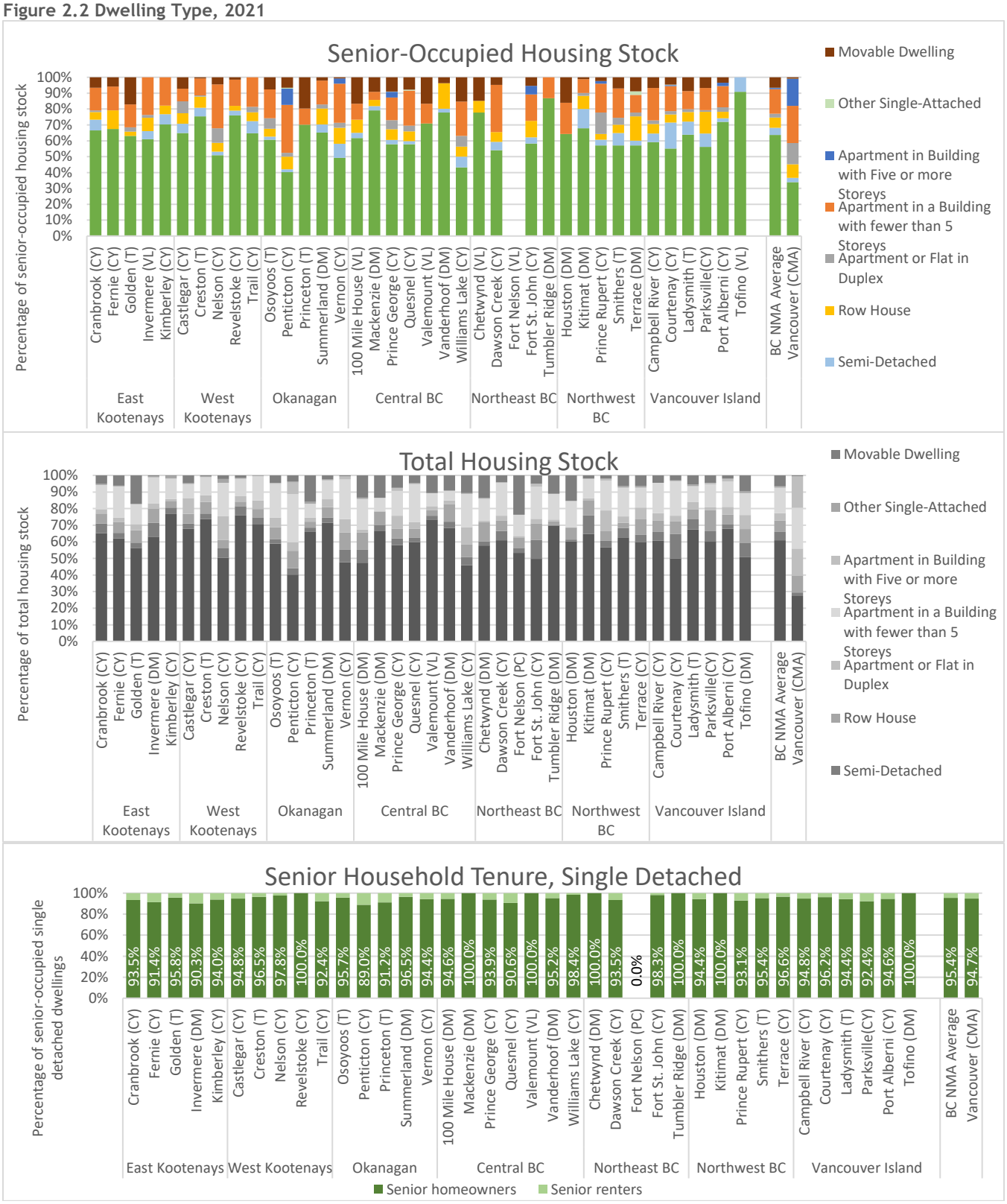
The top graph in Figure 2.2 shows the types of dwellings occupied by seniors living in our 38 sample communities; the middle graph shows all dwelling types in the community; and the last graph shows the single-detached dwellings occupied by senior homeowners.

Dwelling type is important because we know that, as seniors age, many look to downsize into smaller homes and dwellings that require less maintenance; for example, from single-detached homes to townhomes or apartments. This often occurs because they are frailer and less able physically to maintain a single-detached home and property. This may also happen because seniors want or need to reduce the expenses associated with living in a single-detached home.
The majority of people 65 years of age and older live in a single-detached home. This ranges from a low of 41.1% in Penticton to a high of 74.4% in Mackenzie. On average, 60.7% of the senior population in our sample communities live in a single-detached dwelling; in Vancouver that number is 34%. The next dwelling types seniors most commonly occupy in NMA sample communities are apartment buildings with fewer than five storeys (14.7%, 23.4% in the Vancouver CMA) and movable dwellings (6.3%, 0.9% in the Vancouver CMA). We can also see from the bottom table that, when single-detached dwellings in NMA communities are occupied by seniors, they are almost always the owners of those dwellings.

Considering what we know about the age of the senior population, this presents new insights into future senior housing and support needs. Figure 1.3 shows that the majority of seniors, 56.7% of senior populations in NMA sample communities on average, are between 65 and 74 years of age. This is an age when most people remain healthy and active. For most in this group, maintaining a single-detached home as the owner of that home is unlikely to be an issue at this time.

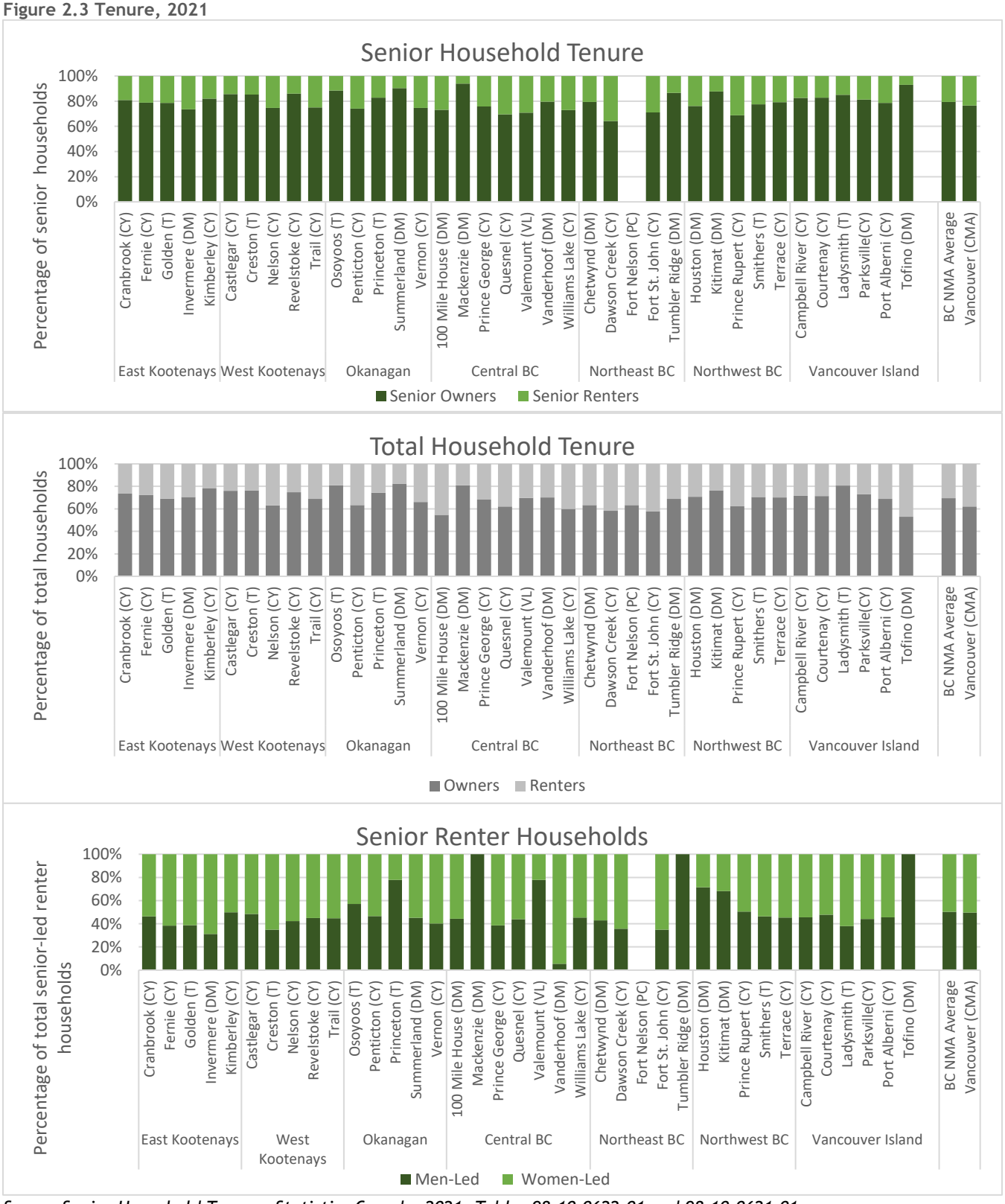
The suitability of owning a single-detached home changes as seniors move into older age cohorts, because maintaining a house and property become more challenging with age. Furthermore, while 60.7% of seniors in NMA sample communities on average occupy single-detached stock, the available row house, apartment, and duplex stock to downsize into is much smaller. The data demonstrates that there is not enough 'lower-maintenance' stock in any of our sample communities to accommodate the growing and aging senior population. Addressing this emerging shortage solely with new construction would be very challenging. This reality suggests the need for exploring other approaches to creating senior housing, such as conversion and adaptation of existing housing, as well as the establishment or expansion of home maintenance and support services for seniors who have no options to downsize or adapt their homes.

