

Older Canadian Homeowners: A Literature Review

Research and Working Paper No. 2

by Jonathan Gunn, Jacqueline Verkley, & Lynda Newman
1983

The Institute of Urban Studies





THE UNIVERSITY OF
WINNIPEG

FOR INFORMATION:

The Institute of Urban Studies

The University of Winnipeg
599 Portage Avenue, Winnipeg
phone: 204.982.1140
fax: 204.943.4695
general email: ius@uwinnipeg.ca

Mailing Address:

The Institute of Urban Studies

The University of Winnipeg
515 Portage Avenue
Winnipeg, Manitoba, R3B 2E9

OLDER CANADIAN HOMEOWNERS: A LITERATURE REVIEW

Research and Working Paper No. 2

Published 1983 by the Institute of Urban Studies, University of Winnipeg

© THE INSTITUTE OF URBAN STUDIES

Note: The cover page and this information page are new replacements, 2015.

The Institute of Urban Studies is an independent research arm of the University of Winnipeg. Since 1969, the IUS has been both an academic and an applied research centre, committed to examining urban development issues in a broad, non-partisan manner. The Institute examines inner city, environmental, Aboriginal and community development issues. In addition to its ongoing involvement in research, IUS brings in visiting scholars, hosts workshops, seminars and conferences, and acts in partnership with other organizations in the community to effect positive change.

OLDER CANADIAN HOMEOWNERS:

A LITERATURE REVIEW

by

Jonathan Gunn
Jacqueline Verkley
Lynda Newman

Institute of Urban Studies
1983

This project was carried out with the assistance of a grant from Canada Mortgage and Housing Corporation under the terms of the External Research Program. The views expressed are those of the authors and do not necessarily reflect the official views of the Corporation.

CANADIAN CATALOGUING IN PUBLICATION DATA

Gunn, Jonathan P.
Older Canadian homeowners

ISBN 0-920684-69-6

1. Aged - Canada - Dwellings. 2. Home
ownership - Canada. I. Verkley, Jacqueline.
II. Newman, Lynda. III. University of Winnipeg.
Institute of Urban Studies. IV. Title.
HD7287.92.C2G85 1983 363.5'9 C83-091419-6

Copyright 1983
Institute of Urban Studies

ISBN 0-920684-69-6

Acknowledgements

The authors would like to thank the Canada Mortgage and Housing Corporation for providing the funding for this study. Also, our thanks to the many agencies who responded to our requests for information, including the library staff of the University of Winnipeg. Finally, thank-you to Kay Vitvlugt and Irene Chomiak for their expert typing.

TABLE OF CONTENTS

| <u>Section</u> | <u>Page</u> |
|--|-------------|
| 1.0 INTRODUCTION | 1 |
| 1.1 Defining Older Canadians or the Elderly | 1 |
| 1.2 Methodology | 2 |
| 1.3 Outline of Report | 3 |
| 2.0 ECONOMIC CONDITIONS | 5 |
| 2.1 Employment Patterns | 5 |
| 2.2 Living Expenses and Budgeting | 7 |
| 2.3 Income | 11 |
| 2.4 Investments and Savings | 16 |
| 2.5 Pensions | 20 |
| 3.0 CONSUMPTION PATTERNS | 24 |
| 3.1 Trends in Housing Production | 24 |
| 3.2 Cost of Housing | 28 |
| 3.3 Magnitude of Homeownership among Older Canadians | 30 |
| 3.4 Housing Characteristics of the Elderly | 34 |
| 3.5 Lifestyle Choices and Housing Needs and Preferences | 34 |
| 4.0 SOCIAL STRUCTURES | 37 |
| 4.1 Demographic Trends | 37 |
| 4.2 Geographical Distribution and Patterns of Migration | 40 |
| 4.3 Special Needs Groups | 42 |
| 5.0 THE EFFECTS OF URBANIZATION | 44 |
| 5.1 Locational Preferences | 44 |
| 5.2 Accessibility/Transportation Issues | 48 |
| 5.3 Community Services and Their Availability | 50 |
| 6.0 PUBLIC POLICIES AND PROGRAMS | 54 |
| 6.1 General Policies and Programs | 54 |
| 6.2 Income Security Programs | 57 |
| 6.3 Housing Policy and Programs | 64 |
| 7.0 CONCLUSIONS | 67 |
| BIBLIOGRAPHY | |
| APPENDIX A - Letter of Request for Information | |

LIST OF TABLES

| <u>Table</u> | | <u>Page</u> |
|--------------|--|-------------|
| 1 | Percent Income of Elderly Living Alone | 14 |
| 2 | Income Source by Type of Public Housing Development Occupied & Predominant Income Source | 15 |
| 3 | Comparison of Selected National Poverty Lines, Canada 1978 | 17 |
| 4 | Dwelling Starts, Canada, 1962-1981 (Dwelling Units) | 25 |
| 5 | Federal Housing Production for Low-Income Households, Canada, 1971-1979 | 26 |
| 6 | Housing Costs, 1971-1981, Canada (Average National % Change) | 29 |
| 7 | Average Annual Income Levels for Selected Household Groups, 1971-1977 in Winnipeg CMA (Adjusted by Consumer Price Index: \$) | 31 |
| 8 | Rental Population With Rent-to-Income Ratio Greater than 25% in 1971 in Winnipeg CMA by Household Group (# of Persons; %) | 32 |
| 9 | Rental Population With Rent-to-Income Ratio Greater than 25% in 1977 in Winnipeg CMA by Household Group (# of persons; %) | 33 |

1.0 INTRODUCTION

The elderly, like all other age groups, have a basic need for adequate and affordable housing. The elderly are distinguished from other age groups, though, by their special circumstances and needs. Advancing years impose many and varied social and physical limitations on the elderly which are further compounded by financial constraints. These circumstances pose particular difficulties in securing suitable living arrangements, both for those wishing to maintain a high degree of independence and for those seeking special care.

The changes associated with age encompass health status and energy, mobility, opportunity for companionship and financial ability to occupy or maintain adequate housing. So deep is the need to preserve their old life patterns, in spite of these changes, that many old people struggle, often too long, to maintain their old living arrangements. Is this the perversity of human nature or does it reflect the failure of society to provide the spectrum of housing opportunities that would make it possible for older people to better satisfy their needs at any given time? (Byerts, 1972, p. 482)

The older Canadian homeowner is one portion of a very diverse group of elderly who face decisions on whether to maintain homeownership status and on whether alternative housing locations, housing types and/or forms of tenure would be more suited to their needs. This report contains a review of the literature relating to the housing preferences and consumer capability of the older Canadian homeowner and will address the questions facing this group.

1.1 Defining Older Canadians or the Elderly

The terms older persons and the elderly are often considered synonymous and the authors feel that this nomenclature is acceptable if older Canadians are divided into more specific categories - the near elderly; the elderly; and the older elderly. For older Canadian

homeowners, the distinctions are important as will become evident to the reader of this report.

Although its acceptability is now increasingly in question, the age of 65 has for much of this century been commonly acknowledged in Canada as the age of retirement. This is reflected in social legislation and in public and private sector policy with regard to employees. Thus, the elderly are generally defined as persons 65 years of age and over. This is also the definition used in this paper. A common approach in analyzing the various issues relating to the elderly is to examine a pre-retirement, 45 to 64 age group as an analogous base. In this paper persons in the 45 to 64 group are referred to as the 'near elderly'. Finally, much of the literature examined for this report identifies a sub-group of the elderly which is quite distinct in some ways because of their greater propensity to experience social, financial and physical difficulties -- persons 75 years of age and over. Persons in this age group are described in the report as the 'older elderly'.

1.2 Methodology

Three approaches have been taken in preparing the literature review. First, a computer search of Canadian bibliographic material was conducted on the aged; senior citizens; elderly homeowner and living expenses; housing needs; consumer awareness; sociological trends and demographic patterns; and income security programs, policies and pensions. Material, particularly concerned with the older Canadian homeowner and occupation and employment patterns; shelter costs; housing needs; life style choices and preferences; and distribution of the elderly within urban areas, was found to be minimal and so a second computer search was done of American sources. These two searches generated a satisfactory range of literature.

A gap in the literature was immediately noted. Little information

on municipally or community-based activities, organizations or needs analyses had been generated by the computer search. Cognizant of unpublished reports pertaining to the City of Winnipeg, we assumed information existed elsewhere that a typical literature search would not find. Our second approach was to send letters (See Appendix A) to various municipal, provincial and community-based social and housing agencies to obtain relevant unpublished reports. Some additional material was obtained, but many agencies indicated that this topic has been overlooked by researchers and policy-makers despite the growing awareness of informational needs.

Finally, material from Statistics Canada was utilized. Unfortunately, statistics concerning housing types; location of elderly within an urban setting; and occupation and employment patterns are not as readily available as for other age groups, and 1981 statistics of any type are only slowly becoming available. Moreover, specific reports concerning the elderly are published infrequently, resulting in much of the data being outdated.

1.3 Outline of Report

The report is divided into five major sections based on issues identified by the authors as central to any discussion of the trends in and prevailing views of the housing circumstances of the elderly. These sections are supplemented by this introduction and a concluding section. Thus, the report contains the following:

- Section 1 - Introduction;
- Section 2 - An overview of the present economic constraints and employment opportunities, living expenses and shelter costs, and the income security situation of the elderly;
- Section 3 - An outline of the prevailing trends in the housing market, and consumption patterns and life style choices of older Canadians and, where data exists, older homeowners;

- Section 4 - An identification of the demographic and sociological trends, distribution and migration patterns, and special needs groups among elderly Canadians;
- Section 5 - The implications and effects of urbanization, and of prevailing accessibility and availability of community services and facilities for the elderly;
- Section 6 - An overview of the relevant public policies and programs which are available to the elderly;
- Section 7 - A summary of the prevailing trends and issues concerning the elderly Canadian homeowner and a discussion which points to areas requiring further research.

