Investigating the Social Capital and Capacity of Older Adults in Rural Manitoba

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Introduction

Older adults represent an increasing proportion of rural Manitoba's population. Addressing issues related to an aging population presents both opportunities and challenges for rural Manitoba as its economies continue to evolve. The potential of older adults in contributing to a vision of vibrant rural communities has not formally been considered to date. Seniors are most often addressed as recipients of services rather than as active participants in community economic development despite that community wellbeing is closely tied to inclusion of all community members. Therefore, two main objectives guided this exploratory investigation. The first was to document the social capital that exists in rural communities amongst the aging population. Drawing upon the outcomes of this inventory, the second was to identify approaches to more adequately utilize the potential of seniors in contributing to healthy and economically vibrant communities. While the concept of seniors as contributors to community revealed itself to be an entirely new area of study, there is proximal well-established research that frames this subject and lends validity to this discussion. Community economic development, social capital and social inclusion through active engagement emerge from the literature as the most relevant ideas interrelated with the contribution of older adults to overall rural welfare.

Seniors make significant contributions to the localities that they inhabit. Their paid and unpaid work is largely responsible for the cornerstones of rural community life. In retirement, older adults have flexible schedules and often keep busier than ever before. They are reliable people that possess invaluable assets including skills and the capacity to continue life long learning. Their spending is vital to the survival of rural communities and is becoming increasingly mobile as migration patterns reveal a movement towards settlements with access to services and seniors' housing. The traditional knowledge unique to aging older adults could provide newer rural generations with the foundation for a positive future and has been successfully integrated by some communities through mentorship. Province-wide, community leadership roles are held by seniors as their expertise and guidance are trusted to consider the longevity and prosperity of rural community life. All aspects of community life gain passionate advocates and volunteers when older adults are able to participate equally in society. Ensuring that the needs of seniors are met further presents a fertile climate for job creation. The longevity of many rural localities will be greatly impacted by community decisions to draw upon the social capital of all their members in order to shape local conditions and improve quality of life.

The following provides a context for the research including methodology, demographic overview and summary of the literature. The report is composed of key findings and recommendations illustrating how seniors are contributing to their communities, the factors that affect their involvement and the barriers that impede their participation. The discussion concludes with a look at future trends predicted for an emerging generation of older adults, the Baby Boomers.

Background

The role of seniors in addressing rural decline through community economic development

Rural decline is occurring throughout Canada and is characterized by an aging population, difficulty of remote service provision, continued out-migration of youth, and reduced social and economic opportunities for residents (Averill, 2003; Nicholls, 2005; Walsh & O'Shea, 2008). Solutions towards community sustainability require that these social and economic imperatives are integrated into the quality of place. A critical process for achieving this is the incorporation of people, place and economy into a single plan over a long-term perspective. Common to most approaches, a general definition of community economic development (CED) encompasses the social and economic wellbeing of community, assuring inclusion and contribution of all members (Boothroyd & Davis, 1993; Markey & Vodden, 2000). The literature on healthy aging and social networks illustrates a strong relationship between social capital, volunteering, and physical and mental health (Onyx & Warburton, 2003).

As the older population is the fastest growing group in rural populations, it is critically important that they be considered as active participants in processes of rural CED (Chee, 2006; Nicholls, 2005). Ranzijn (2002) argues that older people have unique talents in the realms of community development and citizenship. Central features of traditional rural life including neighbouring, interpersonal relationships, mutual obligation and interdependency, knowing and being known, caring and sense of community all foster avenues for community engagement. The emphasis on community and family support reflects a value orientation stemming from the early settlers who settled on the harsh northern frontier of Canada. Historically, individual autonomy was both necessary and highly valued; however, cooperative relationships with neighbours as well as with family members were also fundamental to survival (Krout & Coward, 1998). According to Keating (1991), the interconnection of work and family, the need to control the natural environment and geographic isolation fostered a "rural ideology" emphasizing self-reliance and the interdependence of family, friends and neighbours.

Social capital in rural seniors as impeded by social exclusion

Current seniors are therefore rich in 'social capital', a term used to understand the complexity of social systems and referring to normative behaviors and networks important for realizing collective goals (Toye & Infanti, 2004). Yet, physical, social and cultural aspects of the environment contain a range of barriers that interfere with the ability of older people to productively contribute to society, barriers which can be divided into two categories: attitudinal, such as ageism and stereotypes; and structural, the practical features of the physical environment, bureaucracy or infrastructure (Ranzijn, 2002). Often perceived mainly as passive recipients of services and interventions rather than as vital shapers of the quality of life, older adults have become increasingly segregated from the community (Ranzijn, 2002). According to Rowles (1998), the continuing existence of the traditional experience of aging amid a supportive rural culture

has been jeopardized because local economies and related migration patterns significantly affect the likelihood that seniors will have family and friends nearby (Keating, Keefe & Dobbs, 2001). As a result of demographic changes, economic restructuring and transitions in social institutions and values, the community context for growing old in rural areas is evolving (Rowles, 1998).

Although the impacts of social exclusion are difficult to measure, it is clear that exclusion relates negatively to health and productivity resulting in significant financial costs to the economy (Toye & Infanti, 2004). There is a strong link between volunteering, social capital and maintenance of health and psychological well-being. Despite their capacity, older persons may be discouraged from active engagement in community life through formal barriers such as compulsory retirement age or informal barriers such as ageist attitudes (Leonard & Johansson, 2008). A paradigm shift in attitudes towards older people is required in order for them to view them as a resource rather than a burden.

Proactive aging can enhance an older individual's quality of life and by extension the quality of life of the whole community. Hancock (2001) distinguishes social capital as having both informal and formal aspects; for example, the informal can be through participatory social networks, and the formal through social programming and supports. As such, the activities, involvements and contributions of seniors add social capital to the entire community's capacity. Here, capacity is defined as the ability to collectively mobilize to achieve goals through the use of social capital, economic and environmental resources for the benefit and stability of the community (Markey & Vodden, 2000). Hancock further presents social capital as 'glue' that increases community cohesion as a whole, empowering groups in governance and development of their social needs. Therefore, in order for issues of rural decline and an aging population to be addressed, the social capital of rural seniors must be identified, acknowledged, fostered, and supported.

Social inclusion of rural seniors through active engagement

Social capital depends on people's involvement. As a result, all forms of social exclusion damage a community's potential store of social capital (Leonard & Johansson, 2008). Social inclusion is an active response to social exclusion. In the 1980s, the literature pointed to social inclusion in terms of the economic benefits of seniors as consumers. For example, it was recognized early on that the in-migration of newly retired seniors provided many economic opportunities for rural communities (Rowles, 1998). While the spending power of seniors remains essential to community prosperity, the social inclusion of seniors is now being embraced from the perspective of active engagement and contributions rather than simply as consumption. It is recognized that engagement of older people in their communities collectively benefits both the community and the participants (Walsh & O'Shea, 2008).

Leonard & Johansson (2008) refer to active engagement as the public sphere, including paid work, formal voluntary work, political involvement and lobbying at all levels, social activism and participating in community events. From this description, engagement is not a passive activity of interacting with one's surroundings simply as a consumer of services. This perspective is characterized by proactive integration to broad areas of community life. Intergenerational engagement initiatives are presented by Kaplan, Lui

and Hannon (2006) as an effective means for increasing community connectedness as well as health benefits. In rural Manitoba, participation takes many active forms including unpaid house work, childcare, group membership, event planning, peer-to-peer assistance, leadership, employment, mentorship, and fundraising. Passively, seniors contribute to community as home owners and consumers of goods and services.

Strategies for inclusion are most effective when they are designed by those who are excluded (Toye & Infanti, 2004). Older adults in rural Manitoba are largely electing to age productively. Their selection of activities reflects that they are considering their own welfare and that of their communities against the backdrop of society at large. While only recently recognized by scholarly investigation, it is a tradition that is integral to rural life. However, this history of community participation is now being reshaped by a new generation of seniors – the Baby Boomers (Chee, 2006). Unlike present seniors that were born roughly between 1910 and 1940, Baby Boomers are "distinctly less involved in civic life" (Putnam, 2000: 257). The "long civic generation", as identified by Putnam (2000, p. 254), is aware that changes to rural community dynamics will need to be addressed by their successors. Present and new seniors will need to be supported in healthy aging so that they can best contribute to evolving rural communities. Through the active involvement of older adults in rural communities, increased social capital can form, increasing the capacity of the entire community.

Methodology

To address the primary objectives of this study it was necessary to include three methodological approaches: literature review, demographic analysis, and qualitative investigation. A review of the literature was conducted that revealed the absence of either research or theoretical development related to the concept of older adults as contributors to healthy and economically vibrant rural communities. As this study thus represents a ground-breaking investigation, it was necessary to combine both quantitative and qualitative techniques to explore a new perspective on the roles of seniors in the community. For this analysis, the study area was limited to the southern half of the province of Manitoba, representing a large region with several unifying characteristics and home to the largest portion of the seniors population. Northern Manitoba was excluded as it is a region that has very unique needs which would have required consideration outside the scope and time constraints of this investigation.

As the quantitative portion of this study, a demographic analysis was conducted to illustrate the distribution of present and future seniors in rural Manitoba, as well as examine potential census data for its relevance in demonstrating the social capital of older persons. The maps and tables produced for these analyses are found in Appendices B and C. Overall, this demographic investigation illustrated the limitations of current data and highlighted the need for qualitative methods to gain a deeper understanding of the relationship between community development and the aging of the population.

The qualitative investigation represents the primary research activity of this study. Qualitative interviews were conducted with a range of key informants to garner their perspective on the contribution of older seniors in their communities. The analysis was based on qualitative data gathered through telephone interviews. In consultation with the Rural Working Group on Older Manitobans, interview topics were designed as talking points, rather than in the structure of a formal questionnaire. The interview guide was comprised of two main sections (Appendix A). The first, *Informal Contributions*, included questions on involvement levels, places and forms of involvement, interactions with younger people, and how seniors aid each other. The second section, *Formal Contributions*, addressed employment and skills, property ownership, housing, and financial stability. Based on these themes the interviews were casual conversations, and respondents provided detailed anecdotes of how local seniors are engaging with their respective communities.

Initially Regional Health Authority Senior Resource Coordinators (SRCs) were identified as the primary and natural first point of contact across the province for the qualitative interviews. SRCs are on the frontlines in rural Manitoba providing supportive services and social programming to older adults. Contact attempts were made with 91 Senior Resource Coordinators in the Assiniboine, Central, Interlake, North Eastman, Parkland, and South Eastman regions, as well as Brandon. Of the contact attempts, 25 interviews were completed with SRCs during the month of July, 2008. In addition, regional overviews were provided by Provincial Services to Seniors Specialists from the South Eastman, North Eastman and Interlake regions.

The interviews with the SRCs were useful in gaining a broader understanding of the engagement of seniors in rural Manitoba, however, it was also important to consider the perspective of the wider community. Therefore, in-depth case study analyses were also conducted. The Rural Working Group on Older Manitobans of the Rural Secretariat was invited to assist with selection of two case study sites. Locales that primarily reflected the economic, migratory and ethnic diversity within rural and remote Southern Manitoba were identified as candidates. The Town of Dauphin and the South Eastman region were elected to serve as zones which might produce a wealth of stories and which could represent various characteristics common to other Southern Manitoban settlements.