Figure 2.2 Dwelling Type, 2021



Source Senior Housing Stock: Statistics Canada, 2021, Table 98-10-0232-01.
Source Total Housing Stock: Statistics Canada, 2021, Census Profile.
Source Senior Household Tenure: Statistics Canada, 2021, Table 98-10-0232-01 and 98-10-0231-01.
Note: Fort Nelson is a Population Centre and is not included in public data tables on Census Subdivisions.

Figure 2.3 Tenure, 2021



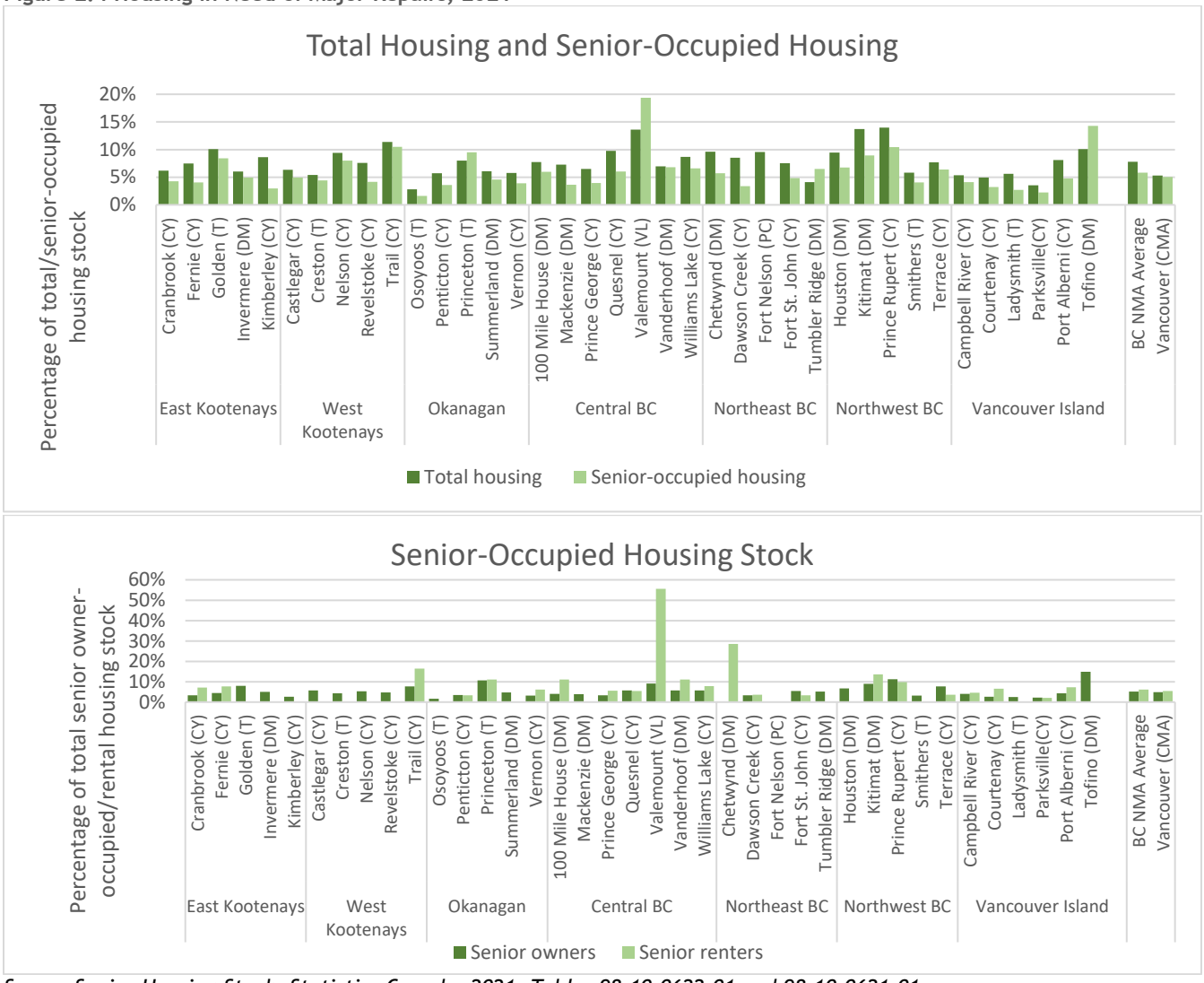
Source Senior Household Tenure: Statistics Canada, 2021, Table: 98-10-0622-01 and 98-10-0621-01.
Source Total Household Tenure: Statistics Canada, 2021, Census Profile.
Note: Fort Nelson is a Population Centre and is not included in public data tables on Census Subdivisions.

The graphs in Figure 2.3 show patterns related to senior-occupied housing tenure in the 38 sample communities. Mackenzie has the highest ownership rate among senior-led households (93.9%), and Dawson Creek has the lowest rate (64.3%). The top graph clearly illustrates that, on average, the majority of seniors (79.5%) own their own dwellings in the NMA sample communities. Sample-wide, this rate of homeownership is higher than in the population generally (69.4%), as a comparison of the top two graphs in Figure 2.3 reveals.

The last graph in Figure 2.3 shows the gender of senior renters in the 38 sample communities. In nine of the sample communities for which data was available, there were more men-led senior renter households than women-led (24.3%). Throughout the rest of the sample, senior renter households were more likely to be women-led. Looking at housing tenure for each gender, almost one in four senior women-led households is a renter household (24.1%), while fewer than one in five men-led senior households (17.2%) are renting.

The high rate of homeownership is important for two reasons. First, it has implications for the responsibility that senior homeowners must bear for the physical and financial upkeep of their dwelling. As noted earlier, this is likely to become more of a burden as seniors age. Second, it implies that seniors, should they decide to sell their property, would have access to the equity accumulated in the home.

Figure 2.4 Housing in Need of Major Repairs, 2021



Source Senior Housing Stock: Statistics Canada, 2021, Table: 98-10-0622-01 and 98-10-0621-01.
Note: Fort Nelson is a Population Centre and is not included in public data tables on Census Subdivisions.