2.0 ECONOMIC CONDITIONS

The purpose of this section of the paper is to illustrate the nature of the prevailing 'life conditions' of older Canadians in order to put the situation of the elderly homeowner into a broader economic context. This should allow for a better understanding of the constraints upon and opportunities available to an elderly Canadian homeowner.

2.1 Employment Patterns

A number of general observations concerning the employment patterns of the elderly emerge from the relevant literature and available statistical data. Looking first at the statistics on employment, by the mid-seventies the proportion of the elderly in the Canadian labour force had been in steady decline for about half a century. In 1976, the percentage of the elderly in the labour force was 12.2%, a significant proportion despite the declining trend. Of those labour force participants, 68.5% were men and 31.5% were women (Statistics Canada, Catalogue No. 93-838, 1976). The labour force participation rates for 1982 (Statistics Canada) indicate that a significant number of elderly continue to be employed on a full or part time basis. Nevertheless, the available evidence also indicates that the majority of Canadians retire around age 65. To illustrate this, in 1981 53.4% of the population between the ages of 55 and 64 were in the labour force, while only 14.4% of the 65 to 69 age group were labour force participants (Government of Canada, 1982, p. 31).

The above statistical picture to a certain extent masks the employment problems being faced by the elderly which are indicated by existing research. It does not reveal, for example, that many elderly persons are out of the work force involuntarily. One factor in this situation is the widespread institutionalization of a mandatory retirement age of 65 in the public as well as the private sector. This

important issue is dealt with more fully in Section 6 of this paper. The Ontario Human Rights Commission (1976) identifies another factor. They assert that the elderly cannot compete successfully for jobs with the many younger persons who are also presently seeking employment. The Commission states that the elderly experience difficulty in finding work due to age discrimination and due to rapid technological and operational advancements which have taken place in all fields and have left the elderly with inadequate skills for current jobs.

A common perspective in the body of literature reviewed for this section is that Canadians in their mid-forties to mid-sixties (the 'near elderly') represent a crucial group for social policy makers because of their stage in the employment and life cycles. There are a number of employment subgroups identified within this age group who are experiencing problems: persons who desire partial retirement; women seeking entry into the labour force; fully employed persons in poverty level occupations; and persons in 'dead end' jobs and desiring re-training. As the Ontario Human Rights Commission points out, in recent years many Canadians in the near elderly age group have also lost their jobs to younger persons with more contemporary skills. The 'near elderly' can suffer from financial difficulties because they experience similar job search problems as noted for the elderly and often lack sufficient pension credit to retire comfortably. In light of these employment problems faced by the 'near elderly', it should be noted that provincial governments have been active in recent years passing legislation which makes job discrimination on the basis of age illegal. In many of these provinces, however, the laws in question protect an individual to age 65 but not beyond. Thus the elderly are left unprotected.

As will be discussed below, the elderly in Canada are experiencing a greater likelihood of income problems than other age groups. The right to remain in the work force beyond 'normal' retirement age or

the protection from premature retirement or termination of employment because of age, is therefore crucial for many elderly and 'near elderly' persons today. In addition, this review of research indicates that there appears to be a desire among a significant proportion of elderly persons today to remain in the work force at some level for reasons of psychological well-being. The authors of this paper anticipate that these factors (plus the necessary legal changes in some provinces) will cause an upswing in the labour force activity of elderly Canadians: thus reversing the trend of the past half century. The issue of the elderly in the labour force in Canada will therefore be important in years to come. The need would seem clear for extensive analysis of the potential for and ramifications of increased labour force participation by the elderly. Of particular interest in this paper, is the implications of sustained labour force activity and income levels on the behaviour of the elderly in the housing market. Will prolonged employment opportunities encourage retention of independent living and home ownership status?

2.2 Living Expenses and Budgeting

The central theme which emerges from the literature concerning this issue is that many elderly have increasing income problems which are placing pressures on their budgets. A rise in the cost of living is often not compensated by a rise in incomes for the elderly to the extent that it is for other household types. This situation is likely to cause excessive dissaving or curtailment of necessary expenditures among the elderly.

When compared to other household types, differences in planning expenditures and in overall spending needs are identified for both the elderly and the near elderly. These are generally speculated to be due to differences in income and financial resources and to changes in preference for certain goods and services. (It should also be noted, however, that incomes and expenditures are much lower for elderly than

for the near elderly.) The two older age groups, it is argued in the literature, allocate relatively more of their expenditures and income to essential goods and services (food, shelter, clothing, household needs, public transportation and medical care). They allocate less, on the other hand, to private transportation, entertainment, recreation and education. Of course, the pre-retirement and retirement groups may define essential goods and services differently from each other. (Canada Welfare Council, 1964; Environics Research Group Limited, 1971; Statistics Canada, June 1980)

Because of the different expenditure patterns of the elderly, a few observers do not view the generally lower incomes of the elderly as a serious problem. They argue that the elderly have fewer expenses than those for other age groups (few or no dependents, no work related expenses and often small or no mortgage payments). Appearing to give some credence to this position is a 1977 Financial Post (April 16) article. It indicates that the elderly generally need only 65 to 80% of their gross pre-retirement earnings, although a somewhat higher percentage is required by those who initially had lower incomes. In addition, Hickling-Johnston (1974) point out that the elderly are often eligible for many forms of indirect income such as tax exemptions, tax credits, property tax reductions, health and drug benefits and reduced transit fares.

The dominant view in the literature, however, is that the elderly do not necessarily have fewer costs. It is argued that some older Canadians may still have children at home, many have mortgage payments, and their homes are generally older and thus it is likely that maintenance costs are relatively high. (Andreae, 1978; Social Planning Council of Toronto, 1979) As well, although the elderly appear to spend less than other age groups, this does not necessarily reflect need but rather it may simply reflect their amount of current income.

As the Financial Post indicates, many elderly

... cut their spending below former levels of needs and wants -- sometimes below the level of health, participation and independence. (April 16, 1977, p. 42)

Hickling-Johnston, in addition, further point out that the indirect income supplements which the elderly receive, while necessary, are hardly enough to offset their overall income problem. Most often, the supplements received such as tax exemptions are of much less benefit to the lower income elderly than to those living fairly comfortably.

The recent high inflation rate has of course had a significant effect on the incomes of the elderly and increased the pressure on their household budgets. Inflation has a differential impact on the population, depending on the types of purchases one makes, where one lives, one's type of tenure, and so on. The elderly, as the literature notes, are very limited in the income and budgetary adjustments they can make to counteract inflationary trends as they have relative inflexibility in spending and few income alternatives. Thus the elderly can be greater victims of inflation than the rest of society. (Wall Street Journal, 1980.) Interestingly, Bairstow (1973) while agreeing that inflation can have a differential impact, argues that the elderly in some locales can ultimately benefit from high inflation rates:

To a certain extent (the elderly) are worse off in an absolute sense during periods of inflation in that they experience declines in real income not fully matched by increases in real wealth. However, to the extent that inflation induces legislative action to counter such declines in real incomes, these households are better off than they would have been had prices not risen, as their share of total income is generally increased by such action. (p. 51)

As discussions elsewhere in this paper will indicate, however, it would

not appear that legislative action in Canada has been of the type or magnitude to counteract the negative impacts of inflation on the incomes and budgets of the elderly as Bairstow suggests.

The 'upshot' of the budgeting problems facing many of Canada's elderly, for the purposes of this paper, is that they have a ~~negative~~ impact on housing expenditures. It appears from reviewing available research that too many elderly are spending excessive amounts on shelter. According to the CCSD* (1976), for example, housing costs continue to be substantial even for the many homeowners who no longer have a mortgage. The problem is, not surprisingly, more severe for the elderly in lower income groups. By way of explanation, as indicated above, many older Canadians reside in older homes which are more likely to require repairs and many are in homes which are larger than they require and because of their size, have high upkeep costs. A major factor exacerbating this problem has been the rise in energy costs since the early seventies. A 1982 report on aging by the Government of Canada addresses the shelter cost problem and specifically, the impact of energy costs. The authors of this report perceive as a major impediment to widely stated independence oriented goals of the elderly

... the affordability of shelter, rented or owned, and in particular, rising energy costs as a component of shelter costs. Data from the 1978 Family Expenditure Survey show that energy costs represent 50 per cent of the average shelter payment of elderly owners, with the balance divided between property taxes and repair and maintenance expenditures. Energy cost increases over the past few years have outstripped the indexing adjustment of public sector pension plans which comprise the bulk of the income of most of the aging. This affects the affordability of all day-to-day activities of the aging. (Government of Canada, 1982, p. 70)

As Andrae (1978) notes, the particular location of the home within a community may also increase the costs for the elderly homeowner. If, for example, the required services and facilities are beyond walking distance, transportation costs become an important issue. In most areas,

* Canadian Council on Social Development

the elderly are eligible for reduced transit fares. These reductions, however, may be more than offset by increases in the frequency of short distance travel. If transportation costs become difficult for the elderly to absorb because of the general inflexibility of their budgets, it can affect their ability to maintain social contacts and to remain independent. In addition, for the elderly with limited incomes a further budget strain is felt if their homes are located in areas where store prices are relatively high.

To conclude this section, perhaps the findings from a 1978 Social Planning Council of Metropolitan Toronto study put the budgetary problems of the elderly into an appropriate perspective. The Council's study data appear to confirm a widely held suspicion that many elderly individuals do not have access to supplementary forms of income and therefore subsist at the low income levels determined by the public pension system (a point to be pursued further later in this report). The report also stresses the particularly poor situation of single elderly women relative to the rest of the older Canadian population. Because of their historically low level of participation in the labour force, these women often have neither Canada Pension Plan (CPP) benefits nor those of private plans. Finally, the study findings indicate that a large portion of the elderly pay high housing costs and for those with low incomes, tradeoffs tend to be made between one basic necessity and another. In summation, a great proportion of the elderly are required to live within stringent budgetary limits largely imposed upon them by their dependences on public income programs. The income situation of the elderly and its ramifications is pursued in greater detail below.

