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Under One Roof

How Multigenerational Households
Can Support Aging in Place



CSA Public Policy Centre

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Acknowledgements

The author would like to thank Shannon Furness, Austin Lees and Shane Lethaby for their research assistance and the reviewers for their helpful feedback.

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Executive Summary

Multigenerational households, where three or more generations of the same family live together,¹ are a rapidly growing demographic in Canada. This trend is driven by a combination of housing affordability challenges, social and health care system gaps for older adults, and cultural norms and values.

At the same time, there is a growing public and policy consensus on supporting the ability of older adults to “age well” and “in place” within their homes and their communities for as long as possible, commonly referred to as aging in place.²

Multigenerational household arrangements can offer significant benefits for older adults and their family caregivers, such as pooling financial resources, facilitating aging in place, providing reciprocal caregiving support (e.g., elder care, child care) and reducing social isolation.

However, they also present substantial challenges. Service providers often assume that family caregivers in multigenerational households are best positioned to care for the older adult(s) they co-reside with, despite limited formal support or training, and high levels of physical and emotional stress. Further, older adults in multigenerational households sometimes report a loss of independence, autonomy and privacy, and express a desire for other housing arrangements that are better suited to their needs.

To date, Canadian policymakers have supported multigenerational households primarily through tax credits, such as the Multigenerational Home Renovation Tax Credit introduced in the 2022 federal budget. While these types of policy interventions can enhance the

built environment for older adults aging in place, their impact is often limited for low-income families who cannot afford significant upfront renovation costs.³

To better support multigenerational households, this report recommends a shift toward more accessible and direct financial support programs for older adults and caregivers, prioritizing refundable, tax-free benefits where possible. Further, Canadian policymakers should look beyond the single-family home to explore innovative housing models such as co-housing, intergenerational housing and naturally occurring retirement communities (NORCs), which provide a range of options to support older adults aging in place instead of relying solely on biological or chosen family.

Ultimately, a multifaceted approach is required to ensure that multigenerational households are a supported, sustainable and positive choice for families, rather than a decision of familial obligation, necessity or financial scarcity. This report includes numerous recommendations to better support older adults and their family caregivers. They include reducing residency requirements for Old Age Security and the Guaranteed Income Supplement, providing enhanced financial supports for caregivers, adopting inclusive zoning practices in municipalities, incentivizing universal design in home construction, promoting culturally appropriate housing models, and investing in research and data collection.

This report has three key findings:

1. While multigenerational households are an important and often effective strategy to support older adults aging in place, they are not a panacea for the various realities older adults and families face in Canada today. Some families are better equipped than others to absorb caregiving obligations within the family home, and to navigate health and social care systems. Extended periods of family caregiving can also be a significant source of physical and emotional stress, and impact long-term labour market participation, financial security and health outcomes.

Thus, Canadian policymakers should introduce supports for multigenerational households that account for this diversity of needs across families and as part of the broader continuum of care for older adults. They should also recognize that many individuals will eventually need to transition into residential care settings better suited to their long-term needs.

2. For some older adults, alternative housing models may be more appropriate than multigenerational arrangements to support aging in place, particularly those who are unpartnered or disconnected from their family due to geographic or other reasons. Some examples include co-housing, intergenerational housing and NORCs, which have proven to be very successful at fostering a broader network of community supports beyond the family unit.
3. Financial security is an important precondition for realizing the benefits of multigenerational households, as it offers older adults and their families autonomy and choice—two key predictors of success in these living arrangements. Accordingly, policymakers should consider financial supports for older adults and family caregivers, particularly in multigenerational households where older adults experience language barriers, mobility challenges or other constraints that increase their dependence on caregivers and family members.



Introduction

Multigenerational households in Canada have steadily increased over recent decades and are now among the fastest growing types of households in the country.⁴ In 2021, one in five Canadians (20%) lived in an intergenerational household with adult children over the age of 20 living with their parents. A smaller proportion (6.5%) resided in a multigenerational household, with three or more generations residing in the same dwelling.⁵

For clarity, this report refers to all forms of intergenerational and multigenerational living arrangements in Canada as “multigenerational households,” a term that is commonly used internationally.⁶ The primary focus of this report is multigenerational households where family caregivers support an older adult to age in place.

Multigenerational households are on the rise for several reasons, including housing supply and affordability challenges, caregiving obligations and barriers to accessing community-based care for older adults and children, the rise of precarious work, generational wealth disparities and immigration trends.⁷ While these factors lead some Canadian households to multigenerational living out of necessity, others choose it based on cultural norms and values, as well as for convenience, family proximity and reduced social isolation.

The trend towards multigenerational households in Canada has also emerged against the backdrop of broader demographic and housing affordability challenges. As Canada’s population rapidly ages—with one in four Canadians expected to be 65 years of age or older by 2052⁸—multigenerational housing will be a critical part of the strategy to relieve pressures on formal care facilities and address the country’s affordable housing crisis. In 2018, over 430,000 adult Canadians were estimated to have unmet home care needs, with over 40,000 Canadians currently on wait lists for long-term care homes due to gaps in available home and community-based care.⁹

Multigenerational housing is often narrowly portrayed as a single-family home in which multiple generations of the same biological family reside. In this circumstance, younger generations typically care for older adults in the family structure, who may share all common spaces or have a separate living space, such as a laneway or basement suite. This type of multigenerational household may adapt or retrofit existing spaces to



meet the needs of diverse family members, or construct purpose-built additions or annexes on shared property.

Family caregiving within a multigenerational household can place a significant burden on the physical, financial, mental and emotional well-being of family caregivers, including an increased prevalence of loneliness, anxiety and a deterioration in physical and mental health.¹⁰ While Canadian policymakers have some strategies to incentivize multigenerational housing arrangements, such as the Multigenerational Home Renovation Tax Credit, the needs of caregivers in these household have largely been unaddressed.

