

SENIORS LIVING ALONE

IN PRIVATE HOUSEHOLDS*, MONTREAL 2016

How many Montreal seniors live alone?
Who are they and where do they live?

In what ways do their living conditions differ from those of seniors not living alone?

Among seniors living alone, who are at greater risk of being at an economic disadvantage?

MORE LIKELY TO LIVE ALONE IN MONTREAL

Over **1/3** of people aged **65 and over live alone (36%)**

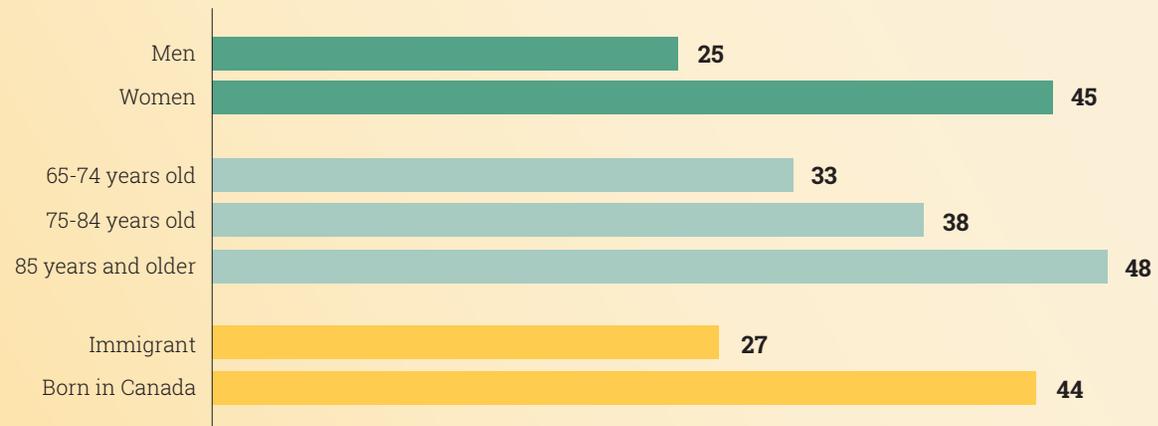


This is much higher than elsewhere in Quebec (29%). It is also well ahead of other major Canadian cities such as Halifax (29%), Toronto (27%), Edmonton (25%) and Vancouver (29%).

A HIGHER PROPORTION OF WOMEN, 85+, AND CANADIAN-BORN SENIORS LIVE ALONE

Percentage of Seniors Living Alone (%)