As the research unfolded, it was recognized that it was important to capture the perspectives of people working outside of senior-serving organizations in order to get a more holistic view of seniors' contributions outside of senior-centered programming. In order to expand the scope of the findings, interviews were scheduled with Economic Development Officers in rural Manitoba. Four interviews were completed with these specialists in the Assiniboine, Central, North Eastman and South Eastman regions, providing feedback through a community and economic development lens. The case study sites served most useful in this regard wherein conversations with local community economic development officers, employment specialists and festival organizers, as well as with representatives from the Chambers of Commerce, community foundations, foodbanks and financial institutions garnered information concerning forms of community engagement and impacts previously unreported by the SRCs.

The following sections of the report describe the findings related to the demographic analysis, as well as the qualitative interviews and case studies. The research conducted is regarded to be exploratory and represents important advancement in our understanding of the role of seniors in the community economic development process. It contributes to a new conceptualization of the active engagement of the older population by (1) highlighting the present contributions of seniors in their communities and (2) identifying approaches to optimize the role of older adults in rural areas of Manitoba.

Demographics

The proportion of the population in rural Manitoba represented by seniors is increasing. Changes are observable between the years 2001 and 2006 in data gathered using Census figures and Manitoba Land Initiative information. Sorted into maps by the age categories of 55-64 years, 65-74 years, and 75 years and over, it is possible to see that the largest proportion of seniors are located at the fringes of the province. As the highest total population density can be found close to Winnipeg, the lowest densities are therefore in rural and remote areas (Appendix B.1). The change in total population over that five year period reveals that decline is occurring throughout the central and western half of southern Manitoba (seen in red in Appendix B.2), coupled with some growth noticeable specifically in the southeast (seen in blue in Appendix B.2). The growth in areas associated with retirement migration such as the Interlake, the Whiteshell and other larger settlements, is connected with recent retirees largely between the ages of 65 and 74 (Appendices B.5 and B.6).

Responses to the issue of aging populations in remote areas will likely be guided by these larger demographic trends, as well as availability of services in those areas experiencing decline. Where out-migration is occurring, and overall population figures are falling, seniors generally remain in place, leaving them to constitute a larger proportion of the local population. Looking more closely at the maps, and in consideration of coming trends, Appendices B.3 and B.4 show growth in the proportion of the population made up by the Baby Boomer generation. This can be seen in areas exhibiting distinctly different spatial, social and economic circumstances from one another. For example, seniors in Piney may necessitate a larger community response due to other place-based factors of decline than those in Gimli which have elected to retire in a better serviced and more agediverse area. The largest proportion of older persons 75 years and over resides in the outlying areas of the province (Appendices B.7 and B.8). The need for intervention will likely be strongest in remote, declining communities with an increasingly aging population.

Based on customized cross tabulations of Census data, tables in Appendix C demonstrate a first step in identifying the social capital that exists amongst the population of persons aged 65 and over in the case study sites of Dauphin city and Regional Health Authority area of South Eastman. Indicators observable through these figures are educational qualifications and professional designation, participation in the labour force, earnings, and hours/types of unpaid work reported by the population. While some interesting clues can be drawn, the figures simply substantiate the assumption that a wealth of knowledge is present in these settlements as well as the self-identified reporting of paid and unpaid work. Dauphin's seniors display a range of skills. They are part of a more integrated community with diverse opportunities. South Eastman represents a region with range of economic circumstances, knowledge, ethnic representation and population age structure. It is an area that is attracting many international migrants and as such has the younger population is increasing. In order to develop a more constructive and meaningful understanding of how seniors contribute to these and other communities, a qualitative analysis was essential.

Summary of Findings

Older adults in rural Manitoba are highly involved and conscientious members of their communities. Their contributions are invaluable, irreplaceable and rural community life as it is known would not be possible if it were not for their efforts. Seniors have been responsible for creating the infrastructure that is the basis of rural Manitoba throughout their earlier years and as they age they want to ensure that these places continue to flourish. They are the pillars of their communities and the work that they do could not be afforded if it had to be compensated monetarily.

As a result of their ceaseless volunteer efforts and guidance, communities have benefited from the establishment of institutions and public facilities, social and cultural traditions, fairs and events, and uniquely local histories. Seniors' engagement takes shape in a wide variety of forms ranging from club and group membership to council and executive leadership roles. They have flexible schedules and are very reliable. They use their vast skills sets to organize special events and to conduct event logistics. They continue traditional roles of community service for common occasions such as cooking food for weddings and funerals. Province-wide they are also largely responsible for looking after one another as they put in thousands of hours monthly towards formal senior-serving programming as well as informal neighbourly assistance.

In addition to their philanthropic endeavours, older adults contribute directly in a multiplicity of ways to the economic well-being of the localities that they inhabit. Home ownership remains common as many older adults age-in-place. Migrating to locales with increased access to services is creating demand for senior friendly housing and associated spin-off industries. Maintaining employment beyond retirement is common and the community impact of retaining these skills is multi-beneficial. Through mentorship and intergenerational interactions there is the transference of a wealth of knowledge to newer generations. Understanding the importance of flourishing community life, seniors fundraise tirelessly for causes that concern the survival of the places that matter to them most. They have been responsible for founding numerous community foundations that will provide grants in perpetuity. They give what they can through time and/or money that may not be at the disposal of younger people and working families.

The largest factors affecting involvement are access to services, availability of affordable transportation and tenancy in adequate housing. Individual independence becomes compromised as the effects of deteriorating health are compounded by lack of access to vital health and transportation services. Geographic considerations of remoteness impede participation in community life as transportation costs increase and personal mobility decreases. Limited spending allowances are further reduced by the increased proportional spending on mobility costs. When the monetary expenditures outweigh the perceived benefits of volunteerism, contributions begin to dwindle and the impacts of isolation reinforce a negative cycle of diminishing well-being.

The nature of engagement is affected by how well these needs are being met and as a matter of scale it has been the larger settlements that have been able to fulfill these requirements. Elderly persons in cities such as Dauphin and Steinbach are better able to

participate in community activities as less time, money and energy are spent on travel to health services, groceries, and other essentials of daily life. The engagement of these seniors are broader, community encompassing and varied whereas those of smaller towns have a tendency to be more senior focused. A catalyst for mobilization of seniors towards collaborative efforts revealed itself to be the role of a revered leader in smaller communities.

Health was identified as being a more pivotal element in participation among seniors than age. However, there were marked differences between the age groups. These related to value-driven behavioural variations according to generation. Present seniors were raised in a time of economic depression and community dependence. These seniors have learned to live frugally and give to their communities in whatever way they can. They have also lived a slower pace of life, particularly if located remotely. Their methods for interacting with others necessitated the development of and membership in groups and clubs. The knowledge and traditions that stem from these approaches to community are beginning to fade. Membership is dropping in organized groups such as choirs, clubs and hall groups. There is concern that the activities of these groups will also cease to occur once the members are unable to participate. These seniors remain on boards and are comfortable making longer term commitments than the younger seniors.

A new generation of seniors has adopted new values in adapting to societal changes. These adults are at a phase of their lives where they have retired more recently and have an opportunity to make use of this time on their own terms. Their schedules remain full of personal activities that tend to family child care, part-time work, travel and leisure. They were raised during a time of increased economic prosperity and relate services with user fees. They have a stronger willingness, and better ability, to pay for goods and programs. They have a preference for term and event volunteerism that allows them the flexibility to prioritize their other involvements. As they age, it is anticipated that this group's habits and expectations will call for changes to current systems of service delivery and volunteerism impacting the places that they call home.

Case study site selection considered ethnic variability and interviewee selection ensured regional representation. Communities with distinct ethnic histories were observed to have a higher likelihood of engagement related to heritage preservation. Intergenerational interactions towards this end occurred within community and family life. Geographic variations throughout the province were, as previously mentioned, based according to settlement size, proximity to and accessibility of services.

The promotion of healthy aging and active participation of seniors in rural and remote communities of Manitoba is being addressed largely internally by seniors themselves. They are both the recipients of support services to seniors and the volunteers that deliver these programs. The extent to which these efforts fall short is in areas where intervention is needed. Housing, transportation and health service provision are elemental to inclusion. They will not likely be addressed naturally and effectively strictly by private enterprise.

Recommendations

There are a number of variables that communities ought to consider if the value of seniors' efforts is to be captured and enhanced. The following statements highlight important observations and identify considerations for moving forward with rural community economic development and healthy aging initiatives.

- 1. Older adults in rural Manitoba have broad, extensive histories of community participation. They are regarded as pillars of their communities and as essential elements of local livelihood. To the benefit of all the places that they inhabit, they are strongly interested in continued involvement as they age. The commitment that seniors display towards engagement should be fostered; the positive impacts of seniors' contributions should be acknowledged; and the social inclusion of seniors in community life should be supported.
- 2. Community size, accessibility of services and population structure appear to be indicators of how seniors' involvements manifest into forms of action. Seniors in remote communities, with a declining population, and a higher proportion of seniors were commonly reported to direct their interests towards senior-oriented activities; whereas older adults in larger settlements, with access to vital services, tended to engage more broadly in community-building ventures. The extent to which these indicators could be considered factors is unknown and the resulting impacts are suspected to be of significance. Identifying links between community type and resulting involvement requires further investigation. Addressing social capital may require different approaches depending on the type of community in consideration.
- 3. Present seniors customarily connected with one another through concern over communal well-being. They organized in various groups to conduct activities of mutual interest which often benefited their community as a whole. The mentality of togetherness that led them to assemble is now shifting towards individualism in newer generations. As a result, membership is shrinking and much essential traditional knowledge is at risk of being lost. For example, skills relevant to food security such as canning must be retained. As older seniors continue to age, creative strategies to maintain their vibrancy and to retain their traditional knowledge ought to be considered.
- 4. Baby Boomers have developed new ways of giving to their communities and are more selective with their methods of participation. These emerging trends signal the need for adaptation in a changing society. The social capital of newer seniors must be harvested by developing an understanding of their preferences and employing correspondingly unique strategies to encourage their involvement.
- 5. Gerontological research has traditionally been approached from a needs-based perspective wherein seniors are viewed primarily as recipients of services. The concept of seniors as contributors to community is an entirely new area of study. **Growing the literature on this subject would require an investigation into best practices of how other communities are identifying social capital of rural seniors as well as how social inclusion is being addressed by community planning strategies.**

Inventory of Social Capital amongst Older Adults in Rural Manitoba

This qualitative examination of the social capital amongst seniors in rural Manitoba is divided into three sections. The first describes how seniors are currently engaged in building community through both formal and informal participation. The second informs of barriers to inclusion. The third considers how the use of social capital is taking new forms and the implications of the relevant outcomes.

1. Contributions, Involvements, and Activities

Older adults regard themselves as people that conduct ordinary activities of daily life rather than as seniors responsible for local prosperity. However, they have more extensive histories of contributions that assist their families, neighbours, and communities than any other group. They are at a point in their lives where they have looked after the most essential family and work obligations and can now look beyond their personal lives to the people and places around them. The choice to give back has been a natural progression.