However, as this report will demonstrate, new multigenerational housing models are emerging to accommodate different types of living arrangements and family structures, including co-housing, NORCs and intergenerational living communities. As the number of single older adults in Canada rises, policymakers should give greater attention to these housing models. They can complement support from family caregivers and help meet the needs of those with limited family support who wish to age in place.

To explore these opportunities and challenges further, this report considers the following questions:

- What kinds of supports do multigenerational households in Canada need to manage caregiving obligations of family members?
- What kinds of promising practices and housing models exist to support older adults aging in place in a way that complements the supports provided by family caregivers in multigenerational households?



About this report

This report explores family caregiving within multigenerational households as part of the broader continuum of care for older adults in Canada.

Section 1 explores Canada's housing affordability crisis and rapidly aging population, the opportunities and challenges presented by multigenerational households, and the current policy environment.

Section 2 considers international case studies of alternative multigenerational housing models that have proven to be particularly effective at reducing loneliness and social isolation, addressing the social and health care needs of older adults and alleviating stress for family caregivers.

Section 3 offers recommendations for how federal, provincial/territorial and municipal policymakers in Canada can support the needs of older adults and family caregivers who reside in multigenerational households and enable new, innovative housing models to complement the existing continuum of care and support older adults in aging in place.



1. Canadian Context

1.1 Housing affordability and Canada's aging population

The COVID-19 pandemic caused profound and lasting disruptions in Canada's housing market. A significant proportion of Canadian young adults moved back in with their parents or other family members due to social distancing, caregiving obligations, and disruptions in post-secondary education and the job market.¹¹

Housing affordability challenges predating COVID-19 were further compounded by the supply constraints. Increased demand and rising inflation followed, driving housing prices and rents upwards. In 2025, the Canada Mortgage and Housing Corporation (CMHC) permanently adjusted its definitions of housing affordability in recognition that the Canadian housing market is unlikely to return to pre-2019 levels.¹²

Due to rising house prices, Canadians increasingly rely on advances on inheritances or gifts from family members to enter the housing market. By 2023, approximately four in ten Canadian homeowners received some type of inheritance or familial support to enter the housing market, with a median value of \$85,100.¹³

Where financially feasible, Canadian homeowners demonstrated a clear preference for single family homes due to social distancing and the normalization of remote work, shifting population growth to lower cost suburban and rural communities, instead of urban centres. While some of these trends have started to reverse or normalize post-pandemic, housing affordability remains a significant challenge for many Canadians and is an important factor contributing to the increase in multigenerational households.

These housing challenges are further exacerbated by Canada's rapidly aging population, with the proportion of the population over the age of 65 projected to rise from 17.4% of the population in 2018, to between 21.4% and 29.5% by 2068.¹⁴ Canadians are also living longer, with the proportion of Canadians over the age of 85 increasing by 12% between 2016 and 2021, becoming

one of the fastest growing age groups.¹⁵ A significant proportion of this age cohort has activity limitations or health-related issues, and more than one in four live in a residential care facility.¹⁶ By 2050, the number of Canadians over the age of 85 is expected to triple.¹⁷

Older Canadians have expressed a clear preference for aging in place where possible, with 96% of individuals over the age of 65 indicating they would prefer in-home care over moving to a long-term care home.¹⁸ In one study, older Canadians identified family support as the most important factor to their ability to remain independent and age in place, followed by social support (friends, social networks), accessible housing and transportation options, and physical supports such as exercise programs.¹⁹

On the other hand, concerns about financial planning, the built environment and the availability of services to support daily activities (e.g., housekeeping, cooking) were frequently cited as barriers to aging in place successfully over the long-term.²⁰

One of the reasons older Canadians prefer to age in place is concern about the availability, cost and quality of residential care settings such as independent living, assisted living and long-term care homes. In Ontario, the median number of days older adults residing in the community waiting for space in a long-term care home was 200 days in 2023/2024, an increase from 135 days about 10 years earlier.²¹

Similarly, in British Columbia the average wait time to access long-term care increased from 146 days in 2018 to 290 days in 2024.²² When older adults do transition to residential care facilities, they often report a reduction in their quality of life. In one study, only 59% of long-term care residents reported that their facility "felt like home" to them, expressing concerns about issues such as their ability to control who enters their room and when they can eat or shower/bathe.²³

Figure 1. Continuum of care for older adults in Canada²⁴

Community-Based Care	
Home and Community Care	<ul style="list-style-type: none"> Older adults receive health and personal care services at home or in other private residential settings on a short- or long-term basis. This is generally publicly funded, although often supplemented by private resources. Intended to supplement, not replace, informal caregiving networks (e.g., friends and family), it can provide caregiver respite as needed. Generally provided through a regional health authority, a subcontracted care provider, or a direct care contract between the client and their care provider of choice. Can include community-based day programs (e.g., for older adults living with early stage dementia).
Residential Care	
Supportive/Assisted Living	<ul style="list-style-type: none"> Independent living for older adults in a congregate living environment, intended to be long-term in nature. Residents may be supported with meal or food services, recreation, housekeeping or other home maintenance services. Support levels can change as the older adult’s care needs increase. Generally managed by a regional health authority or by contracted non-profit and for-profit providers.
Continuing/Long-Term Care	<ul style="list-style-type: none"> 24-hour health and personal care support on-site in a congregate living environment for older adults with significant care needs. Supports generally include meal or food services, recreation, housekeeping and nursing care. Generally managed by a regional health authority or other contracted non-profit and for-profit providers.
Palliative/End-of-Life Care	<ul style="list-style-type: none"> Specialized medical care for older adults at the end of life with a focus on pain management and quality of life. Can be provided in a specialized residential environment (e.g., a hospice), supportive/assisted living, continuing/long-term care or in the community.