2.3 Income

Adequate income is a necessity for the health and welfare of all who become old.

We need enough money to pay our rent or, as home owners, to meet reasonable cost of repairs, heating and taxes. We need to be able to buy proper food to keep healthy, and to meet medical and dental expenses and drugs. We should be able to buy presentable clothing, to pay for transportation, and

have something left over for emergencies, incidentals and pleasure. The actual number of dollars will depend upon free or reduced cost services made available to us in our communities. (Social Planning Council of Metro Toronto, 1973, pp. 37-38)

This discussion, not surprisingly, relates closely to the previous one on budgets. The general themes which emerge from existing research governing the incomes of the elderly are the relative inadequacy of post-retirement incomes and what are the most appropriate ways to measure income adequacy. The questions generally addressed include: What level of income is adequate for the elderly to lead a dignified life in retirement? Do the public pensions that are now available provide an adequate income for those with no other income? What are the effects of inflation on the fixed incomes of the elderly? These questions have often been addressed through the examination of differences in expenditure patterns between the pre and post-retirement age groups. The differences have been examined in relation to medicare (Statistics Canada, 1980), the indexing of pensions (Calvert, 1977), subsidized rents (Audain et al, 1973), and the potential influence of assets such as the home (Murray, 1972). All the above have an impact on the income adequacy issue.

The research on incomes of the elderly largely focuses on two types of elderly family units - specifically unattached individuals and married couples without children. In 1981 for example, the proportions of elderly families in Canada in financially "straitened" circumstances was 11.2% while the proportion of elderly singles in the low income category was 38.9%. (Statistics Canada, 1982) As noted above, a common approach used in analyzing the income and expenditure patterns of elderly families is to use the 45 to 64 age group as the analogous base. This approach makes it possible to discuss the factors that may account for the differences in the patterns of income and expenditure between the elderly and the near elderly. (Statistics

Canada, 1979; Marshall, 1980) It introduces sources of variation such as the proportion of homeowners with or without a mortgage and the proportion of women among the single person household subgroup. One general conclusion is that incomes and expenditures are generally much lower for the elderly than for the near elderly (a fact cited in the previous discussion).

As noted in the previous subsection, the elderly single female would appear to be particularly disadvantaged in terms of income. Data from Statistics Canada illustrate that on the whole, women living alone are much more likely than their male counterparts to have very low incomes. (See Table 1) It can be assumed that transfer payments such as Old Age Security (OAS) and the Guaranteed Income Supplement (GIS) likely constitute virtually all of these persons' incomes. Table 2 indicates that the elderly residing in senior citizen complexes are highly dependent on government income security plans. A report by the National Council of Women of Canada (1979) examines in some detail the financial problems of elderly women. The Council makes the following cogent observation:

The inflation experienced during the last several years has brought into bold relief the desperate financial situation faced by many of the country's senior citizens, and has made apparent that older women account for an especially large percentage of those living below the poverty level. (p. 11)

Concerning the income of the elderly homeowner specifically, the CCSD (1976) reflecting a widespread perspective among observers, maintains:

Senior citizens who own their homes are tremendously penalized under the current assistance plans and are in need of tax relief or other means of developing income security. (p. 11)

This matter is pursued again in Sections 3 and 6 of this paper.

Table 1

Percent Income of Elderly Living Alone

Age Group

| Income | 65-69 years of age | | 70+ years of age | |
|-----------------|--------------------|-------|------------------|-------|
| | females | males | females | males |
| Under \$1000 | 6.9 | 0.4 | 0.4 | 0.1 |
| \$1000 - \$1999 | 4.4 | 0.7 | 0.0 | 0.0 |
| \$2000 - \$2999 | 15.9 | 1.7 | 11.6 | 3.6 |

Source: Statistics Canada, Cat. 13-207, Income Distribution by Size in Canada, 1980. Table 38, p.69

Table 2

Income Source by Type of
Public Housing Development Occupied
& Predominant Income Source

| | Dependent Solely on Old Age Pension (OAP) and Guaranteed Income Supplement | Dependent of OAP Savings & Other Sources | Dependent on OAP and Substantial Savings and Other Sources | Total |
|---------------------|---|--|--|-------|
| Non-Profit | 63.9% | 31.7% | 4.4% | 100% |
| Geared to Income | 83.9% | 16.5% | 0.0% | 100% |

Source: Audain et al. (1973). Beyond Shelter, p.113-114

Having indicated (and illustrated with some examples) the general perspective that Canada's elderly do experience greater income problems than other age groups, it must be pointed out that the issue of income adequacy of the elderly has proven to be very contentious. For many observers, the somewhat meagre data bases which are available are suspect. For instance, one major drawback of the existing literature is that, for the most part it has not "... been based on longitudinal surveys and cannot, therefore, really document the transitional aspects of retirement". (Statistics Canada, 1980, p.v.) As a result of these data deficiencies, there is often a lack of consensus in interpreting the data which are available. Calvert (1977, pp. 71-72) illustrates some of the problems of data interpretation in his book on pensions and the retired.

To further elucidate the problems of a lack of consensus on the question of income adequacy and need, there are presently at least three measures of poverty which are in wide use in Canada. (See Table 3) Statistics Canada bases its poverty measure on a budgetary approach. It determines a low income rather than a poverty line. A revised low income cut-off was determined from an analysis of 1980 family expenditure data. As the overall ratio spent on food, shelter and clothing has declined, families who on average spend 61.5% or more of their income on such goods and services are now considered to be in "straitened" circumstances. The Social Planning Council (SPC) of Metro Toronto (1976), utilizes the budget approach and defines a minimum level of expenditure and standard of living required to maintain physical and social well-being. The above clearly illustrates the need for detailed research on the issue of the adequacy of income for the elderly population of Canada and how best to measure it.

2.4 Investments and Savings

In spite of the indication that a disproportionate number of

Table 3

Comparison of Selected National Poverty Lines
Canada 1978

| Size of Family Unit | Statistics Canada | | CCSD | Senate |
|---------------------|-------------------|---------|--------|--------|
| | Updated | Revised | | |
| 1 person | 3,527 | 4,459 | 4,549 | 5,096 |
| 2 persons | 5,878 | 6,281 | 7,572 | 8,481 |
| 3 persons | 7,051 | 8,015 | 9,089 | 10,179 |
| 4 persons | 8,226 | 9,531 | 10,605 | 11,876 |
| 5 persons | 9,403 | 10,656 | 12,121 | 13,575 |
| 6 persons | | 11,696 | 13,638 | 15,209 |
| 7 persons | | 12,824 | 15,154 | 16,972 |
| 8 persons | | | 16,660 | 18,660 |
| 9 persons | | | 18,176 | 20,357 |
| 10 persons | | | 19,692 | 22,055 |

Notes: Statistics Canada Updated is based on 70% spending ratio for basic necessities.
 Statistics Canada Revised is based on 62% spending ratio. (58.5% in 1982)
 CCSD is Canadian Council on Social Development.
 Senate is Special Senate Committee on Poverty.

Source: Donald Caskie (1979) Canadian Fact Book on Poverty.
 Ottawa: Canadian Council on Social Development.
 Table 5, p.11.

elderly have low incomes, many single elderly persons and elderly families do hold substantial assets. For example, the frequency of homeownership, particularly unincumbered by mortgages, is well above the national average among the elderly (Statistics Canada, 1980, p.xxi). Equity in a private residence and liquid financial assets (such as stocks, bonds, pensions and savings) are the two major forms of savings held by persons 65 years and over.

In reviewing general investment and savings trends, it has been found that the 1970's saw a continued increase in the acquisition of both financial assets and liabilities relative to after tax income. (Jarrett, 1981) Real estate was a prime investment commodity and resulted in upward pressure on residential prices. (Greenspan, 1978) Many Canadians purchased housing for the first time. Also significant was the number of homeowners who changed housing and undertook substantially larger mortgages on the assumption that residential prices would continue to rise resulting in improved equity positions. In the late 1970's, economic circumstances changed and house prices increased at much lower rates or, in some markets, declined. There was also a shift in the composition of financial assets reflecting a "generally increasing preference for liquidity". (Jarrett, 1981, x) The implications of these two trends for the 'near elderly' and elderly who purchased housing due to its investment potential are serious. At present, the sale of property may not produce the equity required to sustain the household after retirement and the alternative of retaining the home brings with it mortgage payments at levels beyond the financial means of the retiree.

As mentioned above, financial assets were increasing during the 1970's. This was greatly enhanced in the late 1970's by the shift away from investment in non-liquid assets and a concurrent increase in the rate of savings. Cawdrey and Prefontaine (1980) found that the

rate of personal savings had risen from 5% in 1970 to 10.5% in 1980. This occurred because

... high rates of unanticipated inflation and high variability in inflation appear to have sustained high rates of personal saving through their effect in both eroding real personal-sector wealth and undermining consumer confidence. The tax treatment of savings, high rates of unemployment and various demographic trends are also identified as factors that contributed to the rise in the personal savings rate during the 1970's. (p. 45)

This increase in savings may have resulted in sustained or improved equity levels despite any adverse effects of investment activities. In fact, successful investment activities may have led to increased savings rates. It would seem clear then, that any realistic appraisal of the financial position of the elderly must take into account both income data and data on accumulated assets. Information on the value of the assets held by the elderly is unfortunately limited. However, 1977 Statistics Canada data indicate that on average, the value of both the liquid and the non-liquid assets of the elderly were slightly below that of the average Canadian family (Statistics Canada, 1980b, pp. 31-33).