Seniors are unique in the breadth of their skills, wealth of experiences and regarded as instrumental to the survival of the communities that they helped to create. Their ongoing involvement satisfies the need to stay occupied following a long working life, the opportunity to socialize, the gratification of spending time in fulfilling ways, and has the public benefit of fortifying communities. Staying connected to others provides a sense of belonging that is difficult to encounter without a regular workplace or once friends are no longer able to visit.

Older adults contribute because they want to and know that in many cases others just do not have the time to do so to the same extent. They are sometimes called upon so much that concerns of volunteer fatigue are being observed. They are looking to pass the torch to upcoming generations and in some places are doing this successfully. This first section recounts information collected about the volunteerism, leadership and employment activities of older persons, as well as their economic, intergenerational and knowledge-based contributions in rural communities of Manitoba.

1.1 Volunteerism

Seniors were unanimously cited as being the primary group of volunteers in each rural community. Their contributions are significant and many are busier in retirement than ever before. In nearly every case, interviewees acknowledged that without seniors' boundless volunteerism many things would not be possible in their communities. As expressed by one respondent, "seniors are interested in contributing and being involved even if they are no longer physically capable." As they age, older adults find ways to remain involved in a plethora of ways. Their specific contributions can be classified into specific categories.

1.1a) Institutions, Groups and Organizations

Seniors are extensively active in a variety of organizations, fraternities, service groups, and clubs. Although groups like the Rotary Club, Knights of Columbus, Royal Purple,



Elks or Lion's Club are decreasing in membership, they remain senior-driven organizations interested in supporting their community. They tend to fundraise for basic administrative and operational costs and are generally able to collect what they need. Where these groups exist, they are regarded as being the backbone for community investment and capital projects. Recreation facilities such as ice rinks, pools, golf courses, baseball diamonds and curling rinks are examples of resulting public facilities.

Institutions such as museums and cultural centres are places that are able to make best use of seniors' desire to pass along tradition and history to the rest of the community. Seniors also keep their personal memories alive through popular coffee group discussions where they can share their stories and recollect fading images from the past. These common gatherings are highly visible to the rest of the community as they often take place at local shops on a daily or weekly basis. It is a way of ensuring concern is conveyed over one another's well-being.

Faith-based membership remains very important for many older adults and this connection to like-minded people facilitates branching into other groups such as choirs. Often still segregated by gender, women's groups will carry out fundraising activities through quilting, perogy and bake sales. Ladies Auxiliaries actively fundraise for services such as health care and hospitals. The contribution of seniors is particularly prominent with non-profit groups where seniors are increasingly the grant writers for programs and core funding.

An illustrative example of these groups' dynamism is the treasured community institution and mentorship story of the Franklin Craft Club in Dominion City. It is a place where retirees work together to fix donated furniture for resale. The proceeds go towards improvements, upkeep and maintenance of the building that houses the club. The club and building are thriving. The men are subsequently hired to do work in people's homes.

The club's routine involves the men gathering at the coffee table at 8 a.m. to chat. They then proceed to carry out their skilled work. Some men make a full work day, or even work week, of this labor. For the most part people are using their existing skills but some are learning for the first time. The club is diversifying and may begin to accept donations of things like used exercise equipment and walkers.

The community's women gather for coffee at 10 a.m. Then they generally return home to traditional roles including housework, cooking and baking, sometimes fundraising through these endeavours. Some women are also undertaking the craft club's work as a female member has begun to refurbish furniture alongside the men. The women provide a healthy lunch three times per week at the legion for the cost of \$5 per person. This includes entertainment and is followed by a one hour exercise program. Two women are needed on each day to carry this out.

Between 30 and 60 people will gather for coffee daily. Membership fees have been frozen at \$20 annually since 1985. There is the recognition that access must be affordable and that increased costs would result in more lost than gained. The club was founded by the same gentleman that worked to found the golf course, which also retains low fees of



\$2 per game or \$100 for membership per year. All of the town's facilities are serviced by senior volunteers.

1.1b) Special Events

Many rural communities organize annual and special events such as agriculture fairs, festivals, rodeos, and dances. Seniors are largely credited with spearheading and facilitating these events. Whether seniors are conducting reenactment skits at a Heritage Day festival, providing demonstrations of traditional techniques, or leading seminars on cultural history, it is they who are providing a sense of place and context for their community. One SRC noted that "skills like threshing, winnowing, milking cows and a lot of those old farming skills are being lost and the seniors have these skills." Another noted that seniors have "a great wealth of knowledge from experience and these events give them the venue to share dying skills and traditional methods that are being replaced by technology."

In addition to running the traditional Dauphin (Agricultural) Fair and Canada's National Ukrainian Festival, seniors in Dauphin are connecting with a wide variety of members from their community by attracting sporting tournaments to their city including the upcoming 2010 Royal Bank Cup National Junior "A" Championship Tournament. Events are strictly run by volunteers in Dauphin, the majority of which are over 55. As noted by one interviewee, "The city could never afford to pay for the services that they provide." Requiring the recruitment of hundreds of volunteers every year, seniors draw upon their vast skill sets to make these events happen from the ground up.

1.1c) Peer-to-Peer Assistance

Seniors help one another to stay healthy and independent. Many of their needs are met by more mobile, often younger, peers. According to one account, "They'll do little things for each other and are generally courteous to each other's needs." This manifests itself through a wide range of informal contributions to their community of friends. Another accounting related seniors' preference for the use of networks, stating that they "would rather compensate their friend" than turn to an agency for assistance. Yet despite the search for independence, many older adults have welcomed the formalization of Support Services to Seniors (SSS) and now eagerly contribute as volunteers in program delivery.

The most important example of this provision relates to transportation and access to vital services. It is very common for seniors to provide one another with rides. They will act as chaperones for medical appointments, lend a hand with shopping trips, and ensure that others are able to attend church or social activities. Seniors go beyond their duties as drivers investing not only their time, but their money. With increased energy costs, any compensation for mileage doesn't cover the cost of fuel, so vehicle depreciation costs are borne by the driver. In the RM of St. Anne, drivers have to pay out of pocket for police criminal record checks. This discourages would-be volunteer drivers. In Steinbach, there is no charge to drivers for their criminal record check. An agreement has been made with the police department so that the fee is waived. Regardless of willingness to help, some SRCs expressed valid concerns over the safety of seniors and the declining ability of the drivers. This is an instance where volunteer fatigue must be addressed.

Additional voluntary services to the SSS programs include daily phone calls, friendly visiting, housekeeping, yard maintenance, repairs, or basic errands. The statistics describe the extent of these contributions. For the Regional Health Authority (RHA) of South Eastman, over 80 percent of SSS volunteers are seniors. In May 2008, Seniors/Tenant Resource Coordinators (12 in RHA) served 1507 people, utilizing 335 volunteers that contributed 3387 hours of service. Congregate Meal Programs (16 in South Eastman RHA) delivered 12951 meals, utilizing 342 volunteers who gave 1181 hours of service. Seniors Centers served 1100 people (members and non-members) drawing upon 105 volunteers delivering 669 hours of service. Adult Day Programs (6 in RHA) for more frail elderly persons served 82 people with 50 volunteer helpers giving 168 hours of service. The winter figures were noted to be even higher due to additional programming.

As detailed above, for the most part, seniors readily participate within the framework of these initiatives. However, sometimes they do so much of this work independently that SRCs have difficulty recruiting volunteers. Seniors will often undertake this work soon after retirement, understanding the necessity of the work and the likelihood that they will one day need it as well. There are also older persons that concurrently welcome the services as users and also lend a hand in whatever capacity they can. This fosters relationships between seniors of varying ages. These forms of support are also helpful for programs like Meals On Wheels and food banks.

Lastly, older persons are heavily involved in social groups that focus on leisure and recreational activities. By virtue of necessary interaction, these activities provide informal supports for their members. In this way, interest spreads by word of mouth. As one SRC described, "there are three ladies who are running one of the physical exercise programs on their own. It not only helps out with the running of the centre, but the program would not exist without them."

1.2 Leadership

Governance and leadership roles are filled by older adults in many communities. Seniors hold prominent positions on local boards of directors, organization executives, municipal councils, and in chambers of commerce. Although civic involvement varies regionally, seniors guide community direction through these roles. In Dauphin it is mainly the Baby Boomers that assume these responsibilities. Many are retired working professionals and will offer policy advising or provide expertise. For example, lawyers may complete contracts. One interviewee complimented that "they do the work by choice and they'll be doing what they do best plus they'll do a bit more." They also noted that "groups have been made up of brilliant people."

Through lower profile avenues, exceptional leadership can also act as a catalyst for meaningful participation. Good leaders can gather groups to affect change. Where a senior emerges as a leader because they are naturally respected by others, and they have the energy and commitment to recruit others to help towards larger projects, seniors are presented with opportunities to be involved in more diversified ways regardless of settlement size. One such example is in the RM of Stuartburn where a Manitoba Housing Authority residence received a new tenant who was quickly elected president of the apartment board. This gentleman fundraised devoutly with other residents. They sold

raffle draws, tickets in stores, and had items donated for give away. With the funds gathered they are currently landscaping the entire property in two phases. The RM even pitched in money to help in response to this grassroots initiative. Senior residents have done all of the work themselves – including manual labor laying rock and dirt. Everyone who wanted to help was included. An inclusive atmosphere and respected leader were key factors towards success.

For some, leadership has become tiresome and they are ready to pass the responsibilities along to others. According to one SRC, "14 of 15 of our board members are older seniors and they're exhausted. They need more support from younger seniors." This is reiterated by an EDO commenting that "older seniors are stepping back from politics to let the younger generation take lead." The leadership skills possessed by seniors are integral to rural communities but longer term planning must consider that as aging progresses, these skills and knowledge must be transferred to younger generations in order for the community to thrive.

1.3 Paid Employment

Seniors in rural communities are often continuing to work part-time after retirement. As indicated by the interviewees, this occurs for a couple of reasons: many seniors are finding that they need the additional income, and they are also interested in being actively involved in their community. Some will continue working in their traditional field and others will learn new skills towards other work or business development. Regardless, according to a respondent, "they want to feel like they are still productive citizens as they still have something to offer."

The type of employment varies largely according to the reasons for returning to the work force and the individual's financial situation. Seniors with more disposable income may work in the non-profit sector for a fraction of the value of their labour, others may choose to consult in their areas of expertise for larger fees. Some workers are pressured to return to work by workforce demand in cases of highly skilled labor with shortages of workers. There are also many seniors that must work if they are to make ends meet financially.

For many that must work for sustenance or to supplement pension income, this may mean working in retail or service industries. Retired teachers will return to teaching part time or as substitutes, and retired nurses are returning to the hospital when called upon. They are generally tired but know that there is no one else that can fill their space. This relates to the ongoing challenge of retaining youth in rural Manitoba. It is of particular concern as the population ages and more are in need of health services. Fewer workers and increased users are creating undue stress on a limited pool of retirees. Seasonal farm work is required equally of heavy machine operators. Although, it has traditionally been common for farmers to keep working until they are no longer physically able to do so. In Dauphin, the federal government's Canadian Agricultural Skills Service's program has become very popular as it partners with farmers for sustainability and helps them to gain new skills

A challenge facing employers and potential employees is that rural seniors lack awareness of their own skills. Sometimes they believe that their lack of familiarity with



technology will greatly impede their entry to the workforce. However, they have been actively involved members of the community and have many strengths, a wealth of knowledge and a breadth of experience that can't be recruited in inexperienced workers. They've amassed numerous skills because of the broad range of work needed to carry out work and life in a rural setting. They've been pioneers of programs and jobs that continue to this day. Places that have been able to recognize this and to provide training report that technology is not a restrictive hurdle.