Residential care is often necessitated by rapidly changing care needs or emergent situations (e.g., wandering behaviours or moderate cognitive decline) that make aging in place unsafe or infeasible.²⁵ For this reason, it is challenging for many older adults to anticipate when their care needs may change and require an alternate level of care. For some older adults, this results in unexpected long-term hospitalization as an alternate level of care (ALC) patient while awaiting a long-term care bed. It is estimated that nearly 20% of total hospital bed occupancy in Canada is attributed to ALC patients, resulting in significant health care pressures.²⁶ Older adults who lived alone, had caregivers who were unable to continue caring for them, or were assessed for their care needs in hospital were significantly more likely to transition to residential care long-term.²⁷

Researchers have noted that some of the demand for residential care could be mitigated by improving access to “lower-level” community-based care options that support older adults with the activities of daily living, whether they reside independently or in a multigenerational household.²⁸ In rural or remote areas, community-based care options and informal caregiver networks (e.g., friends and family) are especially limited and older adults face an increased risk of long-term care placement as a result.²⁹ The Canadian Institute of Health Information (CIHI) estimates that approximately one in ten new residents in long-term care homes in Canada could have been cared for at home with the appropriate supports.³⁰

Some jurisdictions have implemented innovative programs to better support older adults aging in place and aligning their needs with appropriate supports. For example, provincial programs such as Home First (Ontario) and Better At Home (British Columbia) enable older adults facing systemic barriers or health inequities—low income, social isolation, clinical frailty or members of underserved populations—to receive appropriate home care supports, intensifying them following a hospital admission and discharge.³¹ In Winnipeg, the regional health authority has successfully introduced transitional care beds for older adults experiencing frailty who no longer require emergency-level care in hospital but require additional supports before returning home.³²





1.2 Characteristics of multigenerational households in Canada

Members of multigenerational households are predominantly racialized (52.7%) and born outside of Canada (40.5%), with many reporting cultural or ethnic origins from South Asia.³³ Language barriers among older generations are common, with nearly one-quarter (23.8%) reporting they did not know English or French well enough to sustain a conversation.³⁴ Multigenerational households are more likely to report household crowding, with 28.3% of households having fewer bedrooms than the number of household members.³⁵ The prevalence of multigenerational households is generally higher in provinces such as Ontario or British Columbia, which report a higher proportion of immigrant households overall.³⁶

Indigenous households are also more likely to be multigenerational, with 10.4% of them reporting a multigenerational living arrangement. Inuit and First Nations households are especially overrepresented, at 18.3% and 12.8% respectively.³⁷ The high proportion of multigenerational Inuit households is particularly evident in Nunavut, where 24.9% of all households are multigenerational due to significant housing supply challenges and shortages.³⁸ While multigenerational living has particular historical and cultural significance to Indigenous communities, the practice has been profoundly disrupted by colonial child welfare interventions and housing policies enacted under the *Indian Act*.³⁹

Multigenerational households are least common in Quebec, at only 3.1% of all households. This is attributed to several factors, including comparatively low housing costs, a higher overall prevalence of individuals living alone, and a strong health and social care system, leading to a higher-than-average share of older adults in the province residing in long-term care homes.⁴⁰

1.3 Opportunities and challenges for multigenerational households

For many racialized and immigrant families, multigenerational living is understood as a familial duty and privilege, rooted in cultural norms and values. For these households, younger caregivers provide a cultural bridge for their older family members by assisting with linguistic interpretation outside the home, providing meals that are culturally familiar, and supporting conversations with health care providers about religious or cultural values. These caregiving roles fill important gaps in formal social and health care settings, such as the absence of culturally specific long-term care homes or resources for diagnoses such as dementia. Caregiving may also be reciprocal across generations of the household, such as older family members providing childcare support when parents are at work, school or running errands.⁴¹

Multigenerational households are less likely to live in low income compared to other households due to the pooling of financial resources.⁴² As cost of living remains a significant concern for many Canadian families, creating economies of scale through a multigenerational living arrangement can be very appealing. This is particularly true for older adults who need to liquidate real estate equity to support their retirement. Cohabiting in one property increases neighbourhood density and reduces the financial burden of home ownership by sharing expenses for property taxes, mortgage payments, utilities, and home renovations and maintenance. Sharing day-to-day living costs such as groceries can further reduce the financial burden for families living in a multigenerational home. Some financial institutions, such as VanCity Credit Union, have created joint mortgage products for multiple owners, where each co-owner determines their interest rate, mortgage type, term and amortization period.⁴³

However, multigenerational living arrangements also carry significant challenges. In some jurisdictions, tenancy laws do not apply when landlords are co-residing with tenants in the same shared space. If multigenerational households are structured through a co-ownership arrangement (joint tenancy or tenancy in common), changing circumstances such as the death of a family member or divorce can create property division challenges. Disputes can also arise due to family conflict or the division of assets if the family home significantly increases or decreases in value. It is often helpful for multigenerational households to clearly outline legal entitlements and decision-making processes regarding large purchases or expenditures, such as home renovations.

Caregiver stress is common in multigenerational households that include caregiving obligations, particularly when family members are diagnosed with complex or degenerative illnesses that impact daily functioning, such as dementia.⁴⁴ Family caregivers are often expected to provide complex and highly skilled care despite limited training or expertise by assisting with tasks such as bathing, toileting, feeding, transfers, mobility, and medication administration and management.

Family caregivers also play an important role in managing finances, legal matters, prescriptions, appointments and errands for their family members, which can be challenging to accommodate alongside full-time employment or post-secondary education. When the caregiver cohabitates with the care recipient, there are few opportunities for respite or relief, unless the family accesses formal respite programs through the health care system or employs paid caregivers to support the family's needs. Further, family caregivers often have limited options if they have exhausted their caregiving role and require additional support, such as a transition to a residential care setting.