Montreal, 2016 Census

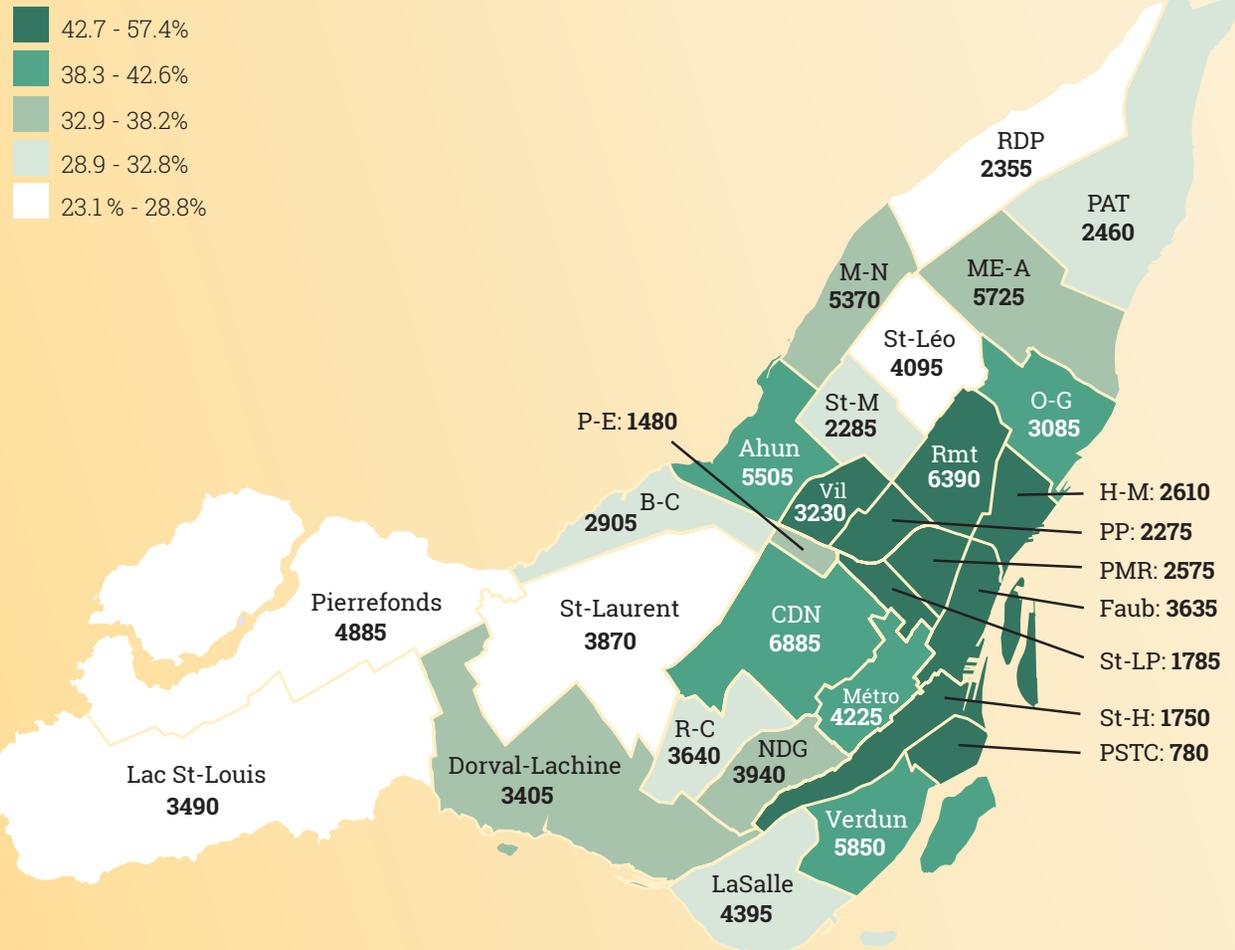


* Note: The term private household refers to a person or group of persons who live in the same residential unit, such as a condo, house, or rental unit (low-rent housing is considered a private household).

The data shown do not include persons living in so-called collective dwellings, i.e., establishments used for commercial, institutional, or community purposes that offer services to their residents.

Distribution of seniors aged 65 and over living alone

Montreal (CLSC territories), 2016 Census



Seniors 65+ living alone

	Number	%
Faub : Des Faubourgs	3635	57,4
PMR : Plateau-Mont-Royal	2575	55,9
H-M : Hochelaga-Maisonneuve	2610	54,4
PStC : Pointe-Saint-Charles	780	50,5
PP : La Petite Patrie	2275	50,4
Rmt : Rosemont	6390	50
St-LP : Saint-Louis-du-Parc	1785	48,3
St-H : Saint-Henri	1750	47,4
Vill : Villeray	3230	47,4
Ahun : Ahuntsic	5505	42,6
Métro	4225	40,9
Verdun	5850	40,5
O-G : Olivier-Guimond	3085	39,1
CDN : Côte-des-Neiges	6885	38,3
M-N : Montréal-Nord	5370	38,2
NDG : Notre-Dame-de-Grâces	3940	37,5
ME-A : Mercier-Est-Anjou	5725	36,7
Dorval-Lachine	3405	36,6
P-E : Parc-Extension	1480	33,8
R-C : René-Cassin	3640	32,8
Lasalle	4395	32,4
St-M : Saint-Michel	2285	31
B-C : Bordeaux-Cartierville	2905	30,3
PAT : Pointe-aux-Trembles-Montréal-Est	2460	30,2
Saint-Laurent	3870	28,8
St-Léo : Saint-Léonard	4095	28,1
RDP : Rivière-des-Prairies	2355	24,7
Lac Saint-Louis	3490	24,5
Pierrefonds	4885	23,1

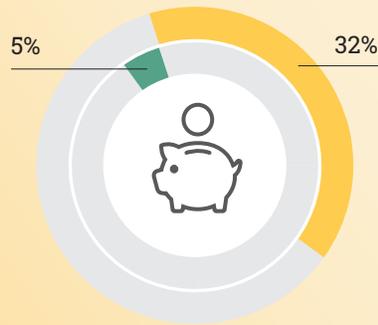
The proportion of seniors living alone is high in every part of the Island of Montreal, but it varies significantly by territory (CLSC), ranging from 23% to 58%.

However, it is in the central areas of the island that we find the highest number of seniors living alone.