Although assets may be important in providing financial security (as well as shelter in the case of houses), it is expected that few elderly could live solely on their assets, particularly if their life-span is long. The Canadian Welfare Council argued this point in 1964:

home ownership and equities in life insurance ... tend to be depleted among the aged owing to the lowness of cash incomes and the burden of living expenses, especially those in connection with illness. All too frequently the aged outlive such assets as they once possessed. (emphasis added; p. 9)

A related point which is made forcefully in the literature

is that assets are far from evenly distributed among the elderly. Murray (1972), for example, indicates concerning the American elderly population that "The assets held by the various groups of the aged are often found to be related to their level of income." (p. 41) He further notes:

Some differences in homeownership rates appear when the aged are classified by such demographic factors as age, race, living arrangements, and beneficiary status. Higher homeownership rates are evident for the younger age groups, whites rather than blacks, and those not living with relatives. (p. 43)

Similar findings have emerged concerning Canada. Ostry and Podoluk indicated in 1965 that the higher income elderly had higher equity in their homes. In addition, their data showed that there were fewer homeowners among the poor than among those with moderate and upper income levels, and that the median value of the equity in the home for the poor was about half that of the higher income groups.

A point which is also frequently and strongly made in the literature is that the home is the most significant form of equity for many elderly, but that it is presently very difficult to gain financial benefit from this equity without selling the home. (This situation is examined extensively in section 6 of this paper.)

To conclude, some elderly Canadians it would appear, have enough security from their assets to supplement their incomes and to absorb the costs of unexpected crises. Most, however, because of the nature and extent of their assets depend greatly on regular income sources in order to meet their living costs and thus have little flexibility if unexpected costs should arise.

2.5 Pensions

It would seem clear a major source of income for elderly households

is government transfer payments. The establishment of public pension plans such as OAS, GIS, and the Canada and Quebec Pension Plans (CPP and QPP) have helped to augment the incomes of the elderly greatly. Nevertheless, the literature generally argues that public pensions alone are insufficient to provide the elderly with any reasonable standard of living. The Metro Toronto Social Planning Council (1979) illustrates this point:

Levels of public pension benefits are below established levels of poverty. A person or couple with no other income but Old Age Security and the Guaranteed Income Supplement is doomed to subsistence level living ... Rather than a guarantee of poverty we might consider it more appropriate to guarantee our elderly a level that would allow dignity. (p. 26)

This perspective that present income supports for Canada's elderly such as public pensions are insufficient is echoed by the CCSD (1976). Despite the inadequacies of these public plans, dependence on public pensions is found among many 'older' elderly who generally have less investment income and fewer benefits from company pensions than recent retirees. (SPC of Metro Toronto, 1978, 1979)

It should be noted that the role of private pensions in the incomes of Canada's elderly increased during the seventies. The 1982 Government of Canada report on aging indicates that up to 15% of the incomes of the elderly in the 1980's will come from this source. This compares to 11% in the early seventies.

A number of specific problems concerning the existing pension system are raised in the literature. Some of the more telling of these are outlined here:

1. The public retirement income system in Canada evolved on the basis that public pensions would only provide the base upon which all individuals could build their own retirement income. Through their lifetime, however, many elderly are

not able to save sufficiently for their retirement to supplement this base adequately.

2. The CPP specifically would appear to exhibit particular weaknesses.* It is a wage related plan in which the benefits are based on 25% of wages up to "Yearly Maximum Pensionable Earnings". This is slowly rising every year to eventually meet the average industrial wage. However, even though the CPP is universal, previously self-employed retirees do not receive such benefits and for those who do receive CPP, the average benefits are quite low. (SPC of Metro Toronto, 1978, p.3)
3. Under present public pension schemes poverty is much less common for couples than for singles. This is because the basic guarantees provided by OAS, GIS and compatible provincial programs provide considerably less funds for one person (almost 50% less) than for two persons. According to the literature though, the basic expenses for an elderly individual do not differ significantly from those of an elderly couple. Thus, despite the fact a substantial proportion of the elderly population live alone, it would appear the present system of public pensions does not adequately address the actual costs of living alone.

The indexing of pensions to counteract the effects of inflation is revealed to be a contentious issue in the literature. An argument has been cited, for example, that the elderly have declining expenditure patterns as they grow older as a result of declining needs. However, the same author (Calvert, 1977) indicates how tenuous this argument may be. He points out that the older one becomes in retirement, the more one's income declines. As a result, such persons may spend less not because they need less, but because they have fewer financial resources. Most governments in Canada appear to share this perspective and thus perceive a need for indexing pensions. OAS, GIS and the Spouse's Allowance are three forms of government transfers

* The other public pension plans are discussed in more detail in Section 6.

which have indexing built into them. In addition, while private pension plans are generally not indexed, over three-quarters of the larger plans have made adjustments to the pension benefits of retirees to reflect inflation. (Government of Canada, 1982)

It should be noted in closing that existing analyses of pensions, public and private, in Canada have suffered from a lack of suitable information. This is the result of different interpretations of the data available. Particularly lacking is adequate information on the income levels of pension recipients, a problem which has already been cited.

3.0 CONSUMPTION PATTERNS

An illustration of major factors in the consumption patterns of older Canadians helps to 'flesh out' further the overall context within which the situation of the elderly homeowner can best be understood. This section of the paper therefore focusses on general trends in the housing market; the housing characteristics of the elderly; as well as the lifestyle choices and housing needs and preferences of the older Canadian.

3.1 Trends in Housing Production

The 1960's and particularly the 1970's saw a dramatic increase in the number of housing units produced and an expansion of the range of housing types constructed. (See Table 4) Government involvement in the production of housing and the number of subsidized units available to low-income and special needs groups increased. To the end of 1971, 211,225 dwelling units had been built with assistance from government. (Audain, 1973, 92) An additional 392,361 units were constructed between 1972 and 1981. (See Table 5) Production in cities, particularly metropolitan centres, was much greater than that in rural areas, villages and towns. Thus, the opportunities to obtain housing and to choose from a variety of housing types was greatest in medium or large urban centres.

The production of different housing types varied with location in urban centres. This is particularly true of subsidized housing produced for senior citizens. In a recent study completed by the Institute of Urban Studies (1982), it was found that subsidized rental accommodation for the elderly was concentrated in inner city areas and consisted primarily of high rise apartment units, while family units were found in suburban locations and were primarily row and semi-detached units.

Privately constructed units show a similar pattern. The housing

Table 4

Dwelling Starts, Canada, 1962-1981

(Dwelling Units)

| | Size of Population | | Dwelling Type | | | |
|------|--------------------|--------|-----------------|----------------------|--------|-----------|
| | Centres of 10,000+ | Other | Single Detached | Semi-Detached/Duplex | Row | Apartment |
| 1962 | 102,008 | 28,087 | 74,443 | 10,975 | 3,742 | 40,935 |
| 1965 | 135,218 | 31,347 | 75,441 | 7,924 | 5,306 | 77,894 |
| 1968 | 162,267 | 34,611 | 75,339 | 10,114 | 8,042 | 103,383 |
| 1971 | 180,948 | 52,705 | 98,056 | 13,751 | 15,659 | 106,187 |
| 1975 | 181,846 | 49,610 | 123,403 | 15,403 | 21,763 | 70,361 |
| 1978 | 178,678 | 48,989 | 110,029 | 19,932 | 20,379 | 77,327 |
| 1981 | 142,441 | 35,532 | 89,071 | 11,768 | 15,525 | 61,609 |

Source: C.M.H.C. Canadian Housing Statistics, 1962-1981

Table 5

Federal Housing Production for Low-Income Households, Canada, 1971-1979

| New Construction (Units) | | | | | | | | | | | | | |
|--------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------|---------|
| Program | 1971 | 1972 | 1973 | 1974 | 1975 | 1976 | 1977 | 1978 | 1979 | 1980 | 1981 | Total | |
| Section 15 Entrepreneur | 11,059 | 8,470 | 4,311 | 2,015 | 10,150 | -- | -- | -- | | | | | |
| Section 15.1 Non-Profit | 3,109 | 1,813 | 1,032 | 4,515 | 3,748 | 7,411 | 3,242 | 2,669 | 4,434 | 9,383 | 10,650 | 93,349 | |
| Section 34.18 Cooperative | -- | -- | 191 | 615 | 1,365 | 948 | 1,565 | 654 | | | | | |
| Section 34.15 AHOP | -- | -- | 5,464 | 10,264 | 16,255 | 2,364 | 1,009 | 66 | 20 | 2 | -- | 35,444 | |
| Section 43 Geared-to-Income | 19,234 | 14,297 | 10,915 | 9,954 | 12,545 | 12,168 | 5,246 | 5,932 | 76 | -- | -- | 90,367 | |
| Total | 33,402 | 24,580 | 21,913 | 27,363 | 44,063 | 22,891 | 11,062 | 9,321 | 4,530 | 9,385 | 10,650 | 219,160 | |
| Existing (Units) | | | | | | | | | | | | | |
| Section 15 Entrepreneur | 448 | 327 | 215 | 529 | 745 | -- | -- | -- | | | | | |
| Section 15.1 Non-Profit | 171 | 227 | 201 | 770 | 763 | 1,023 | 1,175 | 494 | 992 | 5,671 | 3,437 | 19,550 | |
| Section 34.18 Cooperative | -- | -- | -- | 387 | 116 | 737 | 313 | 804 | | | | | |
| Section 34.15 AHOP | -- | -- | 1,390 | 7,718 | 24 | 3 | 1 | 1 | -- | -- | -- | 9,137 | |
| Section 43 Geared-to-Income | 126 | 312 | 29 | 49 | 37 | 31 | 208 | 42 | 67 | -- | -- | 901 | |
| Section 34.1 RRAP | -- | -- | -- | 1,496 | 4,848 | 14,500 | 22,151 | 33,374 | 30,025 | 36,342 | 35,024 | 177,760 | |
| Total | 745 | 866 | 1,835 | 10,949 | 6,533 | 16,294 | 23,848 | 34,715 | 31,084 | 42,013 | 38,461 | 207,348 | |
| | | | | | | | | | | | | Grand Total | 426,508 |

Source: Statistics Canada, CMHC Statistical Handbook, 1979.
pp. H-35, H-36, H-36a. and CMHC Canadian Housing
Statistics 1981, 1982. Table 59, p.52, Table 64, p.56.

produced in suburban areas tended to be low rise and low density units of 2, 3 or more bedrooms. The housing was primarily designed for family households. Homeownership predominated. Inner city production was dominated by apartment units (bachelor and 1 bedroom) and was designed for non-family units. Larger apartment units were found in suburban areas and were normally in apartment blocks adjacent to major transportation routes and commercial districts.