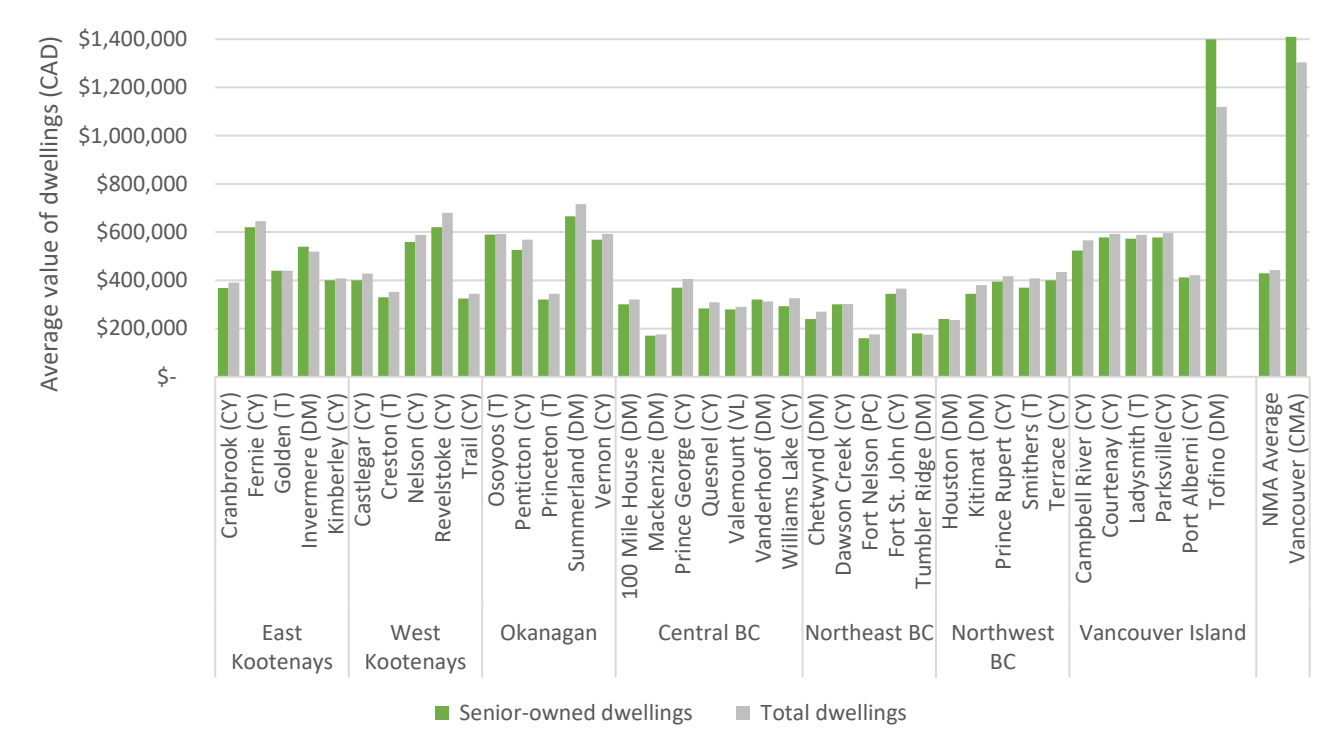
Source Total Housing Stock: Statistics Canada, 2021, Census Profile.

In the context of responsibility for property upkeep, Figure 2.4 presents data on the condition of housing occupied by seniors, by looking at the self-reported need for major repairs. The Census definition of major repairs includes items such as defective plumbing or electrical wiring and structural repairs to walls, floors, or ceilings. Repairs like these are physically demanding, which makes them more difficult for older seniors to carry out alone. They are also costly to hire out, which can be financially difficult for seniors on fixed incomes. Delaying major repairs can lead to the deterioration of a structure, which has a negative impact on value.

The need for major repairs follows a pattern identified in the CDI's earlier research, where communities with older housing stock tend to report a greater need for major repairs. Figure 2.4 compares the need for major repairs in the total housing stock in each community with that occupied by seniors. The NMA community average shows 7.8% of total housing stock is in need of major repairs, compared to 5.8% of the senior-occupied housing. With few exceptions, the housing stock occupied by seniors has a lower self-reported need for major repairs. Exceptions include Princeton, Valemount, Tumbler Ridge, and Tofino. The condition of senior-occupied housing could be explained by the fact that most senior homeowners are still in their young senior years and have the health and the time to maintain their home. However, this data is self-reported and depends, to a degree, on the perception of the occupant. Data on the need for major repairs among middle and old senior homeowners is suppressed for most of the sample communities due to small cohort sizes.

The bottom graph in Figure 2.4 shows the need for major repairs in total housing stock occupied by seniors, and highlights differences between homeowners and renters. In 18 of the 38 sample communities, the data has been suppressed due to the small sample size. However, available data shows that senior rental units are more likely to need major repair than owner-occupied units.

Figure 2.5 Average Value of Dwellings, 2021



Source Seniors: Statistics Canada, Census, 2021. Reproduced and distributed on an "as is" basis with the permission of Statistics Canada.
Source Vancouver (CMA) Seniors: Statistics Canada, 2021, Table 98-10-0250-01.
Source Vancouver (CMA) Total: Statistics Canada, 2021, Census Profile.

Speaking to the context of home equity and financial resources, Figure 2.5 shows the average value of dwellings in NMA sample communities. The equity in a senior-owned home could help finance the purchase of a more age-friendly home or the ongoing payment of rent when seniors decide to sell their home. The average value of a home in the Vancouver CMA is more than $1.3 million, compared to $442,000 in our NMA sample communities — demonstrating that home values in most NMA communities do not support relocation to a larger centre. Average home values range from less than $200,000 in Mackenzie, Fort Nelson, and Tumbler Ridge, to around $600,000 in Fernie, Revelstoke, and Summerland, as well as in a number of communities on Vancouver Island.

The average value gradient between NMA communities and the Vancouver CMA impacts relocation options from more remote communities to metropolitan centres. Average values are particularly low in aging resource communities, which also leads to a value gradient within the sample that depends on remoteness and socioeconomic community circumstances. In addition, homes in aging resource communities may be more difficult to sell, further impacting relocation options.

Community Archetypes — Housing Stock

This section provides a housing stock profile for each community archetype. Housing stock profiles offer insight into needs, challenges, and opportunities in relation to housing availability and condition. An analysis of the housing stock illustrates the diversity among BC's NMA communities.

Retirement Community: In Parksville, as in other retirement communities, the age of housing stock coincides with the influx of seniors to the community. As a result, the general housing stock is newer, as is the housing stock occupied by seniors. In Parksville, a significant majority of dwellings occupied by seniors (75%) were built after 1981.

The majority of seniors in Parksville are homeowners who live in single-detached homes. For the most part, these homes are in good condition, and have less need for major repairs than the general housing stock. Home values in retirement communities like Parksville tend to be on the higher end of the NMA sample; however homes owned by seniors tend to be slightly less valuable than the general housing stock in the community.

For seniors seeking alternatives to a single-detached home, Parksville, and other retirement communities, do offer some choice. Single-detached homes make up the largest proportion of the housing stock (55%), followed by row housing and apartments less than five storeys, both at 13% of the total housing stock.

In Parkville, 19% of seniors are renters, and the majority of renters (56%) are women. While smaller in number, renter households are generally more challenged and more vulnerable. Data on the condition of the rental housing stock occupied by seniors shows a greater need for repair than owner-occupied dwellings.

Amenity Community: In Invermere, our representative amenity community, the age of the housing stock is older than in retirement communities and newer than in aging resource communities. Here, about 50% of the housing was built after 1981.

Amenity communities generally have a greater range of housing options available than retirement communities or aging resource communities, giving seniors a choice of accommodation. In Invermere, single-detached homes make up 60% of the housing stock, while row houses account for 8% and apartments less than five storeys account for 23% of the stock.

That said, the majority of seniors in Invermere (74%) are homeowners who live in single-detached dwellings. As is the case in retirement communities, housing owned and occupied by seniors has less need for major repairs than the general housing stock. The value of housing owned by seniors in Invermere is, on average, higher than home values for the total housing stock but varies considerably, from the lower end of home values in the community to notably high values.

In Invermere, 26% of seniors are renters, and the majority of renters (69%) are women. As is the case for retirement communities, the number of senior renters is much smaller than the number of senior

homeowners, however they tend to be more vulnerable and face more challenges than seniors who own their own homes. Data comparing the condition of senior rental accommodation with senior owner-occupied housing has been suppressed by Statistics Canada due to low numbers.

Aging Resource Community: The housing stock in Mackenzie is among the oldest in our sample, with only 22% built after 1981. In most aging resource communities, over 60% of the housing was built before 1981. That said, single detached homes owned and occupied by seniors have less need for major repairs than the general housing stock. The value of housing owned by seniors in aging resource communities is among the lowest in the sample, and is usually below the average value in the total community housing stock.