A few communities are seeing successful small businesses initiated by seniors. These range from woodworking shops, to small motor repairs to craft stores. Where a small business emerges, it often grows out of a hobby interest or skill cultivated during retirement. In one instance, a senior was cutting trees for his neighbours and saw a need for a stump grinder. Using computer skills he acquired through one of the Senior Resource Centres, he bought a stump grinder via the internet. Since then he has developed a successful business and has more work than he needs.

However, not all seniors want to return to the career they have recently retired from. Instead they may begin working in an area that is much less stressful. This often leads seniors to more sociable work environments in the service sector, such as golf courses, restaurants or stores. This is easier to do in larger settlements where there is various work available. Seniors in more rural and remote settings lived more laid back lifestyles and it is reportedly less common for people to continue with paid employment. Some are satisfied carrying out the fee-for-service work of the SSS programs. In this way they can make some small earnings using a skill, such as carpentry, upon request to the SRC from a senior in the community. In areas that have attracted younger seniors focused on travel such as Paradise Village (a very private trailer home retirement village in St. Anne), recreation is a larger focus than work.

1.4 Finance

The range of financial means amongst seniors in rural Manitoba varies greatly. Yet, despite specific margins of wealth, seniors are described as the main supporters of the local economy. Their consumer spending and material assets in home and land ownership are indispensable. Additionally, seniors support fundraising efforts through ticket purchases, raffle draws, bingos and by providing food or other handmade goods for sale. Older adults were cited as donating most proportionately to community causes as well as procuring funds to cover the administrative costs of their own clubs.

One assumption by an interviewee that, "families are still in the phase where they are saving for retirement and paying for all of their kids' needs" was reiterated across the province. Seniors generally make their gifts quietly and "don't want bells and whistles" for their generosity. To the community at large, the substantial nature of these gifts goes unnoticed unless donations are for high profile causes. One senior described the motivation of older people's interest in giving to an interviewee as, "What happens over time when you've acquired wealth is that you take care of your needs, take care of your family's needs and then you say, now how can I help my community? You start looking to help your neighbours. You take your giving to the next level."

Where seniors are vacating their homes and settlements in search of access to services and suitable living conditions, there are emerging financial implications.

1.4a) Fundraising

There is a long history of community fundraising in rural Manitoba and seniors are very supportive of this tradition. Younger seniors often do the organizing using their expertise to gather support and maintain momentum. Older seniors participate as active donors. As one interviewee explained, "we're trying to build a multipurpose activity complex, and although our community is very poor, seniors are significantly supporting the fundraising efforts."

Often, seniors who are no longer physically able to volunteer time will instead contribute with their dollars. They may buy tickets and give donations but feel unable to attend an event. Working families may participate through attendance but are less likely to give additionally. Even though they may not necessarily be able to reap the benefits of their contributions, seniors donate because it adds value to their community. It is for this reason that seniors are described as being particularly keen to support major building projects with long term community benefits.

Seniors' generosity is consistently touted and especially strong in areas relevant to older persons. Examples include community and senior centres, museums, hospitals, and housing complexes. In one community a respondent spoke of their hospital fundraising auxiliary that is primarily run by seniors. Their efforts have been successful as they have received significant investments to their campaign. Seniors were said by an interviewee to "donate unsparingly if it is something that is very important to them." A unique instance of this presented itself in Dauphin where a former resident observed the challenges faced by his parents as they aged. At the time there were few services for seniors and his parents moved to more appropriate housing in Winnipeg in order to be closer to services and transportation. As the gentleman had accumulated wealth throughout his working life, he decided to ease the pressures on aging for other residents by building Lorray Manor, an assisted living facility. He also provided the manor with a van to help residents with transportation needs.

1.4b) Foundations

Rural community foundations cite seniors as making up the largest percentage of their donor base as well as being the group that gives most proportionately in rural Manitoba. Rural community foundations hold over \$7.2 million in capital and growing at The Winnipeg Foundation. Seniors are acknowledged as having been instrumental in establishing endowments and fundraising to support a wide range of community programming, facilities and scholarships for youth. Older persons are commonly the founders of foundations as well as active board members.

Seniors tend to have a better understanding of the long term benefits to endowment building. As only the interest earned annually by an endowment is made available for granting, the entire capital of a donation stays intact and can provide grants in perpetuity. Foundations are finding that people often prefer to give outright gifts that will have an immediate impact rather than investing their donations with foundations. Yet, there are

seniors that remain devoted to endowments as the story of a 90 year old woman who walked in the rain to give a considerable donation to her local foundation illustrates.

Some foundations are beginning to or considering promoting bequests with the knowledge that, as one EDO put it, an "unknown amount of wealth accumulating in seniors' bank accounts, as they have diligently saved every penny they have ever earned." Other significant donations arrive as in-memoriam gifts. These are smaller amounts but very common and they add up.

A trend that has developed in philanthropy is that people want to be engaged with giving. They want communication and to feel connected to the impact of their contribution. As one administrator put it, "Often, people that give don't have many people left in their lives and feel lonely. They feel that cheque is more than just money – it's a way of being connected." For recent retirees that have money to donate and time to consider how best to do this, there is a new interest in planned giving offered by community foundations.

1.5 Intergenerational Interactions

Most communities indicate that intergenerational involvement with seniors is weak or that relationships with younger people could be better. As one SRC suggested, "we have a hard time integrating seniors into the community, partially because we have that culture of putting them in a retirement home." On the other hand, communities with strong cultural foundations, such as Mennonite and Ukrainian communities, report strong intergenerational ties. In cases where seniors have family within their community, they are reported to have substantial and meaningful relationships with younger people. This aside, most respondents describe intergenerational involvement as an activity linked to schools.

The Friendship Centre in Dauphin conducted a survey and found that there is prejudice against seniors. It reflects in the attitude of some seniors who feel intimidated by youth. Youth have been known to ruin gardens and vandalize properties. Seniors are targeted because of their vulnerability, creating a barrier for seniors who want to be involved. In North Eastman, a movie has been made titled "Seniors are Cool" that is intended to be shown in schools for purposes of building sensitivity and respect. It is most often the schools that are put in charge of building positive relationships between seniors and kids.

Yet, despite the ongoing challenges of improving understanding between generations, there has been a great deal of respect towards seniors fostered in many communities. A more traditional image of this relationship was recounted by an interviewee that had moved to a rural community from Winnipeg. "There are things you wouldn't really see in a city. There was a little boy sitting on a bike talking with ease to an older man sitting in a grater outside of the grocery store. Seeing these encounters is what helps people to feel a sense of home and well-being in their community." It is also these relationships that permit for the transference of traditional knowledge to younger generations.

1.5a) Schools

In the communities where intergenerational programming is organized by schools, it is both popular and successful. Residents of seniors' homes are often paired with earlyyears students, some without grandparents in the community, for the duration for the scholastic year. They will visit with one another at various frequencies but commonly once per month. They may exchange stories, or at special times of the year prepare performances such as caroling during the holiday season. Pen pal or reading programs that match middle and high school students with seniors are also common. Many schools have students interview a senior in the community and write a report about that person's life. Some have compiled these into books received by all seniors and students in the program. Another program, "Through Other Eyes", focuses upon fostering in youth an understanding of seniors' needs. Kids are asked to wear thick glasses, use canes, and incorporate other aids of daily living commonly utilized be aging adults. As observed following eight years of these initiatives, a positive report claimed that "there is a significant difference between youth that have been through this program and have experience with seniors. They tend to continue positive behaviours towards seniors and are more at ease speaking with them."

Initiative from schools and teachers is identified as the key element in the existence of intergenerational programming in rural communities. Some faith based groups will conduct similar programs but the number of people involved is lower than through schools and the type of contact is more sporadic. SRCs do not generally manage these outreach activities and so it is the education system that has to make the connection. This type of interaction was felt to be needed and respondents argued that there should be more structures to promote it. With preference for inclusive/participatory strategies, active engagement was seen as more fruitful than passive, occasional activities.

1.5b) Mentorship

Other intergenerational relationships exist through festivals, fairs, museums, service groups and business. Here, they manifest as activities where seniors mentor younger people and teach them skills. Seniors teach younger people heritage skills, or in some communities seniors may teach new immigrants to speak English. Seniors even mentor at-risk youth in mechanics, motor repair and other trade skills according to one account by an EDO. This was touted as a particularly successful set of programs. A challenge to duplicating this success is the reported lack of resources and infrastructure to expand these initiatives in meaningful ways.

There are also instances of retiring business owners who, as part of vendor financing agreements, mentor new local business owners in the operations of their former business. Another story of intergenerational mentoring with direct social and economic impacts tells of a senior who trains people in horticulture and tree pruning. In these ways, mentorship creates meaningful relationships which foster understanding and respect, while also benefiting both parties through the sharing and learning of skills.

1.6 Family and Social Networks

The most meaningful contributions are cited as being within families and social networks. Many respondents note that when family and social relationships are strong, seniors are



tightly woven into the community. Assistance with the provision of childcare for grandchildren is more common among younger seniors. These responsibilities are often of primary concern and all other volunteer responsibilities fall after this. However, the majority of seniors, according to the interviewees, do not have family in the community and their social networks are dwindling. Their children have relocated in pursuit of employment opportunities, leaving seniors lacking assistance that may otherwise have been provided by family.

Places where people come together provide opportunities to expand and grow networks of social support. Sports are a major part of intergenerational cohesion in some communities. When a culture of sporting is common, it is seen as a significant venue for seniors to participate in the greater community; either through maintaining the facility or simply as a spectator. People will introduce their children and grandchildren to one another and in doing are said to create the atmosphere of a "village raising a child".

1.7 Traditional Knowledge

The older population in rural communities has accumulated extensive traditional knowledge. The art of canning and making preserves was learned in an earlier era when a harsh climate and poor economic conditions required it out of necessity. The development of the industrial food system, and the disappearance of the family farm, has led to a decreasing interest and reliance on these skills. As the area of food security is becoming a growing issue of concern both locally and globally, seniors from agricultural regions with this experience have the potential to contribute significantly towards sustainability. Their skills can be passed on to newer generations of rural and urban dwellers who will need to ensure food security in perpetuity. Programs such as "Eco-Odyssey" in one Brandon school are taking advantage of this specialized knowledge.

2. Factors Influencing Involvement

The ability of older adults to be involved with their peers and community is shaped by several factors. These characteristics both facilitate and impede participation. Where communities have responded by addressing seniors' needs, obstacles have been turned into opportunities. The long term implications of meeting these necessities will be reflected in community involvement and conversely, community prosperity.

2.1 Health

Although age is commonly used as a marker for categorizing groups when addressing seniors' issues, in the case of engagement and involvement, health is a more descriptive determinant than age. Higher levels of well-being may permit for active out of home volunteerism and employment whereas degrading levels of physical or cognitive ability may result in altered contributions.

Good health and physical mobility allow for a broader range of choices in community engagement. A resident of Dauphin that participates as a competitive tri-athlete is in his mid 80s. One community's most reliable volunteer driver is in his mid 90s and in sound health. Conversely, individuals in their early 60s with poor health commonly have limited involvement in the absence of significant supports and services.