New suburban housing units far outnumbered inner city units. The effects of suburbanization on housing stock and on housing for the elderly is discussed further in Section 5 - The Effects of Urbanization.

The foregoing discussion deals with new house construction and the expansion of urban and suburban areas during the 1960's and 1970's. Another trend must be noted. In the late 1970's new house construction slowed and attention was renewed in the maintenance and upgrading of existing housing in older neighbourhoods. Following a period of declining condition and loss of existing housing due to lack of investment, private and public reinvestment in existing housing increased. Canadian figures for the period 1978 to 1980 show a \$300 million decline in new residential construction; a \$350 million increase in major residential renovation; and a \$700 million increase in residential repair work. In 1978 renovation and repair work represented 35.7% of residential investment and in 1980, it represented 40.9%. (Ministry of Housing, Strategies for the 1980's Workshop, Kitchener, Ontario, March, 1981) The effects of this trend on elderly homeowners are also discussed in Section 5.

With the renewal of interest in maintaining existing housing, public programs were created to assist homeowners in rehabilitating their homes. Elderly homeowners were major beneficiaries of these programs (Willson, 1980) which are discussed further in Section 6.

The new homeownership units produced in the 1960's and 1970's tended to be designed for family households and to be located in suburban areas. The exception, condominium units, represented a very limited portion of production. Thus, while the overall supply of housing increased and the range of housing types expanded, the housing choices available to the elderly were more limited. New units tended to be larger than required and found in suburban locations or were rental units in centrally located apartment blocks. For low-income elderly requiring financial assistance, again central units in apartment blocks were being constructed by government and non-profit housing groups.

Another recent trend, which may affect the situation cited above, is noted from a review of trade literature. (Western Construction and Industry, Professional Builder, and Canadian Building). An increasing portion of housing production in the 1980's has been homes designed for particular submarkets. To accommodate non-family or small family units, houses are being built - - of smaller overall dimensions; with fewer bedrooms, larger bathrooms and kitchens, and small or no family rooms. The older homeowner is considered a primary market for this housing.

3.2 Cost of Housing

In 1982, Canada Mortgage and Housing Corporation (CMHC), drawing on statistics produced by Statistics Canada, produced a report dealing with housing costs. Table 6, presents the findings on changing capital and operating costs over the period 1971 to 1981. While operating costs rose 168.4%, capital costs rose 417.8%. Such large increases when compared to income statistics, show a declining capability of households to enter the homeownership market and also for present homeowners to maintain their units. In the same report, family incomes for the period 1971 to 1981 rose by 188%. When compared to capital costs, it

Table 6

Housing Costs, 1971-1981, Canada
(Average National % Change)

| | % Change 1971-1981 |
|-------------------------|--------------------|
| Capital Costs | 417.8 |
| House Prices | 191.3 |
| Mortgage Interest Rates | 100.8 |
| Operating Costs | 168.4 |
| Insurance | 334.9 |
| Utilities | 242.4 |
| Taxes | 73.0 |
| Repairs | 158.4 |

Source: Consumer Prices, Statistics Canada Bulletin
No. 62-010

was found that in 1971, the average family could afford a home (capital costs were 21.3% of total family income). By 1980, however, this was no longer true as the ratio of capital costs to family income had risen above 30%. (When considering affordability, a shelter cost-to-household income ratio of 30% is considered the upper limit of affordability.)

For the elderly, incomes have not kept pace with rising housing costs. The Institute of Urban Studies (1982) reviewed household incomes for the period 1971 to 1977 and found that elderly singles, non-family units* and childless couples* had experienced a decline in income (-9.2%, -8.4% and -14.7% respectively). (See Table 7) Thus, while many elderly homeowners do not have capital costs to finance, they will be experiencing difficulties in financing operating costs which have risen 168.4%.

The option of selling the owned housing unit and renting a smaller dwelling also poses financial problems. Again, in the Institute of Urban Studies (1982) report, it was found that a large proportion of elderly renters were paying an excessive portion of income for accomodation. (Tables 8 and 9)

3.3 Magnitude of Homeownership Among Older Canadians

From the Statistics Canada report (1979a) called Canada's Elderly we find ...

- * in 1976, 64.3% of all elderly households were homeowners
- * of the total number of elderly households, 72.9% of male household heads owned their home while 50.2% of females household heads owned their home
- * 33.3% of the single elderly owned houses and a majority of these were women

* of which a large portion are elderly

Table 7

Average Annual Income Levels for Selected Household Groups, 1971-1977 in Winnipeg CMA (Adjusted by Consumer Price Index; \$)

| Household Groups | 1971 | 1977 | % Change 1971-1977 |
|--|-------|-------|-----------------------|
| Singles -65 | 4,430 | 4,602 | 3.9 |
| Singles 65+ | 2,510 | 2,280 | - 9.2 |
| Non-Family | 7,469 | 6,845 | - 8.4 |
| Childless Couples (2+ persons) | 7,913 | 6,749 | - 14.7 |
| 2-Parent Families (3 persons) | 7,570 | 8,717 | 15.2 |
| 2-Parent Families (4 persons) | 7,625 | 8,349 | 9.5 |
| 2-Parent Families (5+ persons) | 7,801 | 8,717 | 11.7 |
| Single Parent Families (2 persons) | 4,265 | 4,800 | 12.5 |
| Single Parent Families (3+ persons) | 4,197 | 4,216 | 0.5 |

Source: I.U.S. (1982). The Winnipeg Rental Market: 1971-1978. p.88

Table 8

Rental Population With Rent-to-Income
Ratio Greater than 25% in 1971 in Winnipeg
CMA by Household Group

(# of Persons; %)

| Household Group | A Rental Population | B Renters Paying > 25% | B as % of Total A | B as % of Total B | B as % of Specific Household Group |
|-----------------|---------------------------|------------------------------|----------------------|----------------------|---|
| 1 | 12,820 | 5,269 | 7.8 | 26.5 | 41.1 |
| 2 | 6,965 | 6,317 | 9.3 | 31.8 | 90.7 |
| 3 | 5,940 | 1,034 | 1.6 | 5.2 | 17.4 |
| 4 | 16,600 | 1,444 | 2.2 | 7.3 | 8.7 |
| 5 | 7,085 | -- | -- | -- | -- |
| 6 | 5,690 | 57 | 0.1 | 0.3 | 1.0 |
| 7 | 6,045 | 423 | 0.7 | 2.1 | 7.0 |
| 8 | 2,420 | 532 | 0.9 | 7.7 | 63.3 |
| 9 | 4,880 | 3,806 | 5.7 | 19.1 | 78.0 |
| Total | 68,445 | 19,882 | 28.3 | 100.0 | 29.0 |

Note: Household groups 2, 3 and 4 represent elderly

Source: I.U.S. (1982). The Winnipeg Rental Market: 1971-1978 p.96

Table 9

Rental Population With Rent-to-Income
Ratio Greater than 25% in 1977 in
Winnipeg CMA by Household Group

(# of persons; %)

| Household Group | A Rental Population | B Renters Paying > 25% | B as % of Total A | B as % of Total B | B as % of Specific Household Group |
|-----------------|---------------------------|------------------------------|-------------------------|-------------------------|---|
| 1 | 19,794 | 8,749 | 10.5 | 27.9 | 44.2 |
| 2 | 10,416 | 9,239 | 11.1 | 29.5 | 88.7 |
| 3 | 6,413 | 1,142 | 1.4 | 3.6 | 17.8 |
| 4 | 18,991 | 3,722 | 4.5 | 11.9 | 19.6 |
| 5 | 7,735 | 8 | -- | -- | 0.1 |
| 6 | 5,402 | 313 | 0.4 | 1.0 | 5.8 |
| 7 | 3,024 | 4 | -- | -- | 0.1 |
| 8 | 6,230 | 3,676 | 4.4 | 11.7 | 59.0 |
| 9 | 5,326 | 4,458 | 5.3 | 14.2 | 83.7 |
| Total | 83,331 | 31,311 | 37.6 | 100.0 | 37.6 |

Note: Household groups 2 3 and 4 represent elderly

Source: I.U.S. (1982). The Winnipeg Rental Market: 1971-1978. p.97

3.4 Housing Characteristics of the Elderly

Again from the report, Canada's Elderly (Statistics Canada, 1979a) we note:

- * in 1976, 57.1% of all elderly households lived in single-detached dwellings
- * 5.4% resided in semi-detached, duplex or row housing
- * 31.3% were living in apartment units and 8.7% were living in senior citizen housing or other collective forms of residence

The most significant finding on this subject is the lack of data and lack of analyses of available data on the housing characteristics of the elderly. Further research is strongly recommended to determine the location, type, size, age and condition of housing owned by the elderly and to expand on the financial circumstances of those homeowners.

3.5 Lifestyle Choices and Housing Needs and Preferences

Ross (1979) indicated the following findings from a Health and Welfare Canada survey of the tenure preferences of the recently retired: three-quarters prefer to own their own home, while only 15% prefer an apartment and 2% prefer senior citizens housing. These stated preferences roughly approximate the picture of actual housing tenure for the elderly. Nevertheless, the literature reveals that many elderly persons are not happy with the particular nature of their present housing and lifestyle circumstances.