Generally speaking, aging resource communities do not have the range and quantity of housing stock to support housing choice for seniors as they age. In Mackenzie, for example, single-detached homes comprise 74% of the housing stock, row housing accounts for 4%, apartments less than five storeys make up 5%, and movable dwellings, for example mobile homes, are 9% of the housing stock. The lack of housing options in Mackenzie may make seniors vulnerable to living in a home that is larger than they want or need, which may impact safety and affordability for the residents.

In Mackenzie, 6% of seniors are renters. Unlike the other archetype communities, the vast majority of renters in aging resource communities are men. In Mackenzie, for example, 100% of senior renters are men. This may not be surprising in light of the fact that the resource sector has, in the past, been known for employing a male-dominated workforce, translating into a male-dominated seniors' population in retirement. While the number of renters in aging resource communities is smaller than the number of homeowners, they generally tend to be at greater risk. Data comparing the condition of senior rental accommodation with senior owner-occupied housing has been suppressed by Statistics Canada due to low numbers.

Key Takeaways

The analysis of housing stock in our sample communities underscores the diversity of NMA communities in BC and the importance of understanding the nuances among them. The data and insights presented in this section leave us with several key takeaways:

- Currently, the majority of seniors in non-metropolitan BC live in single-detached dwellings. As most are still young seniors, 65–74 years of age, this is not a particular concern. However, as seniors age into their middle and older senior years, many may find that a single detached house is more home than they want or need. At this point, they may look for housing that is more suited to their current and future needs.

- Over the next 10–20 years, there will be growing demand for housing that is smaller and low-maintenance. Most of the communities in our sample do not have the range of housing options or quantity of housing stock required to support aging in place. This may result in many seniors living in a larger house than they want or need, which could have implications for affordability and personal safety.

- The age of housing stock is an important factor in providing options for seniors to age in place. Homes that are old, especially those dwellings built before 1981, are usually not energy efficient, are more likely to require major repairs, and are commonly not designed to be accessible or adaptable to support aging in place.

- In communities facing economic and population decline, there will be challenges renewing or expanding housing stock, as market demand may not justify the investment. Addressing the growing need for seniors' housing in these communities will likely require targeted and innovative approaches led by government, health authorities, and the non-profit sector.

- Historically — and up to the present day — when BC seniors are unable to maintain a single-detached home, they move into a designated seniors' facility, where meals, laundry, and other amenities are provided. This has generally been accepted as the best means of acquiring services. Many

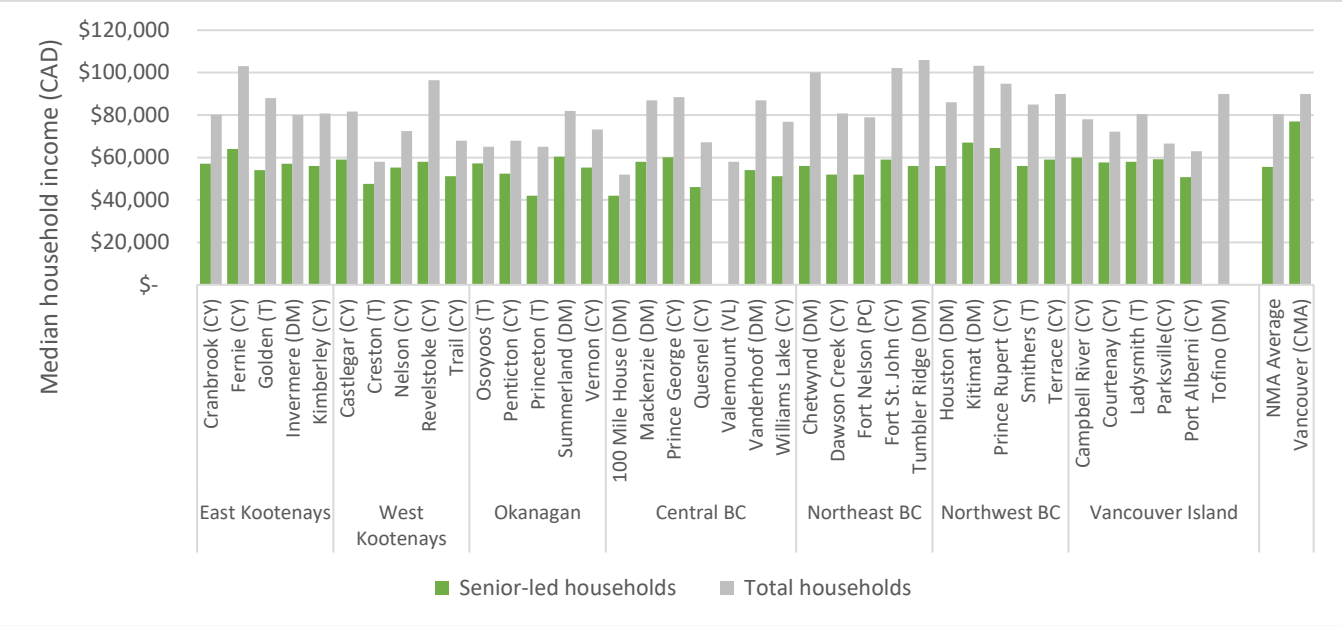
seniors live in these facilities for years. It is, however, important to understand that most move specifically because they need support, and not because they lack a place to live.

While Canada continues to pursue construction of purpose-built housing for seniors, many European countries, including Switzerland and Denmark, have moved to keeping people in their own homes by providing a level of support and service that would be similar to what Canadians receive in a seniors' home. In addition to reducing the need for infrastructure investment for seniors housing, this approach is in keeping with the stated wishes of many seniors in Canada: to stay in their own home as long as possible.

INCOME

While every community in BC is home to seniors who are financially secure, many seniors are on limited or fixed incomes, making them an economically vulnerable population group. Income can determine seniors' ability to live in adequate and affordable housing, to maintain their housing, and to move when their current housing becomes unsuitable, or when they need to access services. It is therefore helpful to consider data on senior household incomes, in the context of household incomes in general, as well as specific housing situations.

Figure 3.1 Median Household Income, 2021



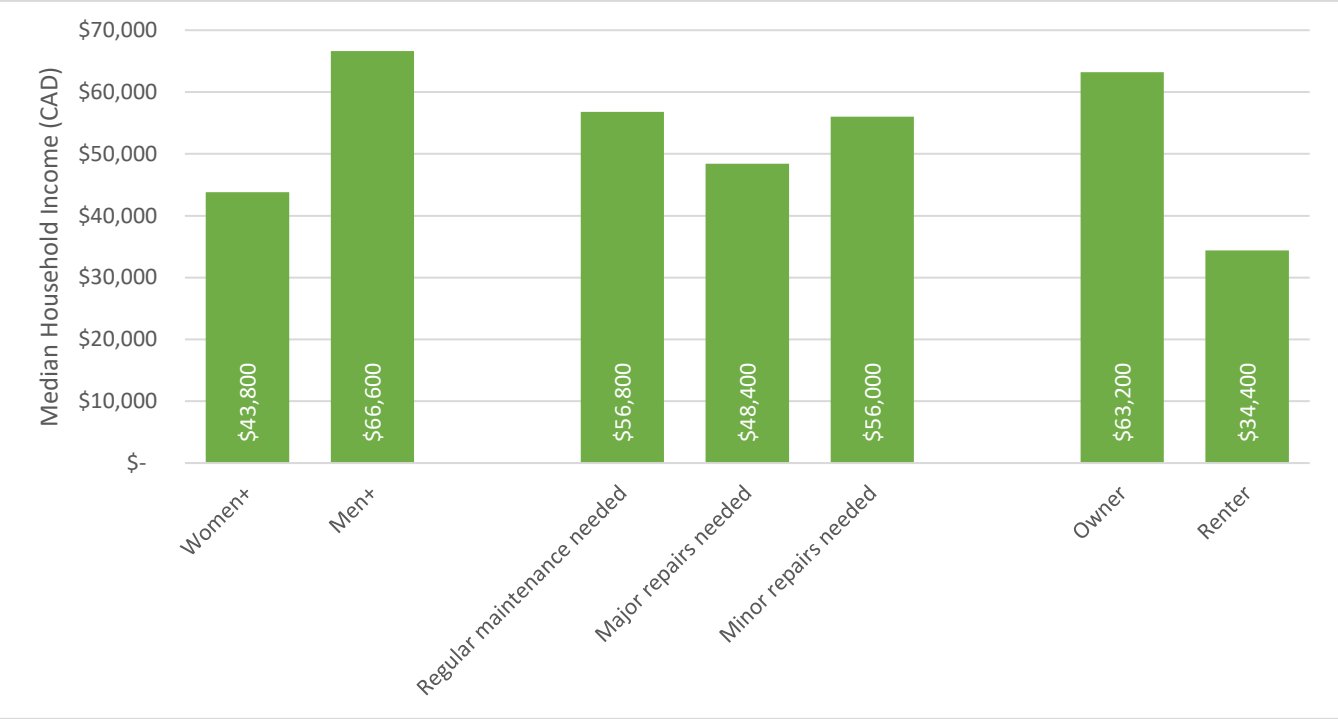
Source NMA Sample: Statistics Canada, Census, 2021. Reproduced and distributed on an "as is" basis with the permission of Statistics Canada.
Note: Data has been suppressed for population subgroups below a certain size threshold.
Source Vancouver (CMA) Total: Statistics Canada, 2021, Census Profile.
Source Vancouver (CMA) Seniors: Statistics Canada, 2021, Table 98-10-0055-01.