The decreasing ability to remain socially active has negative effects. One observation describes how both seniors and the community are affected by this. "When they can no longer make it to volunteer their health further deteriorates as the sense of belonging suffers. Depression sets in and they start going to the doctor for companionship." Where communities conduct outreach to those in ailing health, there are additional opportunities for volunteerism from other members of the community, facilitated social encounters and decreased instances of isolation for those in need.

2.2 Transportation

Access to transportation is the most essential external factor affecting involvement. When an older adult is no longer able to drive, there is an increased risk of isolation. Due to the distance of services, this impacts seniors located remotely more so than those in small towns or rural cities. The loss of independence and the inaccessibility of former activities are factors that lead to diminished contributions. According to one interviewee, "They'll help but you've got to get them there."

In response to this growing challenge, rural seniors have developed a culture of support by providing transportation assistance to one another. Informal arrangements are commonly made with friends, neighbours and family. This collegial assistance facilitates attendance at medical appointments, community events, church, or running of basic errands such as grocery shopping and banking. But, seniors do not like to feel that they are a burden and will not always ask for help when it is needed.

Some settlements provide seniors with transportation assistance coordinated by the Support Services to Seniors program, church groups or care homes. These are popular and used extensively. Through these formal arrangements, seniors are matched for rides



upon request. Although many interviewees reported that seniors' transportation needs are currently being met, there was acceptance that more effective solutions must be developed as this system has several short comings and is unsustainable in the long term.

Costs to transportation options as well as shortages of volunteers are cited as the major failures. When available, these transportation programs are rarely able to pay drivers and rely on volunteers with personal vehicles. Rising fuel prices are making it cost prohibitive to provide volunteer rides. Those helping are most commonly seniors themselves. Young seniors are more active in carrying out these duties in small towns but remote volunteers tend to be older and increasingly affected by the process of aging. Due to a lack of replacement drivers, there is concern that safety may be compromised when volunteers feel pressure to continue with driving duties beyond comfortable ability levels.

Even with existing fee-for-service funding and honorariums, many communities have a significant lack of transportation options. When Handi-van and taxi services are available, they are prohibitively expensive for both users and communities and not user-friendly. Greyhound bus service has also been reduced between towns or stopped altogether. The impacts upon participation are that "only an hour of time may be required for an activity but (seniors) may not view the cost of a taxi to be worth the expense. If it is costing them more than time to volunteer" they won't do it. A senior will "think twice about driving baked goods into town for a fundraiser."

A disproportionate impact is borne by those with limited incomes or diminished social networks. Health is being compromised due to associated expenses of medical appointments. Unpredictable wait times, overnight accommodation costs and transportation scheduling, are prompting seniors to avoid physician visits. The resulting effect contributes to a negative feedback loop of declining health and involvement as diseases progress to untreatable levels. The area of improved mobility options for older adults requires intervention of a more coordinated scale.

2.3 Geography

Living at a distance from essential services brings to light the challenge of adequate aging-appropriate housing, transportation and the related compounding effects on health and community involvement. Residents of sparsely populated Rural Municipalities such as Piney are at the greatest disadvantage as they are barely able to participate in programming for seniors due to transportation issues let alone seek out volunteerism on their own terms. There is extensive migration into larger towns and cities from seniors seeking proximity to services, prompting a response from various economic sectors. Communities large enough to support a hospital and other healthcare services typically find greater engagement of seniors in their community. The smallest of communities who are unable to maintain services experience continued population decline.

Dwindling populations translate into fewer dollars available from within the community to address transportation and housing needs. Smaller populations also make it difficult to justify public spending on necessary facilities. Fundraising options are limited in remote, economically less-prosperous settlements. Residents' ability to give is limited and often drained by other issue areas. The community foundation in Dauphin is foreseeing that

there will be increasing requests for grants to offset transportation costs. They have already sought additional funds through the Thomas Sill Foundation to help with the local handi-van but other communities have not met this same success. For some, the rejection of applications for funding has been very discouraging and there is a greater sense of hopelessness. There is no unified opinion as to how best to address the challenges for remote seniors but there is agreement that addressing housing is of significant concern.

2.4 Housing

Health largely dictates an older person's ability to maintain their home. Most seniors in rural communities continue to live in their homes and many are aging in place until they are no longer capable. Older adults try to continue taking care of their own properties and do not seek support until they absolutely have to. Assistance is available for everything from housekeeping to small repairs or yard work. Wanting to maintain independence, seniors approach their social networks long before contacting a formal support service, especially when user fees are involved.

Encouraging seniors to age in place was described as a trend with positive and negative outcomes. This has improved affordability for older residents in the short term but it is becoming increasingly challenging and expensive to provide public support in the long term. For many seniors the transition out of their homes is stressful and unwelcome but independent living is particularly isolating in comparison to group living. When social networks begin to dwindle as friends and family pass or move away, it is important to break down barriers. Both home retrofits for wheelchair accessibility and services available in remote areas do not address this obstacle. In Dauphin, a story was recounted by an interviewee of "a lady that moved into an assisted living facility who stopped needing to use her walker as she grew so happy and became the life of the party that she had formerly been." Although instances such as these may be rare, they are less likely to occur without advancements in the alternatives available for seniors' housing.

Interviewees consistently reported that there is a shortage of appropriate housing in rural Manitoba. Assisted living units, personal care homes and apartments blocks are too few to meet the growing demand. Wait lists for seniors housing are common and in some instances also very long. Many communities do have seniors housing manors, provincial subsidized housing, and even high-end condos. However, when these options have units available, they are small and poorly maintained, or they are unreasonably expensive for an individual on a fixed income. Even subsidized housing becomes prohibitively expensive for seniors that are middle income earners as the sliding scale system results in excessively high charges to their cost of living.

Housing markets are further impacted when seniors remain in their homes as younger families wanting to move into the community are unable to do so. A few EDOs speculated that by providing appropriate housing options for seniors, the availability of houses to the larger market would increase. Where prospective home buyers exist, and seniors housing is available, seniors are able to sell their homes at fair prices. However, there is not always a demand for successors to these homes and in many cases where seniors are migrating to communities with better access to services, the communities left

behind are impacted adversely. In some cases, seniors that sell their homes must accept a sale price that is less than anticipated. This affects their budget in the long term.

In South Eastman, the RHA is trying to develop more block care and to spread out supportive housing. The RHA would like to aim to provide the first levels of service to people within their own community but the size of community influences effectiveness of that delivery. Some communities have this level of service, while others are in the process of establishing the essential services. One interviewee from the region reported that acquiring the necessary housing "would require a local committee, public money, fundraising and take a lot of work." It is mostly private builders that are meeting the need in the city of Steinbach. According to one report, "every apartment block that gets built seems to become seniors housing even though it wasn't meant to be." A representative from a smaller, more isolated community admitted that the challenge of gathering funds is the most overwhelming as their town is not wealthy. In over three years of fundraising, they have obtained less than 10 percent of the money needed to build elderly person's housing and low rental units. They sensed that "seniors may not hang in for long if the wait is too extensive," alerting to the likelihood that they would move out of the community.

2.5 Migration

Older adults are relocating away from their family homes and traditional settlements for two main reasons. One group, as aforementioned, is seeking proximity to health care facilities, appropriate housing and increased transportation options. The second group is investing in retirement homes in more diverse places like Gimli and Dauphin where they can be close to a senior-friendly built environment as well as to their recreational options of choice. The first group feels forced to leave by circumstances and is often older than the second which is more closely characterized by younger soon-to-be or recent retirees seeking amenities. The full extent of these migrations is unknown but has begun to emerge as can be seen in Appendix B.2; some impacts can be inferred.

In addition to driving a notable demand for new housing in these centers, there are the benefits of other spin-off industries to service the increase in residents. The number of services that suit the needs of a senior clientele is welcomed by the newcomers. However, where this may be good for private enterprise, it is a looming problem for public service providers. If the influx is to a cottage area previously considered seasonally inhabited, there will eventually be a need to establish senior-serving programs. It is likely that the new residents will initiate the cause for this where necessary but as they age into the phases confronting their elders, they will also need to ensure that they have additional supports and suitable living accommodations accessible to them.

The current cost of the out migration is at the expense of seniors' former settlements. A concerned interviewee warned, "When seniors leave, they take with them their skills and contributions of time and money. The shopping and events attendance goes with them. It's especially important to remember this when considering that many programs would not be available without their volunteerism."

Conversely, communities with both types of migrants are gaining consumers and potential volunteers. Older adults are finding ways to feel at home through continued involvement. One interviewee said that "where there is so much going on in a small city and seniors have access to all necessary services within five minutes, they are liberated by independence." This helps them to feel supported and they can put their valuable skills to use for the greater good of their new communities. This may mean within the confines of their new home or neighbourhood but sometimes it may translate into broader community participation. Sometimes simply fitting in can be difficult but this was not noted as an overly cumbersome issue. Contributing can be a way to meet new people but it can be difficult for needs-based migrants to engage in this unless they are in a group living arrangement. Furthermore, as one interviewee put it, "seniors need to have disposable income in order to participate." For needs-based migrants this may be of greater consideration than for amenity seekers.

2.6 Economic Considerations

Availability of disposable income is an indirect factor linked to types and levels of community engagement. Monetary considerations impact seniors' ability to maintain a healthy diet and to access services including transportation. Many SRCs noted that seniors are coping, but that it is getting tougher and tougher with increasing fuel and food costs. The eldest seniors were characterized as being very frugal. An ethic of simplicity and community support was described to stem from personal and family experiences of living through the Great Depression. There was also a sense that this group has greater expectations of free or low cost services.

Larger settlements experience a mix of wealth and poverty. In Dauphin, one respondent observed, "some (seniors) are very well off and others are living strictly off of their pensions. The poorer are struggling to make ends meet and aren't usually the ones volunteering." While this may not exclusively be the case, it was common where seniors had less disposable income that they were located in isolated, shrinking communities. In these circumstances, activities were often limited to the scope of senior-related clubs or causes in the absence of a leader who promoted outreach to other members of the community. By contrast, seniors with more disposable income were able to select the type of involvement more carefully according to interest but also in light of their skills. Both sets of seniors were said to give to fundraising as generously as they were able.

Unexpected changes in income have affected some seniors disproportionately. Widows were pointed out as being the most disadvantaged economically with only one pension income. The loss of a spouse was also cited as relating to decreased interaction. In the RHA of Parkland, as farming has become less lucrative, some lifelong farmers have had to seek other paid work in larger centers. In these cases, both men and women have to reenter the workforce and learn new skills. One account conveyed that, "this has been disheartening for many farmers. Some have had to leave the farm altogether following foreclosure." Where it is more traditional to farm for an entire lifetime, changes to agricultural practice are prompting a re-examination.

Those in need are sometimes able to access assistance such as food banks but are hesitant to do so. In Dauphin, seniors were said to "feel that they ought to leave food for needy



families and so will not use it but likely need it and it is there for them too." In March, there were 200 users of the food bank and approximately three percent were seniors." The demand is higher than the use which alludes to potential barriers. Transportation to pick-up the groceries is an obstacle and sometimes arrangements can be made for drop-off but the solutions are instance based and not formalized.