While research on the gendered dimensions of caregiving in multigenerational householders is limited, caregiving itself is widely known to be a gendered phenomenon. Women are more likely than men to be unpaid caregivers for children and care-dependent adults, and experience health consequences from their caregiving responsibilities.⁴⁵ They are also more likely to act as "sandwich caregivers" for both children and adult family members, a role that is twice as high in multigenerational households (14%) than other household types (6%).⁴⁶

Multigenerational households in Canada are heterogenous, with different circumstances, needs and challenges. Many multigenerational households are positive, voluntary and mutually beneficial living arrangements, in which older adult and child care are reciprocal and shared within the family unit. Positive experiences with multigenerational housing generally occur when family members actively choose to participate in such a living arrangement and have agency, control and privacy.⁴⁷

However, other multigenerational households are borne out of necessity, financial scarcity or familial pressure.⁴⁸ Some family caregivers in multigenerational households are ill-equipped or unsupported when navigating the demands of caregiving, despite assumptions from health care providers and social supports that older adults are receiving appropriate care in the household setting.⁴⁹

Further, some older adults report that residing in a multigenerational household does not adequately address their care needs or alleviate financial precarity and social isolation, particularly when they are disconnected from other sources of social or cultural support.⁵⁰ Some risk factors for elder abuse, neglect and domestic labour exploitation can arise when older adults in multigenerational households have language barriers or limited independence, autonomy, privacy or financial resources. Some of these risk factors include dependence on others for care needs, a high number of co-habitants in the same household, the presence of chronic health conditions, reduced functional capacity, poor mental health and cognitive decline.⁵¹



1.4 Current policy landscape

Canadian policymakers primarily target the needs of multigenerational households, and the family caregivers that reside within them, through refundable and non-refundable tax credits. Both types of tax credits can reduce or even eliminate the tax owed in a given year, but only refundable credits provide a refund if any credit amount remains after the individual's tax liability reaches zero. Many policymakers and economists consider refundable credits more suitable for lower-income households, since they reach those with little to no tax liability.⁵²

At the federal level, some tax credits that support multigenerational households include:

- **Multigenerational Home Renovation Tax Credit:** First introduced in the 2023 tax year, the Multigenerational Home Renovation Tax Credit is a one-time refundable tax credit intended for households that are retrofitting an existing home to create a secondary unit to accommodate a multigenerational living arrangement. The applicant can claim up to \$50,000 per year in eligible renovation expenses, resulting in a maximum tax credit of \$7,250.⁵³ This tax credit is estimated to cost approximately \$10 million annually.⁵⁴
- **Home Accessibility Tax Credit:** The Home Accessibility Tax Credit is a non-refundable tax credit intended to assist homeowners who incur expenses making their homes safer and more accessible. The renovations must be made to assist older adults over the age of 65 or individuals who are eligible for the Disability Tax Credit to gain access to, or be mobile/functional within, the home. The applicant can claim up to \$20,000 per year in eligible renovation expenses, resulting in a maximum tax credit of \$3,000.⁵⁵
- **Canada Caregiver Credit:** The Canada Caregiver Credit is a non-refundable tax credit for family caregivers involved in the care of their spouse or common-law partner, child, grandchild, grandparent, sibling, aunt/uncle or niece/nephew if they consistently rely on that individual for the basic necessities of life (food, shelter and clothing). Where children are identified as the dependent, they must have a mental or physical disability of indefinite duration requiring much more help for their personal needs and care than other children of the same age. Claim amounts for the Canada Caregiver Credit range from \$2,687 to \$8,601, depending on the family caregiver and dependent's status.⁵⁶ This program is the consolidation of several previous tax credits (Caregiver Credit, Infirm Dependant Credit and Family Caregiver Benefit).





While tax credits are an important social policy tool, they are particularly underutilized by households with financial or language barriers. More than half of Canadian caregivers (52%) were not familiar with care-related tax credits and reported significant challenges navigating onerous application requirements and stringent eligibility criteria.⁵⁷ For the Multigenerational Home Renovation Tax Credit and Home Accessibility Tax Credit, households are required to pay the cost of necessary renovations upfront, only recouping a portion of their costs after filing their income taxes. This can be a significant barrier for lower-income multigenerational households, who may require home renovations or retrofitting but are unable to finance the full cost without financial support.

Some provinces have also adopted equivalent provincial tax credits, as outlined in the table below.

Figure 2. Sample of provincial tax credits for home renovations

Program	Description
British Columbia Seniors' Home Renovation Tax Credit	First introduced in 2012, this program offers a refundable tax credit of up to \$1,000 per tax year, calculated as 10% of the qualifying home renovation expense for older adults over the age of 65, individuals with a disability, or family members who reside with them. ⁵⁸
Saskatchewan Home Renovation Tax Credit	This program was re-introduced in 2025 as a non-refundable tax credit, allowing individuals to claim up to 10.5% of eligible home renovation expenses to a maximum of \$4,000. Older adults are eligible for an additional \$1,000. ⁵⁹
New Brunswick Seniors' Home Renovation Tax Credit	First introduced in 2015, this program offers a refundable tax credit of up to \$1,000 per tax year, calculated as 10% of the home qualifying home renovation expense up to \$10,000. Older adults over the age of 65 or family members living with the older adult are eligible. ⁶⁰

While tax credits for home renovations improve the built environment for multigenerational households, they do not augment the social or health care supports these households rely upon to promote healthy aging in place, such as provincially funded home and community care programs. Further, these policy interventions focus on family caregiving in a single household unit, rather than exploring other innovative approaches to caring for older adults in communal or multi-family intergenerational environments. The following sections of this report explore some promising practices, both in Canada and internationally, that support older adults aging in place in creative housing models that provide an alternative to single-family multigenerational households.

1.5 Multigenerational cohousing

Several Canadian communities have adopted cohousing models, which consist of private units for each resident/family and shared common spaces owned, developed and governed through collective consensus-based decision-making.⁶¹ The cohousing model originated in Denmark for older adults around the values of “health, inclusivity, care, communal living and sustainability” while still supporting autonomy.⁶² Cohousing is distinct from cooperatives, which are owned by a corporation with the stockholders occupying individual suites that are owed in common,⁶³ and it has been adopted around the world to address older adults’ housing and social interaction needs.