Many elderly homeowners, for example, live in areas of cities which can be characterized as stable but isolated from community facilities and services. Such locations thus may no longer be geographically appropriate to needs.* In addition, a substantial portion of these elderly homeowners

* The question of where the elderly live is examined more extensively in Section 5.

have income difficulties as a result of retirement and/or death of the main 'provider'. They remain despite the house's often inappropriate size, its location, and the owner's financial (and perhaps physical) inability to maintain it adequately. A point which was made by the Canadian Welfare Council in 1964, is the lack of opportunity in the housing market for the elderly to meet changing needs ...

it is evident that many elderly people are bound to be faced with a serious problem in working out satisfactory living arrangements. The aging person often stands alone: separated from his family, with insufficient income, failing health and limited energy and capacity, and with a narrow choice of suitable living accommodation available in the community. The current housing market has little to offer elderly people in the low and low-middle income groups. The great proportion of housing built in recent years has consisted of three-bedroom houses and modern high-rise apartment buildings. Neither provides a satisfactory solution for the housing problem of the aged person with a low income. The houses are too big: both houses and apartment are too expensive. (p. 8)

This perspective on the inappropriateness of the existing housing market for the low income elderly is shared by Statistics Canada (1979). Other works also address the psychological inhibitors to older homeowners relocating (U.S. Congress, 1969).

It would appear from the literature that much of the institutionalization of the elderly, meaning their placement in senior citizens or nursing homes, can probably be attributed to lack of choice. An expansion of the home-care programs and other related services (these are discussed in Sections 5 and 6) could greatly increase the ability of elderly persons to either remain in their own homes or move to a more suitable private dwelling, clearly the desire of most elderly persons. The limitations of the existing housing market noted above also undoubtedly force some elderly persons unnecessarily into institutions when their homes become inappropriate to their needs. The Canadian

Welfare Council illustrates how a widening of choice in the housing market could work to reduce the rate of institutionalization of the elderly:

Many elderly people might be able to continue living independently longer if more small houses or cottages were available for rent or purchase. (1964, p. 34)

In terms of general lifestyle as related to housing, several locational characteristics that may be important in improving the life satisfaction of the elderly can be identified from the literature. It appears the elderly prefer not to move away from familiar surroundings and would also rather live in areas where there are other elderly residing. In addition, reasonable proximity to shopping, medical and recreational facilities (preferably comfortable walking distance) is stressed as important. Sections 5 and 6 examines further the life circumstances of elderly Canadian homeowners.

In reviewing the overall literature on the theme of housing and lifestyle choice, the authors found extensive research in the areas of housing types and locations. Much of this material, however is not directly relevant to the needs of the elderly. The space requirements of the elderly change, some of their physical abilities lessen and their relationships often become altered. These changes might dictate corresponding changes in tenure, location or both. Further research addressing such issues specific to the elderly would undoubtedly be beneficial. It would appear that significant attention has been paid to design features vis-a-vis housing choice and the elderly (a prominent example would be Green, 1974). However, while these studies are important because they address how the individual can better cope with environmental barriers, they seem to dominate the literature at the expense of more basic research on housing choice. (Neibanck, 1964).

4.0 SOCIAL STRUCTURES

The source material for this section are documents which outline and assess recent census findings (e.g. Statistics Canada reports). In the discussion below the most significant findings and projections relating to Canada's elderly are examined and some important policy and program implications which stem from them are addressed.

4.1 Demographic Trends

During the last decade, the number of persons 65 years and over increased sharply, both in absolute numbers and as a proportion of the total population. To illustrate this, between 1971 and 1976 Canada's population as a whole increased 6.6% while the elderly subgroup increased by 14.8% (Statistics Canada, 1979). This recent trend can be attributed to high birth rates in the early 1900's, the influx of immigrants from European countries earlier in the century and medical advances which have resulted in longer life expectancies.

Concerning likely future trends, according to estimates based on the 1976 Census data the proportion of the population 65 and over will continue to increase from 8.7% in 1976 to about 12.0% by 2002 (Statistics Canada, 1979a and b; Government of Canada, 1982). Statistics Canada's projection for the turn of the century are that this country will have some 4.5 million persons who are aged 60 and over as compared to 3.2 million in 1980. Of this group 3.4 million will be at least 65 years of age (Government of Canada, 1982). Of particular note, in terms of future trends, is the fact that in 2006 the "baby boom" generation will begin reaching age 65 (Stone and Fletcher, 1980). By 2025 most of this group will have reached 65, with the result that there will be 5.5 million elderly Canadians (Government of Canada, 1982). According to Stone and Fletcher (1980), "By 2031, some 18% of Canadians

could be 65 and over." (p. xiii) The implications of these expected demographic developments for policy and program decision makers and for providers of services to the elderly are clear -- their tasks will increase greatly over the next half century.

One of the most notable internal characteristics of Canada's elderly population is the growing numerical imbalance between men and women. As Stone and Fletcher indicate, "Since 1961, females have outnumbered males in the population aged 65 and over." (1980, p. xiii) Statistics Canada has predicted that the proportion of elderly females will continue to increase (Government of Canada, 1982). Stone and Fletcher make the following observation concerning this trend. "Canadian society has never experienced imbalances between older males and females of the order that are now being projected for the next two decades and beyond." (1980, p. 14)

Of particular interest, is the difference in the number of single females versus single males. According to the 1982 Government of Canada report, more than 50% of women aged 70 and over have lost their spouses through death, while less than 25% of men in this age group have been left widowed. Between 1961 and 1976, the proportion of widowed women in the 70 and over age group increased while the proportion of widowed men declined. It can additionally be noted that more than seven out of 10 Canadian men 65 years and over are married and living with their spouses, while only four out of every 10 women in this age group are married and residing with their spouses (Statistics Canada, 1979b).

In light of the above, it is not surprising that since the early 1960's there has been a marked increase in the number of older widowed or divorced women living alone. In the 65 and over age group, the population of women living alone increased from 15% in 1961 to approximately 33% in 1976.* (Government of Canada, 1982) Given the fact noted

* It should be noted that according to these data, the number of both females and males living alone decreased for those persons over 80. At this point in their lives apparently many elderly persons resort to collective forms of shelter.

previously in this paper that single elderly women are also more likely to suffer income problems than other household groups, the indication that there are significantly more such women than single elderly men takes on added importance for policy and program planners.

Another subgroup of the elderly which has been identified as experiencing greater health and income difficulties, are the older elderly (persons 75 or over). Stone and Fletcher cite a very significant trend concerning this subgroup:

....the number of those aged 75 and over will go from three quarters of a million in 1976 to about one and one half million by 2001. The unusually rapid increase in the size of this age group begins between 2016 and 2021, and this high growth rate will continue until 2041 when its size may reach between three and four million. (1980, p. 10)

They state that these older elderly persons are projected to comprise 44 to 46% of the over 65 population by 2001 and 50 to 55% of this population by 2041. These projected figures differ greatly from the 37% of the elderly population which was over 74 in 1976. This growth trend for an already disadvantaged subgroup again has important implications for policy-makers and planners with responsibility for the elderly. As Stone and Fletcher additionally point out, "Especially significant for health care and pension systems is the projected rise in the numbers and proportion of persons aged 80 and over." (1980, p. 10; emphasis added)

The demographic trends relating to the elderly have significant implications for the dependency ratio within the Canadian population. This ratio is based on the proportions of the population within particular age groups. The 'population dependency ratio', which relates the total number of elderly and children to the remainder of the population (of working age), has been declining since the 1960's as a result of the declining birthrate. Accor-

ding to Statistics Canada (Government of Canada, 1982), these declines will continue and only after the baby boom generation enters retirement, will the ratio increase. The 'old age dependency ratio', however, which relates the number of elderly to persons in the prime working ages, has been increasing gradually and will of course continue to do so after the baby boom generation begins to retire. According to Stone and Fletcher, this old age dependency ratio will have risen from a 1976 level of 13% to 29% by 2031. As these authors indicate, "Pension systems must be prepared to cope with a higher ratio of pension recipients to contributors." (1980, p. xiii) They maintain that the big impact of the baby boom on the pension system will last from the mid 1990's to the 2030's. (1980, p. 12)

4.2 Geographical Distribution and Patterns of Migration

The 1976 census reveals that the great majority (77%) of Canada's elderly were residing in urban areas. Over 50% were residing in areas of 100,000 or more population while 36% lived in urban areas of 500,000 or more. (Toronto, Montreal and Vancouver alone contained 28.6% of the country's elderly.) Statistics Canada analysis indicates the proportion of Canada's elderly residing in Census Metropolitan Areas (CMA's) will increase from 53.6% in 1976 to 58% in 2021 (Stone and Fletcher, 1980; Government of Canada, 1982).

As of 1976 slightly more than 20% of Canada's elderly resided in rural non-farm areas, while less than 3% resided on rural farms (Stone and Fletcher, 1980). "The corresponding proportions for the total national population were virtually the same; but the senior citizen group was slightly more heavily concentrated in urban areas (77.0% versus 75.5%)." (1980, p. 22) Small towns also had higher than average proportions of elderly as compared to total population. As Stone and Fletcher note, small towns in Saskatchewan and Manitoba had particularly high percentages of elderly residents (17.6% and 15.6% respectively).

Concerning specific locations, not surprisingly the largest provinces in terms of population, Ontario, Quebec and British Columbia, also have the largest number of elderly persons (Government of Canada, 1982). Ontario has the largest proportion of the nation's elderly -- in 1976 it contained approximately 37% of Canada's population 65 years and over. (By way of contrast, Prince Edward Island had less than 1%.) Looking ahead, Alberta, British Columbia and Ontario are the only provinces which are expected to experience increases in their shares of Canada's elderly population up to the year 2001. "However, all the provinces show absolute increases in their number of residents aged 65 and over during the projection period." (Stone and Fletcher, 1980, p. 22)

In terms of the proportion of elderly persons to total population within the provinces, Prince Edward Island had the highest such proportion (11.2%), closely followed by Saskatchewan, Manitoba and Nova Scotia (Statistics Canada, 1979b).

The size of the elderly population in the various provinces appears to be influenced greatly by the migration of people within Canada (and to some extent from Canada). Large numbers of younger people have in recent years been leaving Prince Edward Island, Manitoba and Saskatchewan, resulting in a relatively higher proportion of elderly within their overall populations. British Columbia, on the other hand, has experienced a large influx of retired persons from other provinces resulting in it having a higher proportion of elderly within its population (Statistics Canada, 1979b).