2.7 History of Involvement

An ethic of contributing to community can be fostered throughout a lifetime but can also be developed later in life. Succinctly put by an interviewee, "If people were contributing citizens before retirement, they continue to be involved afterwards. Those that have always been active remain active." Reiterated by another respondent, "The people that were out there volunteering 20 years ago are the same ones active today". However, in some communities, seniors become engaged due to demand or new living quarters. It was said that "even those that didn't volunteer in the past are pitching in because they know that they are needed. It is likely more difficult to come in as a new person wanting to help. Many older seniors that are coming off of the farm won't do anything. They are part of a generation that socialized less the older they got. If they live in a building with other seniors it is easier to get them out to socialize." Some younger seniors begin to develop skills in helping others before it is necessary for them to ask for the same assistance. One example was of seniors volunteering at an elderly persons home before living there and continuing to do so once it becomes their home. A driving factor in engagement is a sense of accomplishment. One respondent praised, "seniors are proud because they know what they accomplished over the years in their working lives. They are who built our community."

2.8 Acknowledgement

Volunteer, donor and employee recognition are known to be important gestures from a grateful community towards individuals who give of themselves to the betterment of places, organizations, work environments and from which others benefit. This is highly valued even when not anticipated. Some people prefer for their contributions to remain anonymous or are satisfied simply with the knowledge that their help will have an impact. However, it is not often that an expression of gratitude will be ill received. The contributions made by seniors go largely without applause even when visible to the greater community.

Recognition events are held annually by all Senior Resource Coordinators and by a few organizations for their volunteers or donors. These take place as teas, breakfasts, lunches, or potlucks where people are invited to participate in a social atmosphere with fellow volunteers. Some communities give out lifetime volunteerism awards following a nomination process but this practice is viewed as insufficient and largely exclusive.

One interviewee wanted for the work of seniors to "be celebrated!" The impact of community gratitude had been observed first hand by a fundraiser who mentioned, "Seniors love recognition and being thanked for all that they do." In relation to the return benefit of their organization, they mused that "Giving thanks results in *more* giving." Many respondents simply wanted more public visibility for their volunteers such as through newspaper announcements but they took responsibility for the low profile,

stating, "We should be doing more of that." Another interviewee noted that "Individuals receive praise more than those involved in leadership roles. Also, this comes from particular organizations than from the outside community as a whole." One SRC felt that "This is a chance to provide seniors with encouragement to keep them going and excited about staying healthy day to day". Many SRCs mentioned that the efforts of seniors are so visible to them because they work with seniors but that the outside community does not take note. This certainly varied from place to place. Suggestions for alternative methods to giving thanks included the waiving of fees associated with volunteerism, such as criminal record checks for drivers, and outings to other events such as theatrical performances, which are rarely available to remote seniors.

3. Changing Nature of Involvement

The most distinguishing factor in changes to giving manifests in two groups, the Baby Boomers and the Depression Era seniors. The culture of community support networks and simple living that was learned from the Depression is fading away as Baby Boomers are now entering their elder years. Looking to the future, it is important to consider how younger seniors interact with their communities. The following section examines the differences between the engagement of older seniors and younger seniors. The changes to community contributions carry several potential impacts.

3.1 Types of Activities

Elder seniors volunteer in a way that is representative of Depression era cooperation and necessity. People work together in whatever skilled or unskilled way they are able, regardless of personal preferences. As one respondent put it, "the older they are, the more they take care of each other. The older ones come from a hardworking lifestyle and background of active volunteering". The groups to which they belong are losing membership and unless they can find ways to engage younger members of the community, these organizations will be lost. A younger member of one community commented on their local choir, suggesting, "They need to change the nature of involvement away from church affiliation. People have to be allowed to join as individuals otherwise it will not survive. This is a common story for many volunteer groups." Another interviewee was concerned with the effect upon fundraising, positing, "As some groups fold there will be a major financial impact upon the community."

When asked how or where Baby Boomers are involved, respondents noted younger seniors do not volunteer less, but just differently. Repeatedly, interviewees described the foundation of changes between generations as an attitudinal shift away from group concerns to individuality. Baby Boomers volunteer in much more strategic ways. With awareness of the abundance of resources that they have developed, they consider long term planning and utilizing their strengths towards best use. For example, rather than acting as a driver for a seniors' transportation service, they'll sit on a Board of Directors. Baby Boomers tend to volunteer in more knowledge-based activities rather than physical volunteerism.

This is prompting varying levels of concern among SRCs. Their concern is with the feasibility of their programs and services over the next 10-20 years. The aging volunteer base is not always being replenished by the entrance of aging Baby Boomers. As many of the current programs and services are dependant on volunteer labour provided by seniors, SRCs cited that even a minor decrease in volunteers can impact the depth of services available.

However, the user demand will truly determine what is needed to assist Baby Boomers. There is speculation that the solutions to the problems that may be created will also be solved by this shift in styles of giving and ways of thinking. Because Boomers do not consider themselves to be seniors yet, they do not feel comfortable accessing senior oriented services. They are more likely to be willing to pay for services that allow them to retain their individuality through personalized service meaning that regular business

channels are better suited to satisfy their needs. According to an interviewee from Dauphin, "the Boomers are redefining retirement. No one has preceded them in this area in the same way and so they are a bit lost in their journey." Sensing that having to create new systems for managing the needs of Baby Boomers will require some planning, they warned that, "there aren't really transitional services readily available. No one talks about it but there are programs for youth, recent grads, unemployed person and older seniors. There is a lot of pressure during times of transition and it is when people make important decisions. This should be considered." Also worthy of note is that Boomers were consistently characterized as being more vocal when it comes to their needs and public service delivery.

3.2 Availability

The amount of time available to devote to causes external to an individual's life plays a large role in their community participation. The youngest of seniors have a significantly different degree of availability. This is partly due to their phase of life and well-being, as well as the presence of disposable income. Older seniors may have more time to be involved with their community and generally have less family nearby. This prompts seniors to keep themselves busy by helping friends and other seniors. Recent retirees travel much more than the elder seniors ever did, spending large parts of the year outside of the community. Some interviewees conveyed that this has led to community perceptions that Boomers are less involved in events and initiatives. Younger seniors are occasionally perceived not to have the time to be involved in volunteering for many of the organizations where respondents felt they were needed. As one respondent described, "they've too much on their platter. They're spending all of their free time traveling or with their families, or taking care of their parents."

The notion of lifestyle arose as a prominent theme within the interviews. Many respondents noted that Boomers "don't want to sit at home in the rocking chair like their parents did." The younger seniors were described as being much healthier and wealthier, which afforded them the opportunity to focus on family, traveling and the other luxuries of retirement. This is not exclusively the case as many younger seniors do not have vast financial means but was delivered as more of a general commentary. Baby Boomers, according to a few interviewees, are more likely to volunteer if financially compensated either through fee-for-service work, or honorariums.

Despite the criticism, interviewees noted that Boomers are willing and able to commit to smaller volunteer projects, provided it does not conflict with their existing commitments and lifestyle. Some communities could not afford to be as passive with this large volunteer pool due to fatigue in the older generation. One interviewee claimed,

Retirees thought that they could slip out but now they are being called on to do more work than before. They know that they have to do it because if they don't then no one will. Volunteers are fatigued but at least they feel needed. Some have had it and feel burnt out. We hope that they can get the energy back before continuing to give.

3.3 Education

Baby Boomers have been educated by their professional careers and a wide range of post-secondary education. This educational background leads to different forms of volunteerism through a focus on skill usage, as well as permits a much broader spectrum of possible contributions for Boomers as they age. Additionally, Baby Boomers tend to have a broader understanding of technology, economics, and administration than their parents did.

However, seniors of all ages were reported by SRCs as interested and excited to learn new things. According to one SRC, many seniors will "pursue new skills training specifically so they can volunteer those new skills." Some elder seniors are learning how to use technology and have uncharacteristically spent large sums of money on computers. Continuing education, in areas such as computer use, is very empowering for seniors and the opportunity to learn is well received. This leads seniors to be more outgoing and social, enabling them to engage further with their communities.

Technology is becoming increasingly popular in some Senior Resource Centers. This has led some SRCs to explore funding to purchase Nintendo Wii consoles for their programs. This technology is seen as an opportunity to provide seniors with physical exercise and intergenerational interaction with youth.

Conclusion

Opportunities for drawing upon a range of tools to address rural decline are increasing. Community economic development approaches permit for more flexible, collaborative strategies tailored to local needs by drawing upon social capital. In light of an increasingly aging population in rural and remote Manitoba, it will be of great benefit to create an inclusive environment for decision making towards lively, sustainable rural communities where healthy aging can take place. As part of a traditional rural ethic, older adults already contribute to realize these goals on a local scale but could be supported further where intervention would eliminate barriers to engagement. Their skills are numerous and applied in an array of capacities to the benefit of their peers and communities as a whole. Matters of access to goods and services are exacerbated by spatial and financial considerations. Older adults are finding ways to adapt to these challenges when possible but in doing so are diverted away from their social contributions. As a new generation of seniors begins on the path of retirement, they are looking to maintain their lifestyles as best they can and this is resulting in changes to the dynamics of traditional rural life. A better understanding of elements towards the social inclusion of rural seniors must be developed. As one interviewee from Dauphin framed this vision, "Seniors ought to be part of the whole rather than a part."

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Appendix A: Interview Questions

Intangible Contributions

Involvement Level

- Q: How do you feel that the senior population contributes to your community? (Current)
- Q: Are there ways in which you think seniors' contributions or role in your community could be further supported or acknowledged? (Future)
- Q: What are the barriers/ factors that prevent previously active seniors from remaining active in their community?
- Q: What differences do you see between the baby boomers and established seniors in terms of how they're involved with their community?

Places and Forms of Involvement

- Q: How are seniors active within their community? (What are their recreational and social activities; what is popular?)
- Q: Where are seniors most visible to the greater community? (Where do seniors congregate?)
- Q: What kind of civic involvement do seniors participate in? How are they involved with local politics/ community groups/ local organizations/ church?
- Q: Describe the involvement of seniors in local councils and community committees.
- Q: What types of activities do seniors in your community volunteer for?
- Q: What types of cultural events or activities take place in your region?
- Q: What types of service groups, like legions, lodges or fraternities are in your community?

Interactions with Younger People

- Q: How would you describe the relationship between seniors and non-senior members of the community? In what way do seniors interact with youth?
- Q: How involved are seniors with youth and the education system?
- Q: What are the ways seniors mentor or train younger people?
- Q: How involved are seniors with childcare?
- Q: How do the baby boomers interact with younger people compared to established seniors?

Aiding Each Other

- Q: How are the needs of seniors being met? Who is providing for these needs?
- Q: How do seniors work together what sorts of help do seniors give each other? What are the common ways that seniors give each other a hand?
- Q: How common is it for seniors to drive others around or carpool with each other?
- Q: What is the typical age range for the volunteer drivers in your community?
- Q: How do the different generations of seniors differ when it comes to aiding others?



Tangible Contributions

Employment

- Q: How common is it for retired seniors to continue working?
- Q: How involved are seniors in small businesses?
- Q: What types of jobs are seniors doing? Is it in their areas of expertise or in new skill areas?
- Q: What skills and experience do you see being under used?
- Q: How available are seniors in you community for extracurricular work?
- O: What it means to farm as a senior? How do farmers retire?