For example, WindSong Cohousing in Vancouver contains 34 private strata-titled homes, a multipurpose common house and shared green space (forest and gardens) on 5.8 acres with approximately 100 total residents.⁶⁴ WindSong was constructed in 1996 for \$6 million, with the individual townhomes sold at market rates.⁶⁵ The intention of WindSong is to create “a multigenerational community where neighbours know, trust and care for each other.”⁶⁶ Participation in community social events is optional, but may include holiday meals, cultural celebrations, film nights, book discussions or fitness activities. While care for older adults is not provided in a structured way, WindSong Cohousing is designed to create a mutually supportive environment for residents.

Similarly, Urban Green Cohousing in Edmonton is designed to be a multigenerational, net-zero carbon, shared living environment with 26 individual apartment units and approximately 40 residents.⁶⁷ The building cost \$10 million and was completed in 2023. Individual units cost between \$340,000 and \$450,000, along with monthly common area fees. The building is intended to be an intergenerational living space, with many older adults as residents who identified the building as an ideal location to age in place with robust non-familial social supports.

Despite the benefits associated with cohousing, it is not without its challenges. Developing a cohousing community can be a lengthy, years-long process involving challenges in securing financing and navigating government regulations, processes, and zoning and land-use bylaws.⁶⁸ With costs comparable to conventional housing projects, cohousing does not necessarily lead to affordable housing on its own. The high cost of land zoned for cohousing and competition

from other developers present significant challenges for new cohousing groups, not only in acquiring land but also in pricing units affordably. In Vancouver, these affordability concerns have contributed to the perception that cohousing is mostly for “white, middle-class, white-collar people.”⁶⁹ On its website, WindSong Cohousing emphasizes that “all units are sold or rented at market rates” and that “while we value and support more accessible and affordable housing options in the city, we are not structured to provide below-market housing.”⁷⁰

1.6 Culturally appropriate multigenerational housing programs

Several interesting models of culturally appropriate multigenerational housing have emerged in Canada, embracing cultural practices and belief systems regarding family size, structure, and distinctions between private and public space.⁷¹ For example, the Generations multigenerational housing program in Calgary is planned and supported by the Ismaili Muslim community. It provides a supportive living and long-term care facility co-located with an early childhood development centre for intergenerational activities and programming.⁷² Generations offers culturally relevant and sensitive programming to a diverse population of older adults, including special events such as iftars for Ramadan, multi-purpose spaces for prayer, and a bistro that serves chai and other cultural food options. Generations is also constructed using architectural principles and design features specific to the Ismaili Muslim community.

Another example is the Mino Bimaadiziwin Homebuilder (MBHB) program in Manitoba, which translates in English to “a good life as destined by the Creator.” Between 2018 and 2020, 70 Indigenous youth in the program learned how to build houses with local wood on Garden Hill and Wasagamack First Nations, two fly-in reserve communities located 605 km northeast of Winnipeg.⁷³ The program was intended to address the problem of overcrowding in on-reserve housing by constructing two log houses on reserve that were more aligned with their community’s cultural norms and values, including housing that facilitates multigenerational living with several families sharing a communal space.⁷⁴ Program participants received training in sustainable forestry management, carpentry, sawmilling and grading, replacing conventional post-secondary education programs that are difficult to access in remote reserve communities.

1.7 Naturally occurring retirement communities (NORCs)

Naturally occurring retirement communities (NORCs) refer to an apartment building or neighbourhood that includes a high concentration of older adults without being designed as seniors housing.⁷⁵ A NORC model supports aging in place by starting with where older adults already live, then bringing services and social connection closer to home.⁷⁶

For example, the University Health Network (UHN) NORC program in Toronto operates within high-rise buildings with a high concentration of older adults and aims to reduce isolation while improving access to health and community supports.⁷⁷ Residents treat the site as a social hub and a practical access point for information, referrals and low-barrier supports.

The UHN NORC program has two different models that match different levels of need and capacity in a building. The Ambassador Model encourages older adults to shape programming, take on leadership roles and bring in service partners to run activities that residents will access.⁷⁸ Offerings can include health education sessions, wellness classes, digital literacy supports and practical clinics that address the needs of older adults.⁷⁹

The Staffed Model adds on-site support for residents with higher needs and links the building to a nurse practitioner-led hub for assessment, care planning and escalation when needed.⁸⁰ Staff provide a consistent point of contact in the building, help residents navigate services, coordinate follow-up and connect people to diagnostics, referrals and specialized programs as their needs become more complex.⁸¹

NORCs provide a useful example of aging in place supports that escalate as care needs increase. The Ambassador Model builds social connection, improves access to information for residents and preventatively identifies future health and social care needs. The Staffed Model provides the next layer of care supports by adding on-site support and a pathway into nurse practitioner-led assessment, care planning and escalation. This approach can reduce avoidable crises by closing the gap between social supports and the broader health system.

1.8 Intergenerational home sharing

Intergenerational home sharing initiatives that match older adults with extra space in their homes with students and other adults seeking affordable housing are increasingly common in cities and towns across Canada. Canada HomeShare is a national home sharing program that began in Toronto in 2018 and has since expanded to British Columbia, Alberta and New Brunswick. Using technology, the program matches older adults (55+) with a spare bedroom in their home with compatible home seekers—typically university or college students—who provide a few hours of light household chores per week in exchange for subsidized rent.⁸²

Home sharing has emerged in response to a growing trend among older Canadians to delay downsizing because of shifting personal preferences, the availability of suitable housing options, concerns about long-term care affordability, safety and capacity, and a broader policy push to support aging in place.⁸³ Moreover, home sharing has the potential to reduce social isolation, provide companionship and foster supportive, social networks for both older adults and students.





2. International Approaches

2.1 Bridge Meadows in Portland, Oregon

Bridge Meadows is a non-profit intergenerational affordable housing community in Portland, Oregon designed to support aging in place and intergenerational connections.