There are some obvious implications, stemming from the trends cited above, for policy and program planners with responsibility for the elderly. For example, their target group will be increasingly an urban one. At the same time, however, the small towns will continue to contain a significant number of elderly. As the discussion below will indicate, the elderly in small towns and those on farms are less well served by existing programs than their urban counter-

parts. This inequity will demand attention. In addition, the repercussions of the migration trends noted above will be significant for the provinces identified. If trends continue, Prince Edward Island, Manitoba and Saskatchewan will experience significant demands for services for the elderly in the face of a declining work force with which to support them. Finally, all provinces can anticipate increased demands for services and programs for the elderly as all are projected to experience increases in the numbers of elderly residents.

4.3 Special Needs Groups

Throughout this paper three subgroups of the elderly have been identified as having particular needs because of their less advantaged situation. They are the poor elderly, elderly single females and the older elderly (persons over 74). The special needs of all three subgroups relate largely to greater income problems, with the difficulties of the older elderly being exacerbated by their likelihood of physical/health problems. The reader is urged to refer to the discussions elsewhere in this paper for a comprehensive account of the problems these subgroups encounter. An additional special needs group which has largely been ignored to this point is the elderly population residing in rural areas (small towns and farms). One report should be noted which does address this issue, however, as it relates to the rural elderly in the U.S. (U.S. Government, 1973). The report's general findings, cited below, can be assumed to have a great deal of relevance to the Canadian situation.

It would appear that many of the rural elderly experience similar problems to those described for the urban elderly, as well as additional burdens attributable to their rural situation. Concerning the latter, for example, many rural elderly must struggle to live out their lives in small communities which have declined in the face of social and demographic change. As well, the rural elderly gener-

ally have average annual incomes lower than their urban counterparts and much too often below the poverty level. Few rural elderly are covered by private pension plans. Income must come from social security, savings, welfare or continued employment. Their inadequate income levels make it difficult for the rural elderly to pay rising property and other taxes. The majority of rural elderly are homeowners, and income problems make it very difficult to maintain homes properly. The result is that many homes of the rural elderly are of substandard condition. In addition to the above problems, many of the rural elderly experience loneliness and accessibility problems due to limited services, facilities and public transportation. Finally it is apparent very little specialized housing for the elderly is available in the rural areas.

It would seem clear from what research has been conducted that, like their urban counterparts (see Section 5), most of the rural elderly wish to remain where they are for as long as possible - - in the same community and often in the same house. More programs (with a rural orientation) which support this goal would seem necessary in Canada. First, however, more extensive research is needed which addresses the circumstances of this country's rural elderly.

5.0 THE EFFECTS OF URBANIZATION

The rapid urbanization of the post-war period has had a significant impact on Canada and its population. The effects of urbanization therefore have important implications for the elderly and, specifically, the circumstances of the older homeowner.

5.1 Locational Preferences

Canadian literature on where in the city the elderly live and their movements, does not appear to be very extensive. The following general picture emerges, however.

The elderly appear to be a remarkably stable group in terms of residential location and length of tenure. It appears the majority seldom move and those who do tend to remain in the same area of the city. The reasons why some do move can be the result of physical mobility problems and financial constraints. These constraints 'push' elderly homeowners into subsidized accommodation which is more affordable or into smaller housing units due to reduced mobility and house maintenance capabilities. Also significant is housing designed to accommodate wheelchair access. Presently, the housing options which will accommodate these needs are limited and primarily of rental tenure. The reasons why most of these moves are intra-neighbourhood in nature appear to relate to the strong emotional attachments the elderly have to their neighbourhood and the fear of experiencing loneliness in a new area (Neibanck and Pope, 1965).

Studies concerning the age distribution of populations within urban areas have described an inner circle of older population surrounded by an outer suburban ring of younger families. This perspective no longer appears as valid as it once might have been, however. As suburban areas age, so do their inhabitants. The proportion of the elderly in the suburbs is increasing because many of the family heads who moved to the suburbs at an earlier stage in their life are

reaching retirement age and choosing to remain in suburbia. As is the case for the elderly population generally, the suburban elderly tend to remain in the same home or move within the neighbourhood. (Golant, 1975).

Looking at the conditions of the elderly in the suburbs, the SPC of Metro Toronto (1979) point out that the elderly are more dispersed and as a result, the delivery of services to the elderly in their homes costs more. In addition, the elderly are more limited in their mobility because of the dispersed nature of the suburbs, creating a need for a greater amount of services to compensate for the difficulties the elderly face getting to public and retail services.

Like the elderly elsewhere, some elderly persons in suburbia are experiencing difficulty remaining in their homes because of such factors as property taxes and maintenance costs. Alternative housing which allows an older person to remain in his/her neighbourhood are becoming more common, however. Condominiums, non-profit housing and high rise apartments have been appearing in recent years in the suburbs. (SPC of Metro Toronto, 1979)

Despite the increasing importance of the suburbs as a location for Canada's elderly homeowners, the older neighbourhoods in the inner city continue to contain a significant proportion of these persons. As inner city residents they face particular problems which are discussed below.

L.S. Bourne (1978) identified three dominant and parallel processes which take place in the inner city. These are:

- * aging and obsolescence of housing, social services, infrastructure and industrial base.
- * land use competition through expansion of the central business district and institutional uses such as highways.
- * demographic transition, notably the aging of the population and the loss of family households.

The inner city is thus dominated by older housing stock which has filtered down through the upper and middle income groups to low-income groups. Being the oldest housing and being occupied by households of limited financial means, the housing is of the poorest condition found in the city.

Inner city housing is being lost and residents, many of whom are elderly homeowners, are being displaced due to several processes. As noted above, land use competition is leading to non-residential conversion of activities. With the aging of housing, homeowners find it increasingly difficult to afford maintenance and renovation costs which are rising in frequency and scale. This leads to demolition of stock. For elderly homeowners, displacement is occurring not only due to the physical loss of housing but also due to decline and dramatic change of neighbourhoods' physical or socio-economic composition which they find unacceptable.

In Winnipeg, a study team from the Institute of Urban Studies found:

....that loss of housing units from all causes is very great. Inner city areas have traditionally provided housing for varied population groups including a significant number of low -income people such as the elderly, the new immigrant, the student, the young worker and the single parent family. Under present policy arrangements, it seems unlikely that alternative accomodation can be provided for these groups without deep public subsidy. Also, there is a significant gap between the number of units lost and the number of units provided. (McKee, 1977, 32)

Displacement is not a new trend. The processes cited by Bourne (1978) and government action such as urban renewal, have been displacing households and businesses for several decades. Recently, a new trend has been affecting the inner city-gentrification. Private reinvestment is increasing, thus reversing past trends. Competition for space is occurring. Those who cannot financially compete are being displaced:

If anything, those displaced by the financial bulldozer of the 1970's and 1980's may be worse off than those uprooted in the past. Certainly, the crisis of vacancy rates and rising housing costs relative to income has been getting more severe in recent years, making it even harder for lower-income people to find a decent place to live within their means. Furthermore, those earlier programs had relocation assistance elements (home-finding aids, moving expense reimbursements, housing subsidies) which, however inadequate, were much more than the cold 30-day notice, which initiates relocation nowadays. (Hartman, 1979, 22)

Not surprisingly, poor elderly homeowners are especially common in these older neighbourhoods. The elderly residents of such areas are among the least able to obtain adequate substitute housing for present residences. (Neibanck and Pope, 1965).

In terms of locational preferences, there is no clear evidence within the literature to show that the elderly prefer suburban over inner city living or vice versa. For example, a study of the suburban elderly undertaken in Regina found that this group, on the whole, were unhappy with their location. They cited a lack of social contact and a lack of adequate transportation and other services for the elderly. (McNeil, 1970) A study in Victoria, B.C., on the other hand, indicated that of the elderly group studied, two-thirds preferred to live away from the inner city because of its excessive noise and congestion. (Science Council of Canada, 1976) Generally, it would appear that what preferences the elderly do have concerning residential location within an urban area are dictated by a wide range of local circumstances and, more particularly, by the previous experiences of the residents which affect ongoing social and economic activities.

Concerning the movement of elderly migrants into an urban area, Golant's 1972 study based on Metropolitan Toronto, found that two-thirds of rural to urban migrants move into the urban fringe while only one third locate themselves in the central core. International

migrants tend to move to ethnic areas and these areas tend to be found in inner city areas.

5.2 Accessibility/Transportation Issues

It appears from the literature that many elderly persons base their decision on where to live on specific characteristics of a locale rather than on inner versus outer city issues. (Environics Research Group, 1971) This is perhaps implicit in the findings from the McNeil study of Regina elderly cited in the previous subsection. CCSD (1973) indicate that the availability and accessibility of a variety of commercial, service and recreational facilities are an important factor for the elderly because it allows them to engage in normal daily activities and to lead independent lives. Shopping, for instance, is a social activity the elderly look forward to as a time to meet friends and as an opportunity to feel a part of the community. Further, the knowledge that particular services and facilities are readily available, even if not used frequently, can act as a psychological boost to the elderly. (Neibanck and Pope, 1965)

In terms of specific types of facilities required by the elderly, according to Goldstein and Zimmer (1960), convenience stores, bus stops and health and religious facilities represent the greatest community-based needs of older persons. In the intervening time since this article was written, various general community social services have probably emerged as equally important.

It is strongly argued that whenever possible, services for the elderly should be within walking distance. Neibanck and Pope (1965) found that there are specific distances that the elderly are willing to walk for needed services. As well, local features such as topography, busy streets and poor lighting must be taken into account as they can significantly increase the 'distance' to services. The availability

of public transportation is an important intervening factor in the distance question. (Wilson, 1960) The importance and problems of walking as a mode of transportation for the elderly is discussed later in this section.