Property Ownership

- Q: Roughly what percentage of seniors would you estimate are home owners?
- Q: Of the homeowners, how well are they able to maintain their homes on their own?
- Q: Are you seeing seniors move into your community for retirement from other areas?
- Q: What types of dwellings are they moving into? (i.e. condos, cottages, houses, etc)
- Q: What age groups seem to be moving out of the community?

Financial Stability

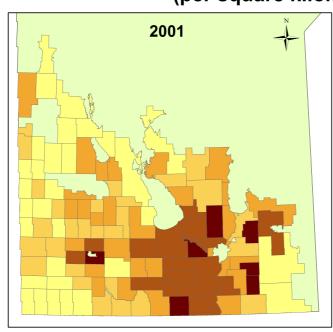
- Q: How able are seniors to sustain themselves in your community?
- Q: How dependant are seniors on their pension?
- Q: How would describe the ability for seniors to invest or take a stake in their community?
- Q: How commonly do seniors donate to community initiatives?
- Q: How are seniors involved with foundations, endowments or other community investment structures?
- Q: Regardless of income are there differences between the boomers and established seniors when it comes to investing in their community?

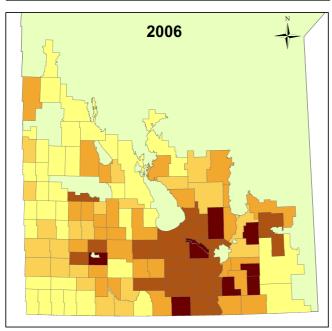


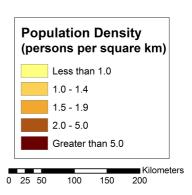
Appendix B: Maps

B.1

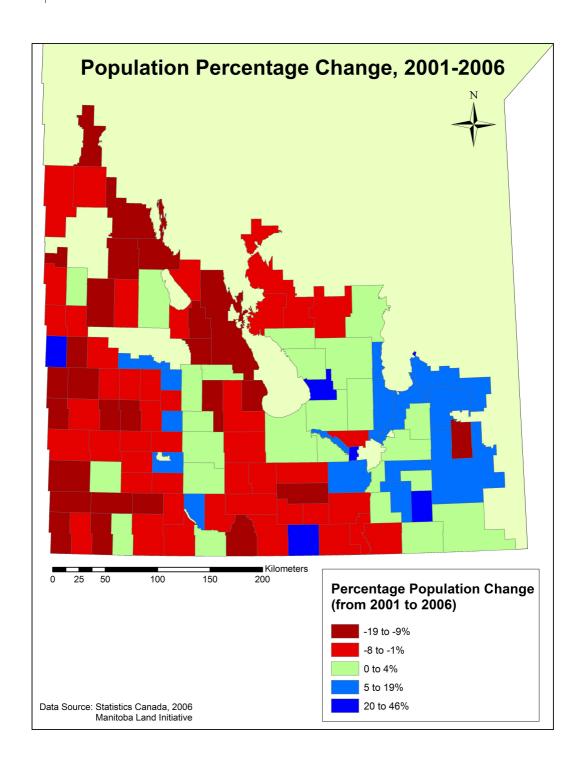
General Population Density (per square kilometre)

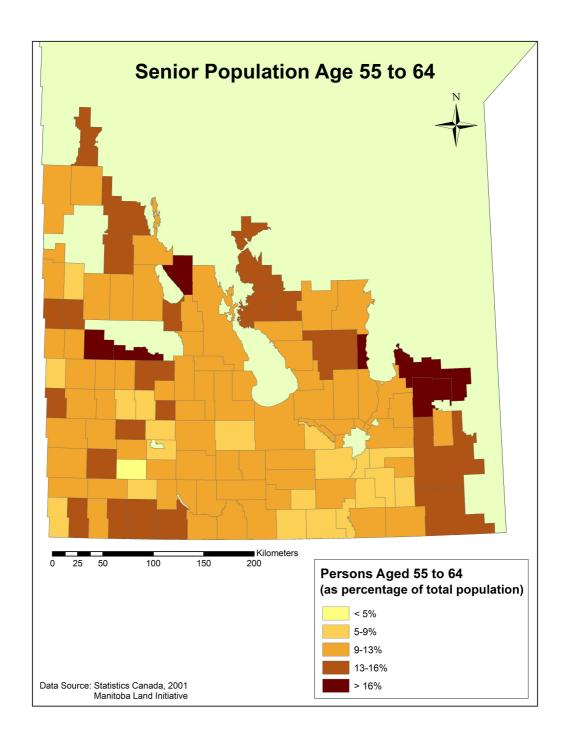


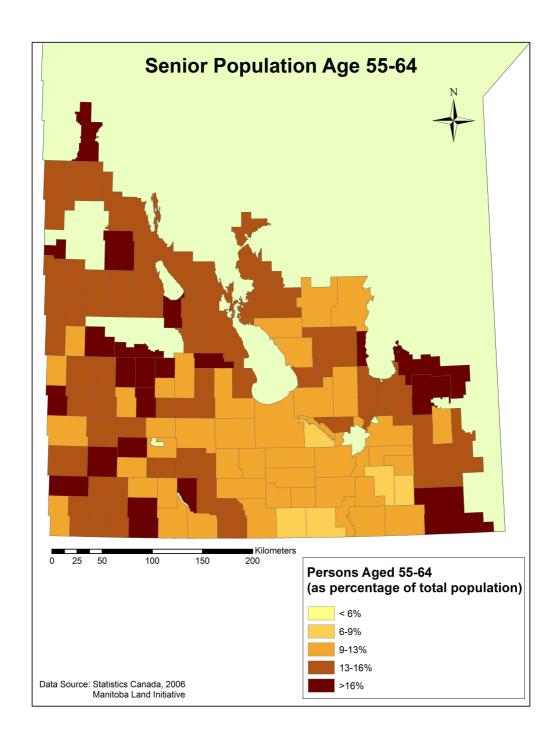


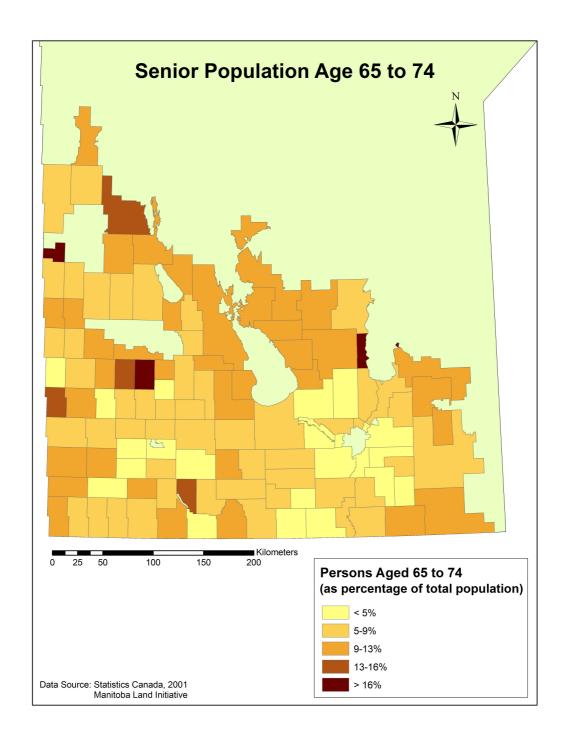


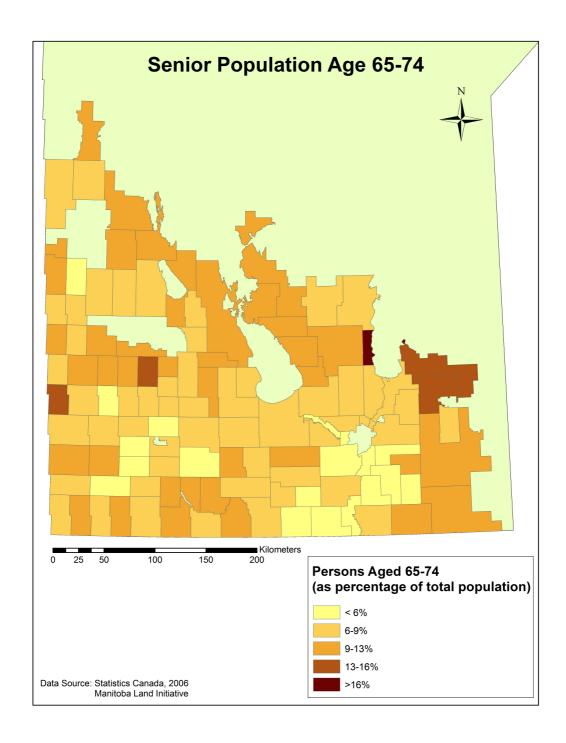
Data Source: Statisitcs Canada, 2001; Statistics Canada, 2001; Manitoba Land Initiative

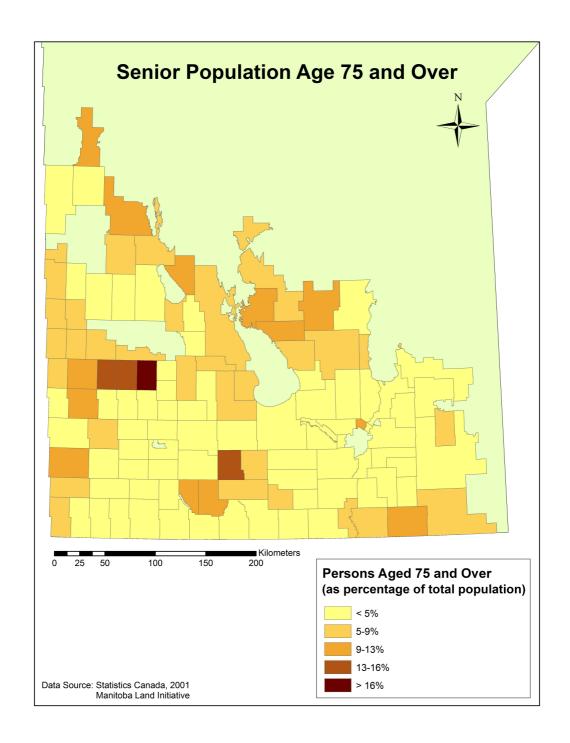


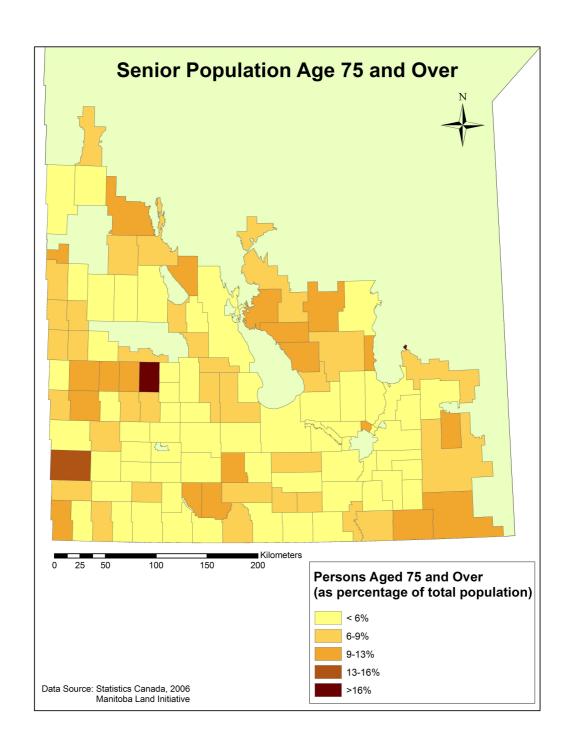












Appendix C: Tables

C.1

Town of Dauphin and Southeastman Region, RMs of De Salaberry, Franklin and Hanover: Social Capital of the Older Population