The model brings older adults and families into one purpose-built neighbourhood and sets clear expectations for how neighbours support one another. Residents still live independently in their own units, but the community is organized around regular contact and shared responsibility.⁸⁴ Older residents receive reduced rent in exchange for contributing 100 volunteer hours each year that support families and strengthen community life.⁸⁵ Bridge Meadows is described as independent living, not assisted living, but it includes staff during regular business hours who help connect residents to resources and support community activities.⁸⁶ The community also offers space to neighbourhood groups, which helps residents build wider networks and keeps the site connected to the surrounding area.⁸⁷

This emphasis on routine support is reinforced by the way the site is planned and built. Homes for families and apartments for older adults are mixed throughout the community, so neighbours of different ages live near one another instead of in separate clusters.⁸⁸ Homes face a central courtyard that acts as shared outdoor space, where children play and residents naturally pass through during the day.⁸⁹ The courtyard includes a community garden with features that allow people of different ages and abilities to take part, which creates another reason to be outside and present.⁹⁰ Sidewalks intersect across the site and connect gathering points, making it easy for residents to connect and engage in conversation.⁹¹ Indoors, a large community room with a kitchen supports weekly dinners and shared activities that deepen relationships over time.⁹²

2.2 Mehrgenerationenhäuser II in Germany

Mehrgenerationenhäuser II are open access community centres in Germany, commonly referred to as multigenerational houses, that embed intergenerational support in everyday public infrastructure.

The German federal government launched the first phase in 2006 and expanded it in 2012, building more than 540 houses across Germany with at least one in every county.⁹³ Most sites operate in large townhouse-style buildings, with several activity rooms organized around a central "living room."⁹⁴ This living room acts as the shared entry point and meeting place.⁹⁵ Around the common area, houses offer a mix of services and programming, including supports for young families, youth activities, and social space and activities for older adults.⁹⁶ The idea is that frequent, low-barrier visits create repeated contact across generations, and that this routine contact makes practical exchange and informal support more likely over time.⁹⁷

The program keeps centres financially stable by pairing federal operating funding with mandatory local co-funding. Each house receives €30,000 per year from the federal government and must secure another €10,000 locally, usually from a municipality, county or state partner.⁹⁸ This funding structure creates an ongoing local partnership, which keeps programming responsive to local needs and integrated with local services.

Volunteer support is also central, with the program encouraging participation, rather than requiring it. The network draws on more than 20,000 volunteers, with many active volunteers in the 55 to 65 age range, which helps keep older adults engaged in meaningful roles.⁹⁹ Volunteer work focuses on practical tasks that are easy to organize and repeat, such as helping students with homework, offering informal childcare support, helping older adults with technology and providing everyday support like shopping help.¹⁰⁰

2.3 Proximity housing grant and parent relief tax incentives in Singapore

Singapore has introduced several policy interventions to promote adult children moving closer to their parents or co-residing with them. One example is the Proximity Housing Grant, which provides:

- Couples/families with \$30,000 to live with their parents/adult children
- Couples/families with \$20,000 to live within 4 km of their parents/adult children
- Single adults with \$15,000 to live with their parents/adult children
- Single adults with \$10,000 to live within 4 km of their parents/adult children¹⁰¹

The Proximity Housing Grant is intended to offset the housing costs associated with relocation and promote “filial piety”—a deep respect, obedience and care for parents and elders rooted in East Asian culture.

Singapore also provides caregiver benefits through the Parent Relief Program, which provides a cash benefit for taxpayers who support an older dependent adult over the age of 55 below a certain low-income threshold. Taxpayers receive \$9,000 per year if they reside in the same home with their dependent, or \$5,500 if they do not stay with the dependent. These amounts increase if the dependent adult has a disability that requires assistance with daily living tasks.¹⁰²





3. Recommendations

As these Canadian and international case studies demonstrate, supporting multigenerational households and their care needs is not a one-size-fits-all solution. The following section outlines several recommendations for Canadian policymakers to better address the needs of older adults, family caregivers and the multigenerational households they reside in.

Supports for older adults

3.1 Shorten the Canadian residency requirement for OAS and GIS eligibility

Old Age Security (OAS) benefits are one of Canada's key policy interventions to support financial security for older adults. Currently, older adults can only access OAS benefits if they are over the age of 65, are a Canadian citizen or legal resident, and have resided in Canada in more than 10 years since the age of 18.¹⁰³ The Guaranteed Income Supplement (GIS) is an additional tax-free benefit for low-income older adults over the age of 65 who qualify for OAS, live in Canada and are not under a sponsorship agreement.¹⁰⁴

OAS and GIS are important sources of income for older adults who may not qualify for Canada Pension Plan (CPP) benefits due to a lack of Canadian work experience. However, some multigenerational housing researchers have observed that the 10-year residency requirement for both benefits disqualifies many older adults who immigrated to Canada more recently and reside in multigenerational households with limited financial resources. While OAS and GIS payments alone are not sufficient to pay for independent living arrangements, they can be a source of income that promotes greater autonomy and independence for older adults in multigenerational households, reducing risk factors for elder abuse. A residency requirement of five years may be better suited to the needs of this cohort.

3.2 Review eligibility criteria for social services and home care supports

Many home and community care services consider the availability of other family supports when assessing eligibility for services. While this is a reasonable approach to allocate limited resources, it may have the effect of indirectly penalizing multigenerational households by reducing the number of care hours they may be eligible for. Further, this approach may rely on incorrect assumptions about family members' capacity, willingness and skills to care for older adults in multigenerational households.

By assessing care gaps in a more holistic way, home and community care services can help ensure that family caregiving arrangements in multigenerational households are well-supported and sustainable over the long-term.



3.3 Enhance supports for aging in place

Currently, multigenerational households with an older adult aging in place can access publicly funded home and community care supports, and receive financial assistance for retrofitting or home renovations through programs such as the Home Accessibility Tax Credit or the Multigenerational Home Renovation Tax Credit. However, as discussed in this report, these types of renovation/retrofitting tax credits inherently favour higher-income households that can afford to front the costs of these projects.