LESS FAVOURABLE ECONOMIC CONDITIONS FOR SENIORS LIVING ALONE



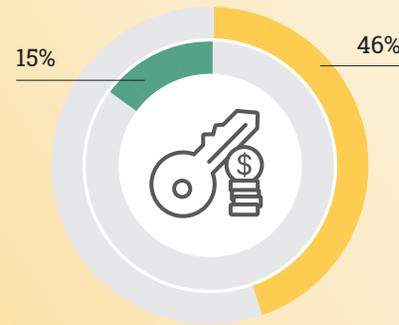
6 times as many people live below the low-income cut-off line (after tax)



The percentage of seniors living **below the Low Income Cut-Off (LICO)** is 32% among those living alone, whereas it is 5% for those living with at least another person.

IN MONTREAL, THE LICO FOR A SINGLE PERSON IS \$20,386 AND \$24,810 (AFTER TAX) FOR TWO PEOPLE.

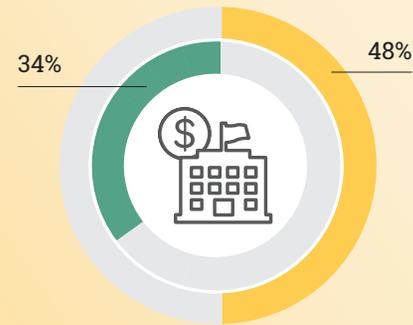
Three times as many people spend too much of their income on housing



46% of people living alone spend **30% or more of their income on housing**, compared to 15% of people not living alone.

HOUSEHOLDS IN MONTREAL THAT MUST SPEND 30% OR MORE OF THEIR TOTAL (GROSS) INCOME ON HOUSING EXPENSES (E.G., RENT, TAXES, ELECTRICITY) ARE MORE LIKELY TO RESTRICT THEIR SPENDING ON OTHER BASIC NEEDS.

A greater percentage receives the Guaranteed Income Supplement



Almost half (48%) of those aged 65+ living alone receive the **Guaranteed Income Supplement**, compared to 34% for those not living alone.

THE GUARANTEED INCOME SUPPLEMENT (GIS) IS A TRANSFER FOR THOSE WHOSE INCOME IS LOW OR ZERO. THE AMOUNT IS DETERMINED EACH YEAR BASED ON INCOME AND MARITAL STATUS.



CERTAIN SUB-GROUPS OF SENIORS LIVING ALONE ARE MORE LIKELY TO EXPERIENCE ADVERSE ECONOMIC CONDITIONS

IMMIGRANT SENIORS

Although immigrant seniors are much less likely to live alone than non-immigrant seniors, they are more often living in poverty (LICO) (immigrants living alone: 39% vs. non-immigrants living alone: 28% - data not shown) and have to spend a large portion of their income on housing (immigrants living alone: 50% vs. non-immigrants living alone: 45%).



SENIOR WOMEN LIVING ALONE

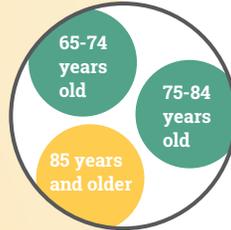
Almost half of women living alone (48%) spend 30% or more of their total income on housing. Among men living alone, a lower percentage is in this situation (42%).



AGE GROUPS

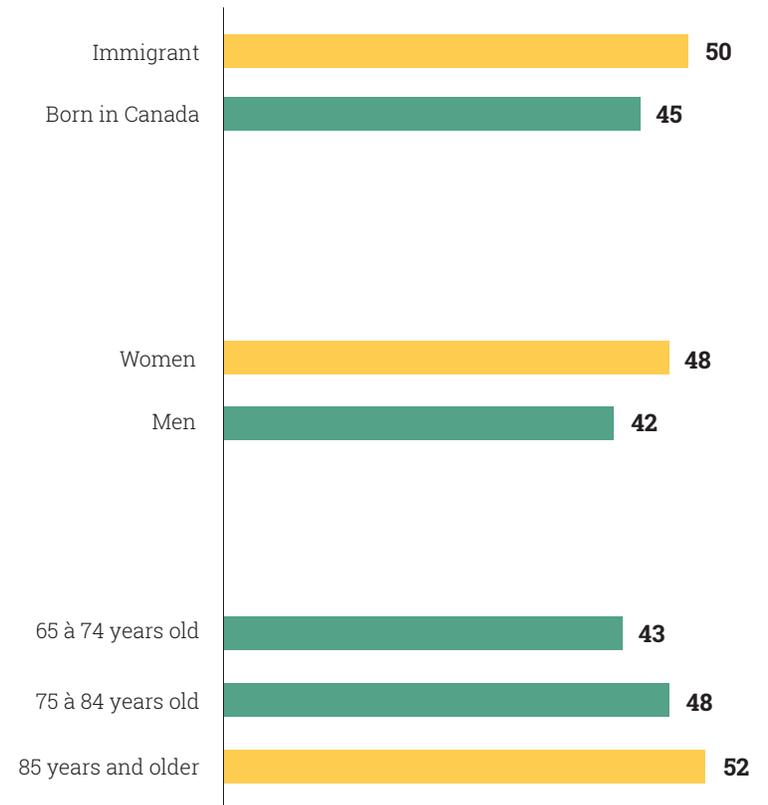
Among those NOT living alone, there is only a very slight increase in the proportion spending 30% or more on housing by age group (65-74 years: 15%; 75-84 years: 16%; 85+ years: 17% - data not shown).

