



OPEN LETTER TO FEDERAL AND ONTARIO POLITICAL LEADERS REGARDING THE HOUSING CRISIS FACING OLDER ADULTS

January 20, 2025

In light of unhoused older adults dying outdoors this winter during the coldest of days, we are writing to express concern about the housing crisis related to older adults and to offer suggestions toward solutions. Specifically, we wish to address the increasing homelessness among older adults and possible improvements and solutions.

About Our Organization

The Ontario Association of Councils on Aging (OACA) reflects the perspective of thousands of older adults across Ontario whose lived experience provides valuable insights into issues affecting older adults. The volunteers who serve on the Board of Directors represent a range of Ontario communities from urban areas like Toronto and Ottawa to rural areas such as Grey-Bruce and Greater Arnprior. Board members are mostly older adults, and/or professionals who fulfill or have fulfilled various capacities in fields related to aging.

Increasing Homelessness

The increasing homelessness among older adults is little understood, and not given sufficient consideration when causes and solutions to affordable housing are being discussed - the factors which make sustainable housing a challenge for many older adults, and the factors which may lead many older adults to become homeless.

As a start these contextual issues must be understood:

- Many older adults are life-long renters (i.e., approximately 51 % of older adults). This presents a challenge for landlords who wish to maximize their revenues from rent through market rent increases that are the product of tenant turnover and corresponding significant rent increases. Consequently, many landlords attempt to avoid renting to older adults, which inherently is discriminatory and more specifically ageist.
- Lower income older adults who are life-long renters and dependent on OAS and GIS, and possibly CPP, find their incomes insufficient in the market-driven rental context, and may become evicted and may be forced to experience homelessness.
- The death of a partner or the partner entering long term care exacerbates the housing crisis and the affordability crisis for these older adults. It makes it more challenging for them to remain housed if they are older and have a health crisis that impacts their income.
- A further complication to housing for low-income older adults is the increasing longevity among older adults that leads to minimal turnover in rent-geared-to income housing.
- In the absence of family support or other resources to re-enter the housing market, some of these older adults end up in encampments or living in their cars. For some, shelters are not viewed as desirable, for various reasons including the lack of pet-friendly shelters. For those who view their pet as a member of their family, they may avoid a shelter.

Challenges related to affordable housing for older adults and the increasing phenomenon of older adults experiencing homelessness have been recognized by government and related organizations. For example, the Homelessness Partnering Strategy, initiated by the federal government in 2014, identified in 2018 that “rates of homelessness are increasing for those over age 50”. The data from Statistics Canada published last year found 32 per cent of people using shelters in 2021 were over the age of 50. In 2005, 13.5 per cent of people using shelters were people over age 50.

In addition, anecdotally and more locally,

- the number of older adults who are turning to emergency shelters in the Region of Waterloo has increased 29% in one year and a 78% in the use of food banks. There are even 80-year-olds becoming homeless, as is the case of an 89-year-old man who is an artist entering the Region's system.

- Every Saturday in downtown Hamilton volunteers feed over 1000 individuals many of them disabled and older.
- Kitchener, Waterloo, and Brantford also serve increasing numbers of older and disabled individuals each week.
- As food insecurity increasingly affects this population, this past month doctors have been advised to watch for scurvy among older adults.

“It is well known that a lack of access to affordable housing increases the likelihood Of physical and mental health problems for older Canadians” (Statistics Canada 2010). Ultimately, it would be better to provide adequate housing for older adults Than to provide more costly health care and social services, as inappropriately housed older adults age faster, develop comorbidities and die sooner. Most people wish to age in place, but appropriate supports are required.

Accordingly, improvements and solutions could include:

- increasing the number of affordable and appropriate housing options available on the housing spectrum for older adults (e.g., cooperative housing, co-housing, home sharing)
- more extended and reliable home care to support aging in place and avoid long term care placements
- encouraging municipalities to plan and develop new senior mandated, mixed income buildings
- increased supportive housing, that potentially provides mobile supportive services, as appropriate

Improving the housing and homelessness issue is challenging, as the societal causes are complicated and multi-sectoral. Many knowledgeable individuals and organizations from multiple disciplines and individuals with lived experience and insights can contribute to addressing these challenges. **We would recommend that governments at all levels collaborate with a sense of urgency to achieve consensus on a strategic direction and commit to implement incremental improvements to address these challenges.**



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