One option policymakers could consider is an “Aging at Home Benefit,” as recommended by the Expert Panel on Aging at Home. This benefit would be provided to older adults who are aging in place, allowing them to identify service and support gaps that would assist them in remaining at home longer (e.g., snow removal, meal preparation, housecleaning).¹⁰⁵ The Expert Panel recommended basing the benefit amount on an assessment of the older adult’s needs, using a validated and recognized assessment tool.¹⁰⁶

Another option policymakers could consider is an interest-free loan program for home renovations in multigenerational households, similar to the Canada Greener Homes Loan. The Canada Greener Homes Loan provides unsecured personal loans (based on approved credit) for a 10-year interest-free repayment term, ranging from \$5,000 to \$40,000, based on the quoted cost for the necessary renovations.¹⁰⁷ Once approved, the Canada Greener Homes Loan can also provide up to 15% of the loan upfront to assist in paying contractor deposits.¹⁰⁸ The program provides an additional 30% in loan funds for Northern and off-grid communities in recognition of the higher equipment and labour costs.¹⁰⁹

Coupled with a rebate or tax credit, this type of approach may be more aligned with the needs of lower-income multigenerational households that require upfront access to capital to finance retrofits or renovations.



3.4 Promote culturally appropriate multigenerational housing options

Culturally appropriate residential care facilities such as Generations in Calgary are very limited in Canada, and many experience long waiting lists.¹¹⁰ Coupled with cultural expectations regarding familial care for older adults, the lack of culturally appropriate residential care facilities contributes to significant reluctance from racialized and immigrant families to consider residential care options when needed. As a result, many older adults from immigrant and racialized backgrounds only access residential care following a crisis or hospital admission.

Culturally appropriate residential care for older adults can reduce social isolation, loneliness and caregiver stress, while increasing older adults’ feelings of control and belonging, resulting in better care outcomes.¹¹¹ While it may not be feasible to create standalone residential care facilities for each cultural group, increasing cultural relevance and sensitivity in existing residential care facilities by diversifying food options (e.g., accommodating Halal or kosher diets), hiring multilingual staff, introducing cultural programming, and accommodating religious rituals and practices would be highly beneficial.¹¹²

Supports for family caregivers

3.5 Provide financial support options to family caregivers

Family caregivers consistently identify financial supports as the key policy intervention that would meet their needs most effectively, acknowledging the financial hardships incurred while caregiving.¹¹³ Caregivers strongly prefer a monthly care allowance to help cover caregiving costs, as well as tax credits that are more accessible and generous, despite the low uptake of existing caregiver tax credit programs.¹¹⁴ The federal government's recent implementation of automatic tax filing for lower-income individuals could help to streamline the implementation of these programs and ensure broader access.¹¹⁵

Caregiver benefit programs already exist in Quebec, Nova Scotia, PEI and Newfoundland, although target recipients, eligibility criteria and allowance amounts vary. Refundable tax credits are generally seen as more beneficial for family caregivers, who may have limited taxable income due to reducing or leaving paid employment to meet caregiving demands. Caregiver advocates also recommend "ring-fencing" caregiver benefits so they are not included in taxable income, increasing direct financial support for family caregivers.

In 2024, the National Seniors Council Expert Panel on Aging at Home recommended that the Government of Canada convert the Canada Caregiver Credit into a refundable tax-free benefit, allowing caregivers to receive up to \$1,250 per year regardless of their income.¹¹⁶ The Expert Panel also recommended the Government of Canada expand the eligibility criteria of the Canada Caregiver Credit to include non-family members who act in caregiving roles, recognizing that some older adults rely on friends or community members instead of biological family members.¹¹⁷ These reforms would make financial supports available to caregivers who would otherwise be ineligible.

One micro-demographic that policymakers should also consider is older adults in the 60 to 64 age cohort, who are often in caregiving roles for elderly parents in their 80s and 90s and close to retirement age themselves. This micro-demographic falls within the 45 to 64 age cohort that the Canadian Centre for Caregiving Excellence identified as the largest proportion of caregivers, at 37% of survey respondents.¹¹⁸ Further, this micro-demographic, which comprises approximately

6.5% of Canada's population,¹¹⁹ is not yet eligible for OAS or GIS, and may only be eligible for CPP with a reduction in benefits.

The federal government's Allowance program provides non-taxable financial support to Canadian residents aged 60 to 64 with a spouse or common law partner who receives OAS and is eligible to receive GIS. However, it is dependent on marital status (married or common law) and only available to households with a combined annual income of less than \$41,000.¹²⁰ Moreover, the Allowance program follows the same 10-year residency requirement as OAS and GIS (see Recommendation 3.1), which may exclude many older adult immigrants from eligibility or prevent them from receiving the full benefit.¹²¹

A greater range of financial support options may be particularly beneficial for this micro-demographic as they bridge their own transition to retirement.

3.6 Streamline system navigation

System navigation remains a major challenge for older adults and the family caregivers who support them. Almost two-thirds of caregivers have found it difficult to access or hire quality care providers or services, and 59% of caregivers spend time each week researching supports and navigating systems, often in excess of three hours per week.¹²² These challenges are experienced most acutely by older adults and family caregivers who are low-income, racialized, recent immigrants or otherwise experience systemic barriers.

System navigation programs can help fill this critical gap. For example, the Nav-CARE program is delivered by Canadian community-based organizations with volunteer system navigators who assist people with declining health to live well at home for as long as possible.¹²³ Similarly, the Alzheimer's Society of British Columbia and Yukon has adopted an online portal called Tyze, which family caregivers can use to privately send updates, request assistance, store documents, and share information with other family and friends to reduce their caregiving burden.¹²⁴

Unfortunately, these types of programs are limited in scope and capacity, and there is a significant opportunity to increase these types of supports. Publicly funded navigator roles could be a useful strategy to fill these gaps.¹²⁵

3.7 Offer accessible, low-barrier respite options for family caregivers

Respite options are often underutilized by family caregivers, with only 8% reporting they had used such services in the past 12 months.¹²⁶ However, respite can be a valuable resource for family caregivers in multigenerational households who need occasional relief from their caregiving duties, short-term support for emergencies or unexpected circumstances, or longer-term support for vacations or extended absences out of the family home. Respite services are often provided by a patchwork of provincial and municipal service providers, non-profit organizations and private sector agencies, many of which maintain long waiting lists and require referrals or assessments for access.