In contrast, seniors living alone are much more likely to spend a large portion of their income on housing as they get older (65-74 years: 43%; 75-84 years: 48%; 85+ years: 52%).



Percentage (%) of Seniors Living Alone spending 30% or more of their income on housing, based on immigration status, gender and age group

Montreal (CLSC territories), 2016 Census



AVENUES FOR REFLECTION

Living alone is a contemporary phenomenon that is complex and becomes more common with time. Montreal's senior population stands out from the rest of the province. However, this phenomenon is not experienced in the same way by the various sub-groups of Montreal's senior population.

- The percentage of people aged 65 and over living alone is higher in Montreal than elsewhere in Quebec or other major Canadian cities.
 - Women born in Canada and aged 85 and over are most likely to live alone;
 - The highest rates of seniors living alone are found in central neighbourhoods.
- The data presented here show that living alone is more frequently related to more inadequate socio-economic conditions.
 - Housing expenses are a significant financial pressure on people living alone;
 - Among unattached seniors, it is still women, and those 85+, who are more likely to spend 30% or more of their income on housing;
 - While those born outside of Canada are less likely to live alone, they often face particularly unfavourable economic conditions.
- Living alone is often considered to be a factor of vulnerability and isolation among the aging population. While it is a voluntary and assumed choice for some, it is an imposed situation for many.
 - Living alone is a well-documented risk factor for life expectancy and heart disease;
 - Living alone can have an impact on the financial ability to access certain support services because the same person assumes all day-to-day



AVENUES FOR REFLECTION

In order to ensure that seniors living alone can age in health and safety, particularly in a context of social distancing, some measures can be considered:

- Develop adequately funded tools and programs of :
 - Identification and referral of seniors living alone who are socially vulnerable;
 - More intensive accompaniment for people who do not have access to a support network or who are disadvantaged or marginalized, who have mental health problems or who are members of cultural, sexual or linguistic minorities, etc.
- Ensure greater protection against fraudulent practices and attempted abuse to which those living alone are more likely to be exposed.
- Avoid the double economic burden associated with the fact that seniors living alone do not have the opportunity to share the daily costs of home support services.
 - Adopt special home support measures for seniors living alone, particularly older seniors, to alleviate their economic burden;
 - Provide easier access to day-to-day support services and cost-competitive commodities.
- Increase income and review taxation for seniors living alone.
 - Despite the existence of a tax credit for individuals living alone and housing allowance for seniors who have a monthly income commitment above 30%, many of them live in poverty and spend too much of their income on housing.
 - Provide greater access to services for seniors directly at home: medical care supplies, food (including home delivery, accompaniment to grocery shopping or prepared meals), transportation, housekeeping (including «major cleaning» or occasional work such as painting, window cleaning), etc.
- Facilitate access to reliable and relevant information:
 - Popularize information;
 - Provide social media training;
 - Give training on how to search for practical information, such as available resources in the neighbourhood.
- Provide innovative opportunities and spaces for seniors to socialize, mainly through the use of communication technologies. This should be done to promote social participation, involvement, and ownership of the activities by the seniors themselves.

REFERENCES

- Statistics Canada. (2018). Census 2016, Table CO-1955-T2 and CO-1975-T1. Special order from the Direction de santé publique de Montréal.
- Statistics Canada. (2019). Table 11-10-0241-01, Before- and after-tax low income cut-offs (LICOs) by community and family size in current dollars.
- Pantell, M., Rehkopf, D., Jutte, D., Syme, S. L., Balmes, J., & Adler, N. (2013). Social isolation: a predictor of mortality comparable to traditional clinical risk factors. *American journal of public health*, 103(11), 2056-2062. <https://doi.org/10.2105/AJPH.2013.301261>

CREDITS

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