Figure 3.1 compares the 2021 median household income of senior-led households with the median income in all households. Senior income is consistently lower than total income. Across the NMA sample, median senior household income is about 30% lower than total median household income — ranging from over 47% lower in Tumbler Ridge to 11% lower in Parksville. Senior annual median household income ranges from $42,000 in Princeton and 100 Mile House, to $67,000 in Kitimat, with a community level average in the NMA sample of $55,600. Total median household incomes throughout the sample range from $52,000 in 100 Mile House to $106,000 in Tumbler Ridge. Figure 3.2 shows median household income for different subgroups of senior-led households in the NMA sample.[8,9] The first two bars clearly indicate that households led by women aged 65+ in the NMA sample have a noticeably lower median income than households led by men in the senior age cohort. The weighted median income of senior women-led households constitutes only 65% of men-led household income for the total NMA sample population, leaving senior women households financially more vulnerable than their male counterparts, and with particularly low incomes compared to median incomes in their communities.

The three bars at the centre of Figure 3.2 distinguish median senior household income by dwelling condition. Senior households reporting that their dwellings need major repairs have the lowest median incomes. These households are less likely to be able to afford major repairs and replacements, or higher-quality rental units. The last two bars consider income in the context of tenure. The median household income of senior-led households renting their homes is 54% of the median income of senior-led households owning their homes. This highlights the financial vulnerability of many senior renter households.

[8] A breakdown into the subgroups of senior households in each individual sample community would not have met Statistics Canada's confidentiality standards. In order to demonstrate income trends in the context of specific housing and household circumstances, the combined NMA sample population was used.
[9] Total household income, the combined income from all sources and all earners in a household, was chosen as it represents the income available for shelter and other necessities, regardless of economic family composition, the number of household members, or the number of earners in a household.

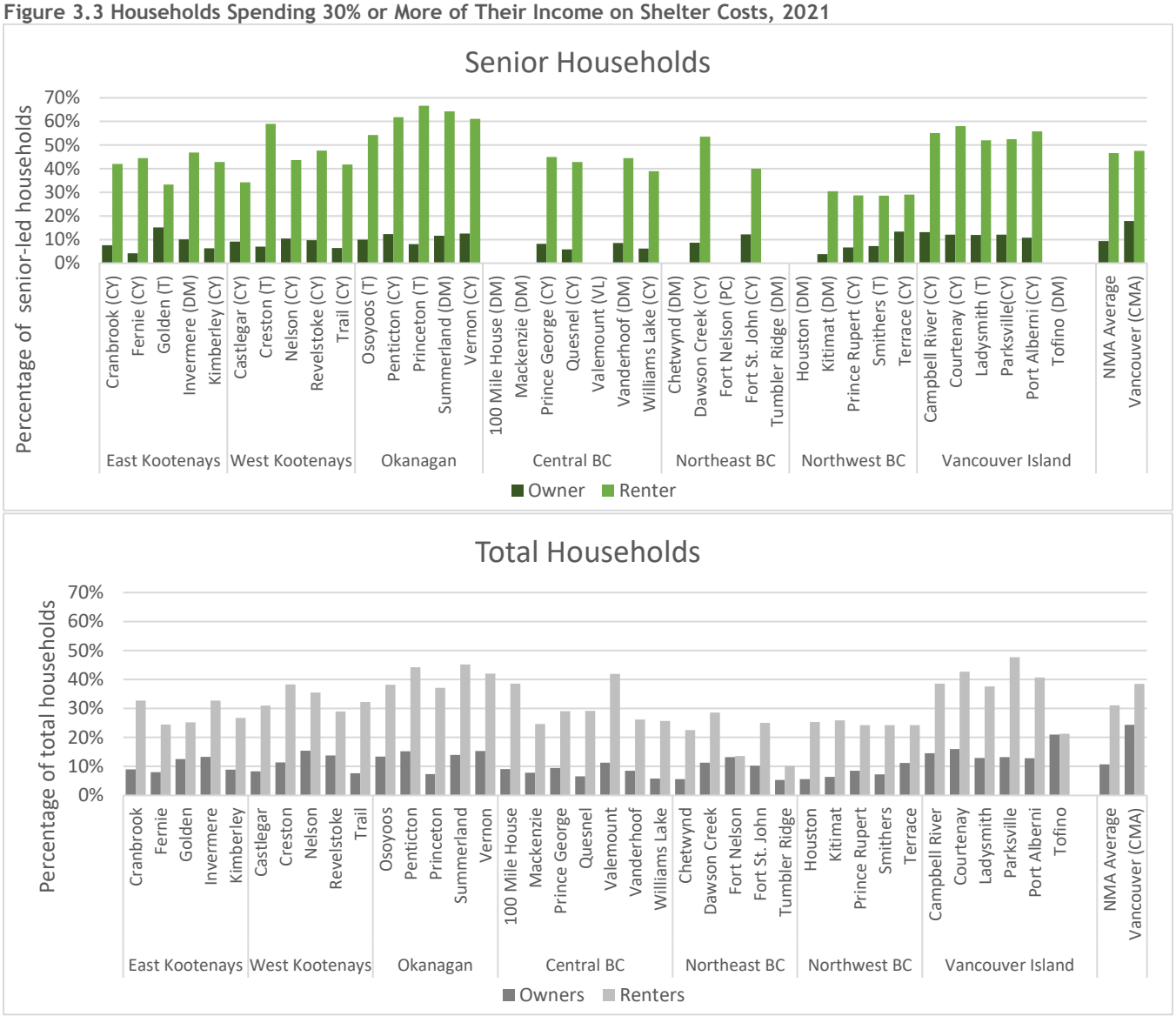
Figure 3.2 Median Annual Income in Senior-Led Households, NMA Sample, 2021



Source: Statistics Canada, Census, 2021. Reproduced and distributed on an "as is" basis with the permission of Statistics Canada.

Vulnerability in this context is a function of income, as well as regional housing availability and affordability — expressed in the proportion of the population who spend 30% or more of their income on shelter costs. Figure 3.3 compares vulnerability among senior-led households (top graph) with vulnerability among all households (bottom graph) in each community. The graphs show that renters are generally more vulnerable than owners in all communities, with 31.1% of NMA renters spending 30.0% or more of their income on shelter, compared to an average of 10.7% of owners. The gap between renters and owners is more pronounced among senior-led households, with 46.6% of senior renters spending 30% or more of their income on shelter costs, compared to 9.4% for senior owners. It should also be noted that renter vulnerability in senior-led NMA households (46.6%) is on par with senior renter vulnerability in the Vancouver CMA (47.6%), highlighting that senior-led renter households are more likely to experience financial hardship across the board.

Figure 3.3 Households Spending 30% or More of Their Income on Shelter Costs, 2021



Source NMA Sample, Senior-Led Households: Statistics Canada, Census, 2021. Reproduced and distributed on an "as is" basis with the permission of Statistics Canada.
Note: Data has been suppressed for population subgroups below a certain size threshold.
Source NMA Sample All Households: Statistics Canada, 2021, Census Profile.
Source Vancouver (CMA) Seniors: Statistics Canada, 2021, Table 98-10-0244-01.

