



RURAL ONTARIO FACTS

Seniors Factsheet



HIGHLIGHTS

- Seniors make up 24% of the population in rural communities.
- Indigenous communities have a much smaller proportion of seniors at just 11%.
- In 2021, 35% of households in rural communities were maintained by seniors.

Summary – What do demographic statistics tell us?

Census data helps us understand how communities grow and age over time. Understanding local demographics is important for planning and delivering services. Community needs for services will change over time as people age. This factsheet presents data for seniors and senior age groups in rural and urban municipalities in Ontario. Summary statistics for census divisions and economic regions are presented in the appendices.

For interactive maps and data visualizations, see the [Seniors tab of the Demographics Dashboard](#).



Data source

Statistics Canada. 2023. 2021 Census Profile for Census Subdivisions in Ontario. Statistics Canada Catalogue no. [98-401-X2021021](#). Ottawa. Released February 8, 2023.

Note that regional totals are calculated from data at the census subdivision level. However, data are not always available for every census subdivision. Some communities could not be sampled. And some data are suppressed for confidentiality reasons. Because of missing data at the census subdivision level, some of the totals or averages presented here and in our accompanying dashboard may differ from other sources using different geographic levels or different methods for aggregation.

Definitions



Senior: Persons aged 65 years and older.

Primary household maintainer: The person residing in the household who is responsible for paying the rent, mortgage, taxes, electricity, utilities, or other services.

Low income: Refers to the Statistics Canada low income measure, after tax (LIM-AT). The low income measure is 50% of median adjusted after-tax income of private households. For the 2021 Census, a person is considered to be in low income when their unadjusted after-tax income falls below the threshold for their household size in 2020.

Rural: Any municipality outside of census metropolitan areas.

Urban: Any municipality within a [census metropolitan area](#).

Municipality: Census subdivisions, municipalities, and areas treated as municipal for statistical purposes, including unorganized territories and Indigenous reserves and settlements.

Indigenous community: Census subdivisions designated as Indigenous reserves or settlements.

See Statistics Canada's [2021 Census Dictionary](#) for more information.

Proportion of seniors

Seniors make up 24% of the population in rural communities, compared to 17% in urban communities (Table 1). Indigenous communities have a much smaller proportion of seniors at just 11%. Since 2016, the senior population has increased in rural, urban, and Indigenous communities (Table 2).

Table 1. Proportion of seniors.

Geography	2021 Population	Number of seniors	Proportion of seniors
Rural	2,481,753	603,690	24%
Urban	11,742,189	2,033,375	17%
Indigenous	54,808	6,000	11%
Ontario	14,223,942	2,637,065	19%

Table 2. Proportion of seniors in 2016 and 2021.

Geography	2016		2021	
	Number of seniors	Proportion	Number of seniors	Proportion
Rural	513,965	22%	604,025	24%
Urban	1,737,335	16%	2,033,390	17%
Indigenous	4,680	8%	6,075	11%
Ontario	2,251,300	17%	2,637,415	19%

Age groups

Younger seniors in the 65-74 age group make up more than half of the senior population in rural, urban and Indigenous communities (Table 3). There are similar proportions of seniors in the 75-84 year age group across all geographies. Indigenous communities have the highest proportion of younger seniors, and the lowest proportion of older seniors.

Table 3. Senior population by age groups (2021).

Age groups	Rural		Urban		Indigenous	
	Number of seniors	Proportion	Number of seniors	Proportion	Number of seniors	Proportion
65-74 years	354,370	59%	1,150,010	57%	4,085	67%
75-84 years	180,425	30%	614,160	30%	1,640	27%
85-94 years	63,365	10%	243,465	12%	325	5%
95+ years	5,865	1%	25,755	1%	25	0%
Total	604,025	100%	2,033,390	100%	6,075	100%

Senior economics

It can be helpful to understand the age of the person who is responsible for maintaining households in Ontario. The primary household maintainer is responsible for paying the rent, mortgage, taxes, electricity, utilities, or other services. Older household maintainers are more likely to be on a fixed income, such as a pension, and may struggle to keep up with the cost of living.

Since 2016, fewer households are being maintained by people under the age of 65, while the proportion of households maintained by seniors has increased (Table 4). In 2021, 35% of households in rural communities were maintained by seniors, which is higher than both urban and Indigenous communities.

The proportion of seniors in low income increased in 2021 (Table 5). In rural communities, 27% of people in low income were seniors, compared to 20% in urban communities.

Table 4. Proportion of households by age of primary household maintainer.

Age groups	Rural		Urban		Indigenous		Ontario	
	2016	2021	2016	2021	2016	2021	2016	2021
64 and under	68%	65%	76%	74%	82%	78%	75%	72%
65 and over	32%	35%	24%	26%	18%	22%	25%	28%

Table 5. Proportion of people in low income by age group.

Age groups	Rural		Urban		Ontario	
	2016	2021	2016	2021	2016	2021
64 and under	81%	73%	88%	80%	87%	79%
65 and over	19%	27%	12%	20%	13%	21%

Note: Income data is generally not available for many Indigenous communities.