Providing accessible, low-barrier respite services can reduce family caregivers' stress and prevent burnout in the short-term, while supporting the long-term sustainability of caregiving within multigenerational households. One promising example is Respite House at Perley Health, a 12-bedroom respite bungalow in Ottawa that provides overnight respite care to family caregivers of individuals living with dementia for up to 30 days per stay, for a total of up to 90 calendar days per year at a rate of \$60/night.¹²⁷ Respite House requires an assessment/referral through Ontario Health atHome but families who have been pre-screened can access their services on a short-notice basis if capacity allows.

3.8 Support and retain caregivers in the workforce

Family caregivers in the workforce face unique challenges, particularly those who reside in multigenerational households where caregiving obligations are often highly integrated into their day-to-day life.

Policymakers should consider strategies to incentivize employers to adopt caregiver-inclusive workplace standards, such as the *CSA Carer-inclusive and accommodating organizations standard*.¹²⁸ These could include offering flexible hours and work arrangements (e.g., remote or hybrid schedules), accommodating part-time or reduced-hour work, and providing flexible personal leave that can be used on an emergent basis to meet caregiving responsibilities.

Unpaid job-protected leaves for caregiving obligations are available at the federal and provincial level, but many of these leaves have high thresholds for access.

They often require the family caregiver provide medical documentation showing they are caring for an individual at the end-of-life or with a serious illness or injury. Day-to-day caregiving challenges such as temporarily relocating to assist a family member with escalating care needs is generally not covered under these job-protected leaves unless the family caregiver can demonstrate they meet the eligibility criteria.

Similarly, benefits programs such as the Employment Insurance (EI) caregiving benefit have specific eligibility criteria that may be unduly restrictive for family caregivers who are employed on a very casual or part-time basis. Increasing access to these types of leaves and benefits and reducing administrative barriers would be highly beneficial.¹²⁹



Improving the built environment

3.9 Accommodate multigenerational households in affordable housing

Many municipal/regional affordable housing programs stream housing options by family type and segment seniors' housing options from other family-sized units. This can pose challenges for multigenerational households who wish to stay together, particularly if older adults in the household require some of the wraparound services or supports that may otherwise be offered in seniors' housing facilities. Intergenerational housing models such as Bridge Meadows may be a promising alternative to support multigenerational households in a broader intergenerational community-based living arrangement.

3.10 Incentivize municipalities and developers toward creative housing options

Several municipalities, including Edmonton, Vancouver, Toronto and Burnaby, have adopted inclusive zoning practices that permit households to construct laneway or garden suites and granny flats to accommodate multigenerational housing arrangements.

Some municipalities have also streamlined or incentivized this practice by automating or pre-approving development permits, providing pre-approved designs to reduce costs, or exempting applicants from development charges to make the construction process more affordable. While these models tend to favour higher-income households that can afford significant construction projects, they are a creative approach to support aging in place for older adults.

Similarly, the federal government should explore opportunities to add housing stock that is purpose-built for multigenerational housing arrangements through recent initiatives such as Build Canada Homes. This could be explored through several strategies, such as earmarking a proportion of new housing stock for multigenerational households, providing dedicated financing streams for multigenerational home construction, or incentivizing developers to construct new homes and units with multiple bedrooms and larger living spaces suitable for larger families.

3.11 Support multigenerational households to adopt universal design principles

Universal or barrier-free design principles are commonly used in the construction of multi-unit residential buildings and public or commercial spaces, such as shopping malls and recreation centres.

These principles are based on the CSA *Accessible dwellings* standard, the CMHC universal design guide, and the universal design principles that have been incorporated in Section 3.8 of the National Building Code. However, private residential homes are exempt from Section 3.8 of the National Building Code and only adopt these standards on a voluntary basis.

Canadian policymakers should explore opportunities to incentivize the application of universal design principles in private residential homes, both for new home construction and the retrofitting of existing properties. Canada's Federal Housing Advocate, based within the Canadian Human Rights Commission, has advocated for this approach to increase Canada's supply of accessible or easily adaptable housing to accommodate individuals with mobility challenges.¹³⁰

As Canada's population ages, universal design principles will be critical to ensure older adults can physically age in place longer.



Promoting evidence-based public policy

3.12 Invest in multigenerational household research

Multigenerational household trends are changing rapidly in Canada due to shifting demographic patterns. While census data is useful to track population-level trends over time, it does not offer policymakers insight at the local or regional level on an ongoing basis.

Strategic investments in other forms of data collection, such as smaller-scale qualitative studies or regular polling (e.g., the Canadian Centre for Caregiving Excellence's National Caregiving Survey)¹³¹ may be beneficial to develop a deeper understanding of the needs of multigenerational households over time. Community-based, culturally appropriate forms of data collection should be used to gather data about Indigenous, Northern, rural/remote, racialized and immigrant multigenerational households, which may be underreported in census data and harder to access by other traditional research methods.



Conclusion

Multigenerational households represent a vital and growing component of Canada's housing and care landscape, offering a proactive solution to the twin challenges of housing affordability and an aging population.

While these arrangements can foster financial stability and reduce social isolation for older adults, they also place significant physical and emotional burdens on family caregivers—challenges that Canadian policymakers have not yet meaningfully addressed. Further, some older adults express that co-residing with family is not their preferred arrangement, particularly when they lack access to other social or cultural supports.

This report emphasizes that multigenerational living arrangements should be a supported, sustainable and positive choice for families, rather than a decision driven by necessity or financial scarcity.

To better support multigenerational households, Canadian policymakers should move beyond tax credits by expanding housing options and strengthening social and health care supports across the continuum of care, promoting greater choice, dignity and autonomy for older adults. This can be achieved by providing direct, refundable financial benefits to caregivers and older adults, incentivizing universal design, ensuring residential care options are culturally appropriate, and promoting innovative housing models like cohousing or NORCs as meaningful alternatives.

As Canada prepares for a significant demographic shift in the coming decades, all options must be on the table.



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