Community Archetypes — Income

Income profiles offer insight into housing affordability and vulnerability among seniors. While the confidentiality provisions related to Statistics Canada data do not allow for a full analysis by community, we can use the available data presented above to extrapolate key findings on affordability and vulnerability.
Across all of the sample communities for which data is available, senior renters are significantly more vulnerable than senior homeowners. In 13 of our sample communities, senior renters are more vulnerable than renters in Vancouver. In Parksville, our retirement community, 52% of senior renters are vulnerable. In Invermere, our amenity community, 47% of senior renters are vulnerable. In Mackenzie, our aging resource community, the data has been suppressed by Statistics Canada. For comparison, in Vancouver, 48% of senior renters are vulnerable.

Turning to income vulnerability, two significant dimensions emerge. The first is ownership status.

Senior renters earn approximately 54% of what senior homeowners earn on average. The second dimension is gender: senior women-led households report incomes of 66% of those led by senior men. Together, these figures demonstrate that senior women renters are at the intersection of highest vulnerability.

Key Takeaways

Income and housing vulnerability data point to two particularly at-risk subgroups in the senior population, women and renters. They tend to be the smaller groups; in most NMA sample communities, there are more senior men-led households than senior women-led, and the majority of senior-led households are homeowners. However, the level of vulnerability warrants attention.

Data for **senior women-led households** included in this report indicates:

- They are more likely to be renters than men-led households.
- Their median household income is only around two-thirds of men-led household income.

According to housing stock and income data, **senior renter households** are:

- More likely to be women-led than men-led.
- More likely to live in dwellings that require major repairs compared to homeowners.
- Likely to earn a median household income little more than one-half the income of senior-led homeowner households.
- Significantly more likely to be spending 30% or more of their income on shelter than senior owner-households or renter households in general.
- A minority of senior-led households.

Consequently, senior women-led renter households are the intersection of highest vulnerability. Detailed data for specific small population subgroups like this one commonly falls short of meeting confidentiality standards, but particular attention to the housing situation and living standards of these households is warranted.

The provincial government already has a program, Shelter Aid for Elderly Renters (SAFER), that can assist seniors in private market rentals with the cost of housing. Unfortunately, not everyone who needs this program knows about it. There is also the issue of how to apply, when low levels of literacy, access to technology such as a computer or the Internet, and concern about sharing income information with others may be barriers. One possibility would simply be to provide a SAFER allowance to all senior renters, which could be taxed back in cases where their income is above the program threshold. Another option would be to use the personal data that the provincial government has to automatically enroll eligible seniors in the program. Protecting non-metropolitan seniors from poverty and potential homelessness should be a priority.

LONG TERM POPULATION PROJECTIONS

This section of the report contains data population projections for BC NMAs. As noted previously, these projections are compiled by BC Stats. While the data is only available at the Local Health Area (LHA) level, as opposed to the community level, it is still very helpful for anticipating seniors' needs. This section showcases three examples representing the three archetypical communities. Population growth projections by age cohort for the entire sample can be found in Appendix A.

Overall population aging has been a phenomenon across Canada, and there is a general awareness that our communities are facing proportional growth in senior populations. However, it is important to look at population projections in more detail to inform strategic planning and ensure communities can prepare for and respond to the needs of aging populations in an effective, efficient, and sustainable manner.

For most communities, the senior wave has been growing for around a decade, and is projected to continue growing for another one to two decades. After that, many communities can be expected to experience a decline in the growth of their senior population. The pattern for all NMA sample communities is similar: a wave of a growing senior population, which peaks and then begins to decline.

Since population projections are not available at the community level, LHAs are representing the NMA sample communities. In many cases, several communities make up one LHA, and in some of these cases, not all communities are homogenous in terms of their size and socioeconomic circumstances. This should be kept in mind when interpreting the data.

Community Archetypes — Population Projections

Projections for all LHAs representing communities from our NMA sample are provided in Appendix A of this report. This section focuses on our three sample archetypical communities: retirement communities, amenity communities, and aging resource communities. The data for their respective LHAs is presented in three population change graphs: the first with data for 2011–2021, the second with projections for 2021–2031, and the third with projections for 2031–2041. The graphs depict the percentage change in the proportion that each age group makes up of the total population. The bars at the top of these graphs illustrate the changes in growth of the senior proportion of the population.

Retirement Community: On the following pages, Figure 4.1 presents the population projections for the Oceanside LHA, which includes our example of a retirement community, Parksville, as well as Qualicum Beach and Oceanside Rural . It shows particularly strong projected growth in the older senior population within this current decade, 2021–2031. The graph for 2031–2041 shows continued strong growth in the oldest senior age cohorts, while growth in the younger senior age cohorts noticeably declines. This suggests a decline in the senior wave sometime post-2041 for the Oceanside LHA.

Amenity Community: Figure 4.2 shows the population projections for the Windermere LHA, which includes Invermere, our example of an amenity community, and Radium Hot Springs. The data for this area shows the strongest growth in the oldest senior age cohorts in the current decade. The projections for 2031–2041 anticipate less growth in those age cohorts and the ones following them, indicating that the senior wave is expected to peak by 2031 and begin its decline in the decade after.

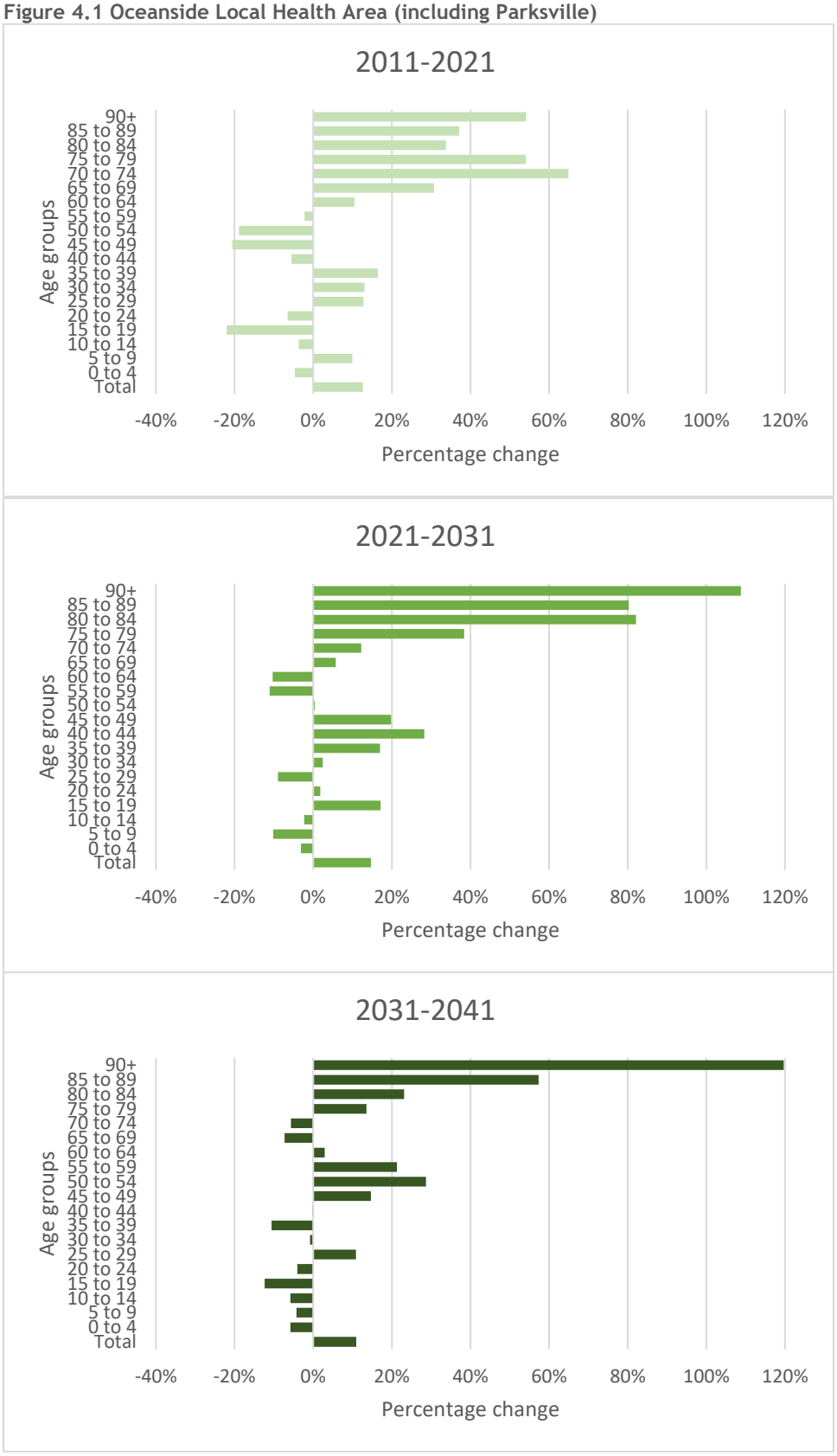
Aging Resource Community: The LHA for Mackenzie, our sample aging resource community, also includes Prince George, the largest community of the NMA sample. The LHA data is, therefore, not representative of Mackenzie. Instead, the Peace River South LHA, which includes Chetwynd, Dawson Creek, Tumbler Ridge, and Peace River South Rural, was chosen to more accurately represent aging resource communities in this section. Figure 4.3 presents the population projections for the Peace River South LHA. The shape of the graph for this LHA shows a rapid transformation from a younger community to the largest proportional growth in the senior age cohorts, especially the oldest seniors. However, the wave of senior cohorts is expected to peak by 2031, like the amenity community. These graphs must be interpreted keeping in mind that the communities in the LHA are not homogenous and, while they are resource communities, are not all examples of aging resource communities.