Summary

Rural communities have a higher proportion of seniors. More seniors are responsible for maintaining households, but more seniors are also earning a low income in rural communities. Therefore, rural seniors may require affordable housing options and more support for ageing in place, such as increased access to home care or personal support workers. The information provided in this factsheet and dashboard can inform the development of age friendly plans or other strategies to improve the quality of life and wellbeing of seniors in communities across Ontario.



This factsheet was prepared by Danielle Letang, Senior Data Analyst for the Rural Ontario Institute. Questions about data sources and any comments or feedback can be directed to facts@ruralontarioinstitute.ca.

This factsheet is part of the [Rural Ontario Facts](#) series. Each factsheet provides insight and analysis of rural facts and trends featured in the dashboards.

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Appendix 1. Summary of seniors statistics for Census Divisions.

Census Division	Proportion of seniors in 2021	2016 seniors	2021 seniors	Change in senior population 2016-2021	Low income seniors	Households with senior household maintainers
Algoma	26%	26,885	30,070	12%	27%	38%
Brant	19%	23,655	27,940	18%	23%	30%
Bruce	26%	16,075	19,085	19%	27%	37%
Chatham-Kent	24%	21,450	24,600	15%	25%	34%
Cochrane	20%	13,745	15,285	12%	24%	29%
Dufferin	16%	9,060	10,555	17%	22%	25%
Durham	16%	92,795	111,080	20%	19%	26%
Elgin	20%	16,140	19,305	20%	26%	32%
Essex	19%	70,480	81,630	16%	19%	30%
Frontenac	22%	29,710	35,335	19%	20%	31%
Greater Sudbury / Grand Sudbury	20%	29,675	33,795	14%	20%	29%
Grey	26%	22,665	26,615	17%	28%	39%
Haldimand-Norfolk	24%	22,670	27,565	22%	29%	36%
Haliburton	35%	5,950	7,245	22%	34%	46%
Halton	16%	81,800	95,485	17%	21%	26%
Hamilton	18%	92,905	104,290	12%	20%	28%
Hastings	24%	29,070	35,125	21%	27%	35%
Huron	26%	13,455	15,875	18%	27%	39%
Kawartha Lakes	28%	19,075	22,350	17%	31%	40%
Kenora	16%	9,165	10,800	17%	12%	28%
Lambton	25%	27,320	31,430	16%	25%	36%
Lanark	25%	15,080	19,050	26%	28%	35%
Leeds and Grenville	27%	23,390	27,625	18%	29%	37%
Lennox and Addington	25%	9,240	11,110	20%	27%	35%
Manitoulin	27%	3,135	3,810	14%	25%	38%
Middlesex	18%	76,705	90,620	18%	17%	27%
Muskoka	28%	15,465	18,850	22%	30%	39%

Census Division	Proportion of seniors in 2021	2016 seniors	2021 seniors	Change in senior population 2016-2021	Low income seniors	Households with senior household maintainers
Niagara	23%	95,855	111,365	16%	23%	34%
Nipissing	23%	17,020	19,415	14%	26%	32%
Northumberland	29%	22,250	26,025	17%	30%	41%
Ottawa	17%	144,135	172,145	19%	17%	25%
Oxford	20%	20,705	24,365	18%	25%	30%
Parry Sound	30%	11,335	14,140	25%	30%	39%
Peel	15%	176,830	212,645	20%	18%	24%
Perth	21%	14,315	17,215	20%	25%	32%
Peterborough	25%	31,545	37,260	18%	25%	36%
Prescott and Russell	20%	15,470	19,125	24%	31%	29%
Prince Edward	33%	7,375	8,600	17%	33%	46%
Rainy River	22%	3,905	4,255	9%	27%	34%
Renfrew	23%	21,335	24,715	16%	30%	33%
Simcoe	20%	86,080	105,925	23%	23%	30%
Stormont, Dundas and Glengarry	24%	24,690	27,815	13%	28%	35%
Sudbury	25%	4,635	5,650	22%	31%	39%
Thunder Bay	22%	28,220	32,115	14%	21%	28%
Timiskaming	25%	7,005	7,725	10%	31%	34%
Toronto	17%	426,930	476,990	12%	21%	25%
Waterloo	16%	77,185	91,300	18%	17%	24%
Wellington	18%	35,790	42,925	20%	21%	27%
York	17%	161,930	199,175	23%	23%	26%

Appendix 2. Summary of senior statistics for Economic Regions.

Economic Region	Proportion of seniors in 2021	2016 seniors	2021 seniors	Change in senior population 2016-2021	Low income seniors	Households with senior household maintainers
Hamilton--Niagara Peninsula	21%	270,400	310,335	15%	22%	31%
Kingston--Pembroke	24%	96,730	114,885	19%	25%	34%
Kitchener--Waterloo--Barrie	18%	208,115	250,705	20%	20%	27%
London	19%	113,550	134,290	18%	19%	28%
Muskoka--Kawarthas	28%	94,285	111,730	19%	29%	39%
Northeast / Nord-est	23%	113,435	129,890	14%	25%	33%
Northwest / Nord-ouest	20%	41,290	47,170	14%	20%	28%
Ottawa	19%	222,765	265,760	19%	21%	27%
Stratford--Bruce Peninsula	25%	66,510	78,790	18%	27%	37%
Toronto	16%	904,970	1,056,200	17%	21%	25%
Windsor--Sarnia	21%	119,250	137,660	16%	21%	32%