Social Capital Characteristics	Town of I	Dauphin		of De berry	RM of Franklin		RM of Hanover	
	Female	Male	Female	Male	Female	Male	Female	Male
	(n=1250)	(n=860)	(n=175)	(n=155)	(n=170)	(n=115)	(n=345)	(n=350)
Age and Gender								
% 65-74	39.6	45.3	60.0	71.0	42.9	56.5	55.1	66.2
% 75+	60.4	54.7	40.0	29.0	57.1	43.5	44.9	33.8
% Total 65+ population	59.2	40.8	53.0	47.0	60.3	39.7	49.3	50.7
# Post-secondary qualifications	160	160	30	10	20	10	25	45
Agriculture, biology, nutrition	15	15						
Applied Science & engineering		85	10	10		10		15
Commerce, management	40							
Education, recreation, counseling	60	20	10		10		15	15
Fine & applied arts		20						
Health	45	10	10				10	
Humanities								15
Social Sciences		10			10			
# in labour force	10	90	30	60	20	20	40	105
Agriculture			10	50	10	10	10	60
Art, culture, recreation							10	
Business, finance, admin							10	
Chefs & cooks			10					
Management	10	20						10
Natural & applied science								
Primary industry		10						
Production labourers								
Sales & service		10	10	10	10	10	10	
Social science		10						15
Trades, transport, equip operators		40						20
Wholesale, tech, insur, real estate								
Unpaid housework								
no hours	16.3	16.5	11.4	20.7	17.6	11.1	5.8	11.6
< 5 hours	10.0	24.1	22.9	17.2	14.7	29.6	17.4	20.3
5-14 hours	25.9	28.8	22.9	20.7	20.6	18.5	20.3	31.9
15-29 hours	24.3	18.8	14.3	34.5	23.5	14.8	20.3	13.0
30+ hours	23.5	11.8	28.6	6.9	23.5	25.9	36.2	23.2
Unpaid care of children								
no hours	93.2	91.3	88.2	87.1	94.1	87.5	82.6	81.4
<5 hours	2.8	5.2	5.9	6.5	5.9	12.5	7.2	14.3
5-14 hours	2	3.5	5.9	6.5	0.0	0	10.1	4.3
15-29 hours	1.2	0.0	0.0	0.0	0.0	0	0.0	0.0
30+ hours	0.8	0.0	0.0	0.0	0.0	0	0.0	0.0

Unpaid care of seniors								
no hours	78.3	85.4	80	87.1	71.4	65.4	70	68
<5 hours	12.0	10.5	5.7	6.5	14.3	19.2	10	22.7
5-9 hours	7.2	4.1	8.6	0.0	5.7	7.7	11.4	9.3
10-19 hours	1.2	0.0	5.7	6.5	2.9	7.7	2.9	0
20+ hours	1.2	0.0	0	0.0	5.7	0.0	5.7	0
# Employment income	55	135	35	55	25	45	45	140
Average employment income	\$6,726	\$14,874	\$5,797	\$16,844	\$9,941	\$21,814	\$2,110	\$33,880
Composition of total income								
% employment income	2	10	7	27	9	35	2	41
% government transfers	73	51	59	53	73	45	72	40
% other income	25	39	33	19	19	22	26	18
Income								
< \$5000	1.0	1.8	6.3	7.1	0	0	2.9	0
\$5000 - \$9999	13.0	1.8	18.8	0.0	14.7	0	30.4	0
\$10000 - \$14999	45.0	37.6	53.1	21.4	35.3	31.8	34.8	25.4
\$15000 - \$19999	25.0	15.3	12.5	32.1	20.6	18.2	20.3	22.5
\$20000 - \$29999	11.0	20.6	0.0	28.6	23.5	31.8	5.8	29.6
\$30000 - \$39999	3.0	6.5	0.0	0.0	5.9	0.0	5.8	2.8
\$40000 +	2.0	16.5	9.4	10.7	0	18.2	0.0	19.7
Average Income	\$16,059	\$23,976	\$17,318	\$22,563	\$15,587	\$24,326	\$14,157	\$32,696

C.2

Southeastman Region, RMs La Broquerie, Piney and Ritchot: Social Capital of the Older Population

	RM of La Broquerie		RM of	Piney	RM of Ritchot	
Social Capital Characteristics	Female (n=110)	Male (n=100)	Female (n=160)	Male (n=190)	Female (n=195)	Male (n=160)
Age and Gender						
% 65-74	68.2	55.0	56.3	75.0	76.9	56.3
% 75+	31.8	45.0	43.8	43.8	23.1	43.8
% Total 65+ population	52.4	47.6	45.7	54.3	54.9	45.1
# Post-secondary qualifications	10	25	30	30	50	40
Agriculture, biology, nutrition			10	10	10	
Applied Science & engineering	10		20	20		40
Commerce, management						
Education, recreation, counseling		15			15	
Fine & applied arts						
Health					15	
Humanities			10	10	10	
Social Sciences		10				
# in labour force	20	20	20	80	20	100
Agriculture		10	10	25	10	25
Art, culture, recreation				10		
Business, finance, admin					10	10
Chefs & cooks	10					
Management		10	10	10		20



Natural & applied science						10
Primary industry						
Production labourers						
Sales & service	10			10		10
Social science				15		
Trades, transport, equip operators						25
Wholesale, tech, insur, real estate				10		
Unpaid housework						
no hours	9.1	9.5	9.1	10.3	7.9	18.2
< 5 hours	0.0	14.3	12.1	20.5	13.2	21.2
5-14 hours	13.6	19.0	36.4	20.5	34.2	24.2
15-29 hours	27.3	23.8	21.2	25.6	18.4	12.1
30+ hours	50.0	33.3	21.2	23.1	26.3	24.2
Unpaid care of children						
no hours	71.4	84.2	96.7	89.7	84.6	76.5
<5 hours	9.5	0.0	0.0	0.0	0.0	11.8
5-14 hours	0.0	15.8	6.7	5.1	10.3	5.9
15-29 hours	19.0	0.0	0.0	5.1	5.1	0.0
30+ hours	0.0	0.0	0.0	0.0	0.0	5.9
Unpaid care of seniors						
no hours	91.3	89.5	88.2	92.1	70.7	86.2
<5 hours	0.0	10.5	5.9	7.9	17.1	13.8
5-9 hours	0.0	0.0	0.0	0.0	7.3	0.0
10-19 hours	0.0	0.0	5.9	0.0	0.0	0.0
20+ hours	8.7	0.0	0.0	0.0	4.9	0.0
Employment income	0	0	0	55	40	100
Average employment income				\$15,762	\$15,796	\$22,924
Composition of total income						
% employment income	1		1	21	17	39
% government transfers	82	70	66	59	53	35
% other income	17	31	33	20	31	25
Income						
< \$5000	0	0	0	0	0	0
\$5000 - \$9999	30.4	0	32.3	7.0	16.7	0
\$10000 - \$14999	39.1	50.0	29.0	30.2	27.8	7.4
\$15000 - \$19999	21.7	40.0	29.0	16.3	25.0	25.9
\$20000 - \$29999	8.7	10.0	9.7	23.3	13.9	22.2
\$30000 - \$39999	0	0	0	4.7	0.0	7.4
\$40000 +	0	0	0	18.6	16.7	37.0
Average Income	\$13,025	\$16,975	\$17,461	\$21,039	\$20,060	\$35,263

C.3 Table 3. Southeastman Region, RMs of Ste. Anne, Stuartburn and Tache: Social Capital of the Older Population

	RM of Ste. Anne		RM of Stuartburn		RM of Tache	
Social Capital Characteristics	Female	Male	Female	Male	Female	Male
	(n=240)	(n=285)	(n=170)	(n=150)	(n=200)	(n=240)
Age and Gender						
% 65-74	72.9	71.9	50.0	56.7	62.5	66.7
% 75+	27.1	28.1	50.0	43.3	37.5	33.3
% Total 65+ population	45.7	54.3	53.1	46.9	45.5	54.5
# Post-secondary qualifications	85	105	0	20	30	55
Agriculture, biology, nutrition		10				20
Applied Science & engineering		75				35
Commerce, management	25	10		10		
Education, recreation, counseling	10			10	15	
Fine & applied arts	10	10				
Health	40					
Humanities					15	
Social Sciences						
# in labour force	10	25	30	30	10	70
Agriculture		15	10	20	-	50
Art, culture, recreation		_		_		
Business, finance, admin		10		10		
Chefs & cooks						
Management	10		10			10
Natural & applied science						
Primary industry						
Production labourers						
Sales & service	10		10			
Social science					10	
Trades, transport, equip operators						10
Wholesale, tech, insur, real estate						
Unpaid housework						
No hours	4.3	14.0	11.8	6.7	4.9	6.3
< 5 hours	0.0	12.3	26.5	36.7	14.6	14.6
5-14 hours	30.4	33.3	20.6	26.7	19.5	31.3
15-29 hours	19.6	17.5	8.8	16.7	19.5	20.8
30+ hours	45.7	22.8	32.4	13.3	41.5	27.1
Unpaid care of children						
No hours	87.5	87.7	88.9	77.4	75	73.9
<5 hours	0	5.3	5.6	9.7	15	13.0
5-14 hours	4.2	7.0	5.6	6.5	5	8.7
15-29 hours	4.2	0.0	0.0	0.0	5	0.0
30+ hours	4.2	0.0	0.0	6.5	0	4.3
Unpaid care of seniors						
No hours	75	89.5	74.3	86.2	75.6	81.3
<5 hours	7.7	7.0	14.3	6.9	12.2	10.4
5-9 hours	5.8	0.0	5.7	0.0	12.2	4.2

10-19 hours	7.7	0.0	0.0	6.9	0.0	0.0
20+ hours	3.8	3.5	5.7	0.0	0.0	4.2
Employment income	0	30	0	25	10	70
Average employment income		\$22,924		\$9,559	\$11,370	\$14,323
Composition of total income						
% employment income	11	8	3	9	5	18
% government transfers	61	56	78	66	64	47
% other income	27	37	25	25	31	35
Income						
< \$5000	0	0	0	0	4.9	0
\$5000 - \$9999	35.4	3.4	17.6	6.7	14.6	4.3
\$10000 - \$14999	31.3	17.2	61.8	40.0	46.3	23.9
\$15000 - \$19999	8.3	22.4	14.7	16.7	12.2	19.6
\$20000 - \$29999	14.6	25.9	0.0	20.0	12.2	19.6
\$30000 - \$39999	6.3	13.8	0.0	10.0	4.9	23.9
\$40000 +	4.2	17.2	5.9	6.7	4.9	8.7
Average Income	\$15,340	\$26,783	\$14,599	\$18,741	\$16,755	\$25,147