Key Takeaways

The pattern of senior population growth and decline will have a notable impact on seniors' housing and service needs. It also has considerable implications for public policy and programs. Housing and services for seniors are already in short supply in many communities; the projected substantial growth in the senior population across the sample indicates an urgent need for more physical and service infrastructure to meet seniors' needs over the coming two decades. The majority of the Baby Boom generation are just beginning to enter the middle and old senior stage in their lives,

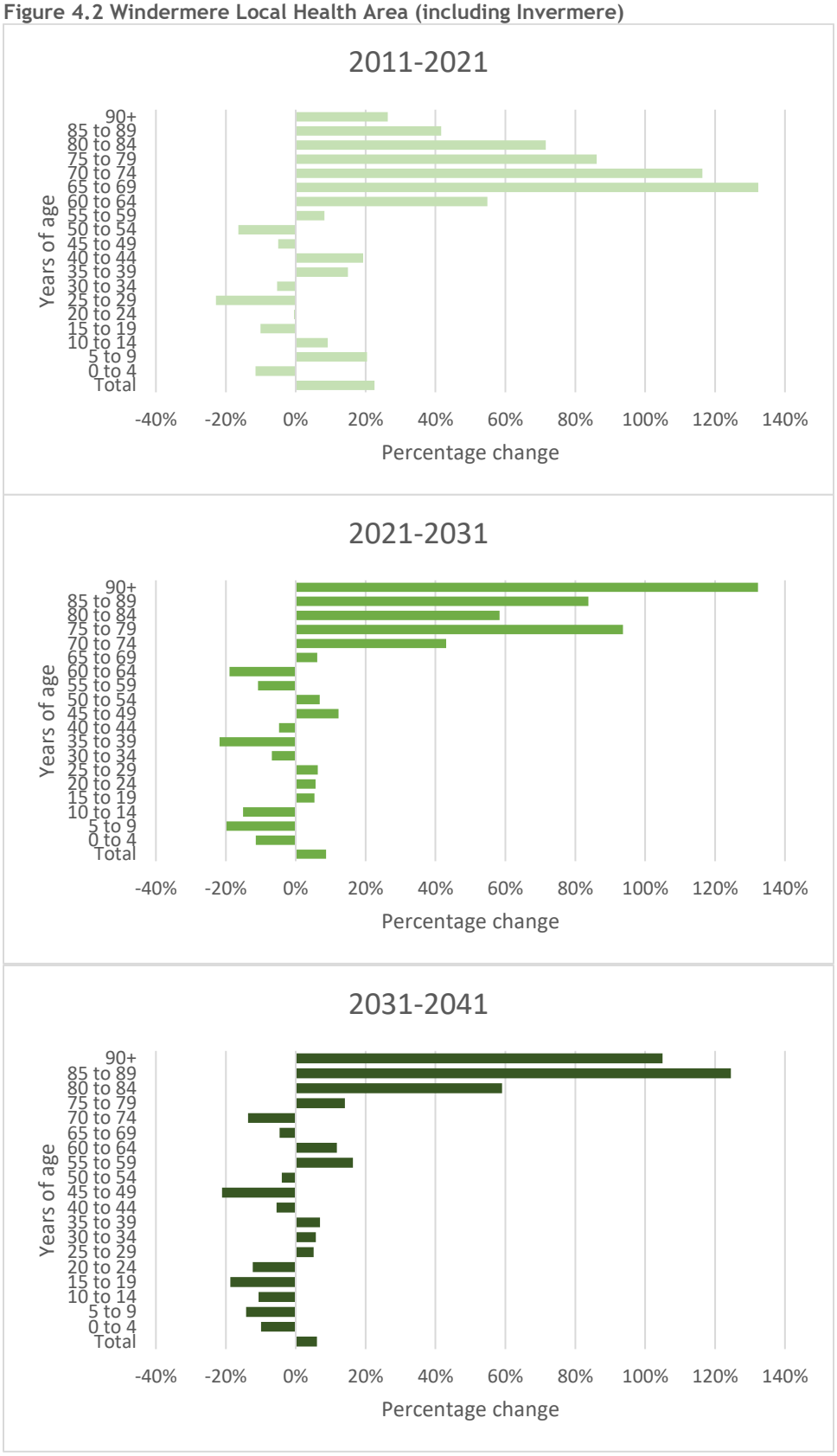
when housing and service needs tend to increase and become more specific. However, it is equally important to keep in mind that the wave will be followed by a trough. The generations following the Baby Boomers were smaller, meaning smaller senior cohorts can be expected beginning in around 20 years. It is important to avoid a scenario comparable to the school closures in the 1970s when the Baby Boom generation had completed their primary and secondary education. A lot of school infrastructure stood empty and deteriorated because it had not been designed with any other purpose in mind. New senior-oriented infrastructure investments should be carefully planned with a strategic focus on long-term use options and opportunities. They must be pre-planned and built to support adaptive reuse and repurposing after the senior demographic wave passes.

Figure 4.1 Oceanside Local Health Area (including Parksville)



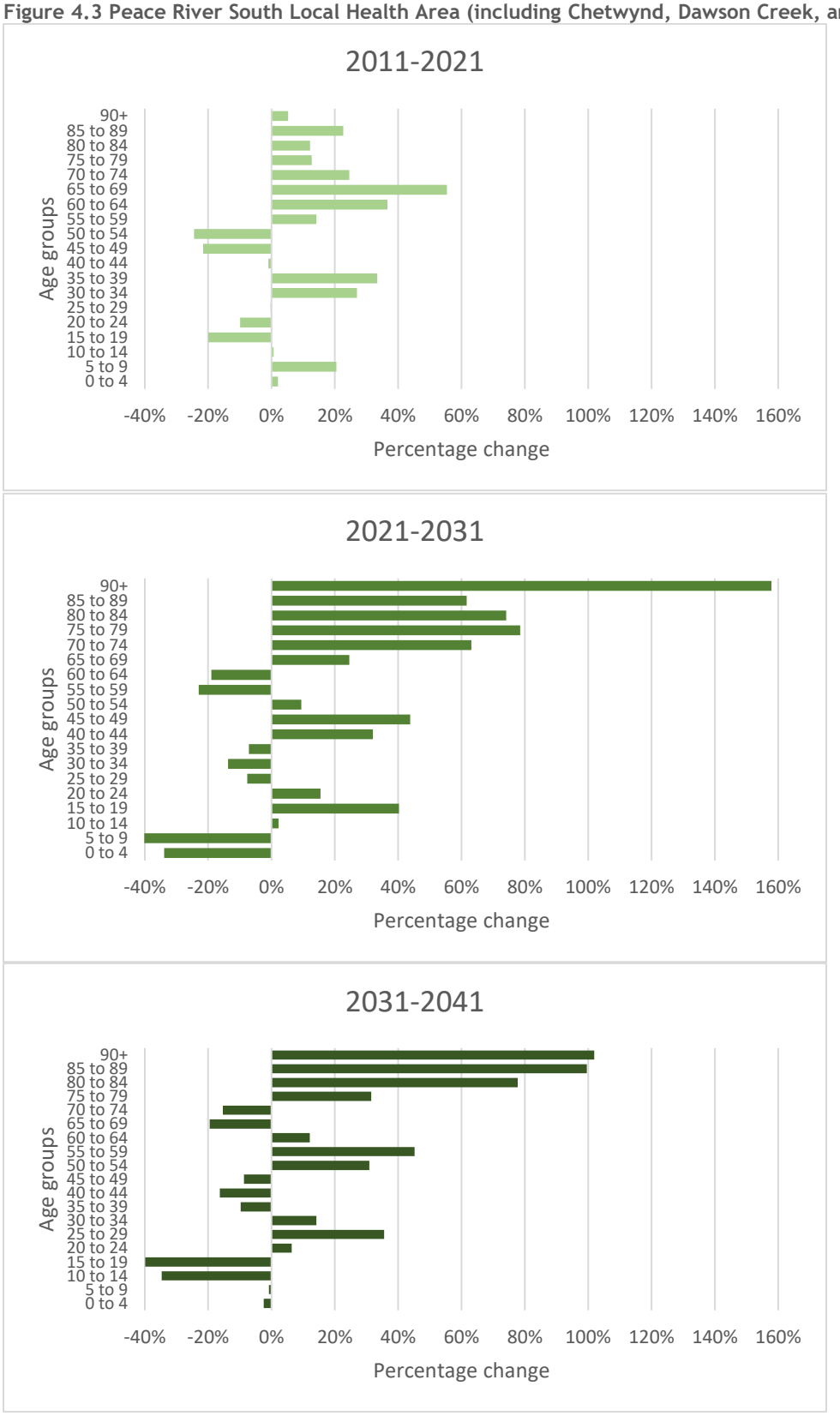
Source: BC Statistics, Population Estimates and Projections for British Columbia.

Figure 4.2 Windermere Local Health Area (including Invermere)



Source: BC Statistics, Population Estimates and Projections for British Columbia.

Figure 4.3 Peace River South Local Health Area (including Chetwynd, Dawson Creek, and Tumbler Ridge)



Source: BC Statistics, Population Estimates and Projections for British Columbia.

CONCLUSION

This research provides a comprehensive look at the evolving housing needs of seniors living in BC NMAs. With a rapidly aging population, the demand for appropriate, affordable, and accessible housing is set to increase significantly in the coming decades. However, this demographic shift is not uniform across all NMAs, there is an urgent need to develop and implement sustainable, inclusive, and community-specific housing strategies. However, the challenges extend beyond just housing; they encompass economic sustainability, service provision, and long-term planning.

One of the key takeaways from this research is the diversity within BC's NMAs. While some communities are experiencing significant in-migration of retirees and pre-retirees, others — particularly aging resource communities — are facing economic decline and out-migration of younger populations. These demographic shifts highlight the need for targeted solutions that consider the unique characteristics of each community.

As seniors transition from independent living to requiring increased levels of support, housing policies must reflect the diverse needs of this population. The high rate of homeownership among seniors suggests that many are financially stable, yet mobility and home maintenance concerns will require innovative housing solutions, such as adaptable housing, home modifications, and expanded in-home support services to facilitate aging in place.

For those in rental housing, particularly senior women-led households, financial vulnerability is a significant concern. Also of concern is the condition of rental housing occupied by seniors, which is more likely to require major repairs. Addressing affordability and rental housing conditions should be a priority.

Sustaining essential services and amenities in NMA communities will be critical for enabling seniors to age in place. Ensuring a sufficient workforce to provide health care, home care, and other essential services will be an ongoing challenge, particularly in areas where younger populations are declining. Collaborative, multi-sectoral approaches that engage municipal planners, developers, health care providers, and social service organizations will be essential in meeting these needs.

Additionally, long-term planning must consider the eventual decline of the senior population wave in the mid-to-late 2040s. Infrastructure investments in seniors' housing and services should incorporate flexible, adaptive designs to ensure sustainability and usability beyond the peak demand period.

Policy and Planning Considerations

To address these challenges, policymakers and stakeholders must consider the following strategies:

1. **Diversify Housing Options** — Communities must invest in diverse housing models, such as co-housing, secondary suites, and accessible multi-unit developments, to accommodate a range of senior housing needs. Developers and policymakers should explore alternative housing solutions, including adaptive reuse of existing housing stock and incentivizing age-friendly home modifications.
2. **Financial Assistance and Housing Affordability** — Expanding rental assistance programs, such as the Shelter Aid for Elderly Renters (SAFER) program, for low-income seniors and providing financial support for home modifications will be crucial in mitigating housing insecurity. Policy efforts should ensure that rental housing meets acceptable living standards and that seniors have access to affordable, well-maintained housing options.
3. **Integrated Support Services** — The availability of health care, home care, and transportation services will be critical for seniors to remain in their homes and their communities. Governments and local organizations should work collaboratively to develop service hubs, telemedicine options, and home support programs that reduce the need for seniors to relocate.
4. **Workforce Development and Retention** — Addressing the "hollowing out" of working-age populations in retirement and aging resource communities is essential for maintaining a workforce capable of supporting seniors. Policies should focus on attracting and retaining health care workers, home care providers, and service industry employees through incentives, affordable housing options, and community-based training programs.
5. **Long-Term Infrastructure Planning** — Given the expected demographic trough following the Baby Boomer retirement wave, long-term planning should prioritize flexible housing and infrastructure investments that can be repurposed for future community needs. Adaptive designs that allow for the transformation of senior housing into family housing or multi-generational living spaces will be necessary to avoid underutilized or vacant infrastructure in the future.

Further Research Directions

While this study provides a strong foundation for understanding senior housing issues in BC's NMAs, further research is needed to refine policy responses and develop practical solutions:

1. **Senior Housing Preferences and Lived Experiences** — More qualitative research is needed to understand seniors' perspectives on housing choices, service needs, and barriers to aging in place. Focus groups and longitudinal studies could provide deeper insights into evolving preferences.
2. **Economic and Social Impacts of Aging Populations on NMAs** — Future studies should explore the broader economic and social implications of an aging population on NMA communities, including impacts on local businesses, municipal finances, and service delivery models.
3. **Effectiveness of Housing and Support Service Models** — Comparative research on various senior housing models, including in-home care and support models, co-housing, assisted living, and regular home care programs, can help identify best practices and scalable solutions.
4. **Workforce Sustainability in Senior Care and Services** — Given the workforce shortages in many NMAs, research on strategies to attract, train, and retain workers in health care, home support, and service industries is critical to ensuring adequate care for seniors.
5. **Impacts of Climate Change on Senior Housing in NMAs** — Climate-related risks such as extreme heat, wildfires, and flooding pose particular challenges for seniors. Research into how housing and infrastructure can be adapted for climate resilience will be essential for long-term community planning.

Final Thoughts

The senior population in BC's NMAs is at a critical juncture. The rapid growth of this demographic, coupled with diverse community contexts and economic conditions, requires bold, innovative, and adaptive policy responses. This research underscores the importance of multi-sectoral collaboration, long-term planning, and the need to rethink traditional assumptions about aging, housing, and services.

By leveraging community-driven solutions, embracing new models of senior housing, and fostering partnerships between government, private sector developers, and service providers, BC can develop a more sustainable and inclusive approach to senior housing in non-metropolitan areas. The insights from this study serve as a foundation for ongoing discussions, future research, and ultimately, meaningful action that will ensure BC's NMAs remain vibrant and supportive places for seniors to call home.

COMMUNITY DEVELOPMENT INSTITUTE UNBC

3333 University Way, Prince George, BC CANADA V2N 4Z9
Telephone: 1 (250) 960-5952 Email: marleen.morris@unbc.ca
www.unbc.ca/community-development-institute