According to the SPC of Metro Toronto (1979), facilities for general and age-related activities should be accessible to the elderly and the necessary services should be accessible to persons with various levels of impairment. Further, the Council maintains that the elderly presently experience problems of social isolation resulting from the difficulties they face in moving around their local area and utilizing the community services and facilities.

Concerning the transportation issue specifically, the point is emphasized in the literature that the elderly are limited in their mobility. With regard to private transportation, compared to other age groups the proportion of elderly persons with driver's licences and owning cars is considerably lower. The two main reasons for this are financial constraints (high income elderly are more likely than low income elderly to have licences) and health/physical impairment problems. Few areas in Canada apparently provide volunteer car pool services to help overcome these problems and where they are provided they tend to be ineffective or used mainly to attend church. (Canadian Welfare Council, 1970; CCSD, 1973)

Wilson, in a seemingly dated but still cogent book, considers the public transportation options available to the elderly which he views as usually being costly and inconvenient. He assesses the fairly common argument that the costs to the elderly of public transit are in fact not that great, particularly since as is generally the case, the elderly pay reduced fares. However, reduced fares have to be balanced against the fact that the elderly are likely to take public transit more frequently for shorter distances than the general population. In addition, he notes that older persons often face physical

barriers to using public transportation -- it is often difficult for them to stand and wait for buses and actual boarding of buses and coping with crowded conditions can be problematic. In a more recent examination of this subject, the SPC of Metro Toronto (1979) cites the fact that use of public transit by the elderly is frequently marked by long waits, poor connections and, because routes are oriented toward downtown, difficult intra and (inter) suburban travel. Thus, the elderly most often rely on taxis (a very expensive mode) to do such tasks as grocery shopping.

Finally, Andreae (1978) examines the other most common mode of transportation among the elderly -- walking. She points out the numerous difficulties of this mode, including physical strain and anxiety over potential injuries. Nevertheless, because of the problems associated with the private and public transportation modes cited above, walking remains a most important means of getting around for many of Canada's elderly. This fact reinforces the importance of where services are located in relation to where one lives.

5.3 Community Services and Their Availability

Concerning the source of services which are currently available to the elderly, a study by the Institute of Local Government (1983) found that the most commonly used services were provided by municipal governments and their agencies, private agencies, private enterprise and volunteers. With regard to the nature of these services, there is considerable variation in the features and extent of services provided to the elderly among Canadian municipalities. However, it appears these services generally encompass institutional care, special in-home care, home nursing, day care, 'meals on wheels', special transit, recreation facilities, library services and education/interest programs.

Despite the predominance of local governments in the delivery of those services to the aged, a recent Urban Focus (1983) article emphasizes the need for the senior levels of government, major funders of the services, to pay heed to this area:

It is probably true to say that municipalities are much more inclined to develop programs which have a substantial level of funding by another level of government rather than to develop programs that are 100% municipally-funded. This underlines the necessity for *all* levels of government to be concerned with the public policy aspects of the changing demographics even though most services are delivered at the local level by local service agencies. (p. 6)

With regard to the issue of changing demographics, Urban Focus argues that local governments and agencies must

....insist that comprehensive planning take place to ensure that the challenge implied by the changing demographics is met in a manner that will realistically serve the needs of the aging population. (p. 6)

This concern that policy-makers and program-providers be in the position to anticipate change and amend the delivery of services in a rational way is echoed by others (eg. Stone, 1981). Not surprisingly then, a general theme emerging from the literature is that, in order to determine accurately the services required by the elderly, policy-makers and program-providers must be able to obtain and utilize concrete information about the elderly population and its characteristics. As Urban Focus indicates, however, such data collection is often beyond the means of the service providers:

Many services which are supplied by local government agencies do not have the resources to carry out comprehensive studies. Much of their efforts are directed to coping with current problems as they are expressed by client groups within a competitive budgetary framework. (p. 6)

A second general theme found in the literature is that in many locales direct services for the elderly in the home are in short supply and that elderly persons generally are not aware of the beneficial programs which do exist (Carpenter Emling, 1976). Older persons who have been retired for some time, it appears, are more reluctant than younger persons to seek assistance from outside sources. Often they have simply not been made cognizant of the changes which have taken place in social policies affecting them. (Canadian Welfare Council, 1970). The National Advisory Council on Aging (1981), Stone and Carpenter Emling all recommended that communications programs be set up to make the elderly, their families and entire communities aware of the services available to seniors and how to gain access to them. Programming should include creation of central information and referral services directories.

Turning to the types of services which should be or are presently available to the elderly, the SPC of Metro Toronto (1979) suggests that there are two general types that should be readily available to older Canadians. The first are congregate services in the community such as transportation, social centres, and legal, recreational and employment services. The second type of services are oriented to the home and include meals on wheels, visiting nurses, housekeepers and home maintenance workers.

Concerning this latter type of service, 'Home Care' programs which encompass various personal care and housekeeping services to the elderly in their homes, are provided by all provincial governments at present. These programs are discussed further in Section 6. Modern Healthcare (1975) cites an interesting privately operated outreach program provided by a nursing home operator in the U.S. Its goal, like that of provincial home care, is to enable elderly persons to remain at home who otherwise would have to move to a more dependent setting. The services provided to participants of this private program include

home health care, provision of meals to those no longer able to prepare meals for themselves and a program that takes clients to a central location in the community for activities and meals.

It should be noted that volunteers have proven very helpful in meeting many of the auxiliary needs of the elderly remaining in their own homes. The National Advisory Council on Aging maintains that it is important that such services complement the various professional community services.

In closing this discussion on services and their availability, the Canadian Welfare Council in a 1964 report, identified particular groups among the elderly who require improved service provision. Although the CWC report is nearly twenty years old, it would appear from the review of existing literature that its perspective continues to be valid:

In most parts of Canada there is an acute need for better provision (of services) for three particularly vulnerable groups: the very old; the aged who are handicapped by poor health and other disabilities; and single, widowed or separated old people, especially women, who, in this category, are much more numerous than men. (p. 35)

6.0 PUBLIC POLICIES AND PROGRAMS

As has been alluded to throughout the discussion to this point, the circumstances of older Canadians, homeowners and otherwise, are influenced greatly by various public policies and programs. In this section of the report the nature of the relevant policies and programs, and their significance for the elderly in general and the older homeowner in particular, will be examined.

6.1 General Policies and Programs

Statistics Canada (1981) characterizes Canada's system of public social security programs as follows:

(they provide) income protection, health care and a range of social services for Canadians who need them....In general, programs have been developed to meet social needs in the context of the Canadian economy. (p. 301)

The elderly have emerged as a target group for the public social security system:

Because of greater life expectancy and reduced work opportunities in old age, increasing attention is being given to the needs of the elderly for income support and services. (Statistics Canada, 1981, p. 301)

Due to increasing life expectancy and the aging of the baby boom population, the elderly will be a growing proportion of the population over the next fifty years. (Urban Focus, 1982)

The literature points out the limited amount of analysis to date which has addressed the policy and organizational implications for Canadian governments and service agencies of this significant demographic development. Dangers are inherent in this situation.

If the implications of continued growth in the elderly population are not examined in a systematic way, private and public service organizations are likely to find themselves in progressively more severe 'crises' situations as pressure to deliver more services increases. (Urban Focus, 1982, p. 5)

Clearly, policy and program planners must pay heed to such a gap in

analysis if their plans are to be appropriate for future conditions.

With regard to current policy, the literature reveals that policy planning has been carried out on the assumption that the elderly retire at age 65. The Government of Canada (1982) in its recent report, illustrates the centrality of this assumption and the fact this policy may no longer be appropriate:

Canada, like most other developed nations, has traditionally met the needs of the aging on the basis of an expectation that individuals or family heads would be in the labour force before a certain age and out of it after that age. This, of course, is the expectation most directly challenged by the changing age structure of the population and the increasing recognition of the undiminished capacities of most aging persons. (p. ix)

Hickling-Johnston (1974) also focus in their report on the emphasis public policy has placed on retirement age and, like the Government of Canada report, indicate the inappropriateness of this emphasis:

The mandatory retirement age has become the basis for identifying the elderly while at the same time alienating them. As long as we persist in such a course, there will be a continuous increase of the dependency relationship of the elderly to the state. (p. 8)

Ross (1979) provides an extensive critical analysis of prevailing retirement age policy in his report for the CCSD. He maintains that mandatory retirement regulations and public program incentives leave most persons with little flexibility concerning retirement age. Ross argues for a more flexible approach to establishing retirement benefits eligibility. (pp. 3-5)

The time at which a person retires and one's circumstances then, undoubtedly has great impact on lifestyle issues such as residency. The authors therefore share the concerns identified above relating to policy centred on a mandatory retirement age of 65.

It would appear the other major thrust of Canadian policy directed toward the elderly has been to ensure that basic needs are addressed. Thus historically, the major objective of government programs concerning the elderly has been to meet needs such as health, housing, food and clothing. Goals such as income security have traditionally been secondary to objectives of meeting basic needs. (Hickling-Johnston, 1974, p. vi) As will become obvious, however, it is difficult to separate completely programs which are geared to meeting basic needs and those geared to income security. A review of various informational reports and pamphlets provides the following brief overview of the nature of the programs geared to primary needs.

- * Social Assistance: All provinces have social assistance programs. These programs ensure that persons with insufficient income can meet the basic needs of food, clothing, shelter and health care. The elderly are one of the target groups for these programs and make up a significant proportion of the persons served by them. The federal government covers 50% of the cost of these programs.
- * Health Care: Health care needs of persons over 65 are largely addressed in Canada by provincial health insurance plans. According to the 1982 Government of Canada report, "Since the introduction of these plans in Canada, personal expenditures on medical and hospital care, particularly among the older unattached aging population, has fallen substantially." (p. 16) All provinces apparently also have some form of "Home Care" program which provides health care as well as services such as housekeeping to elderly persons (and others) who require such aid in order to remain in their own homes.
- * Housing: The elderly represent primary recipients of federal and provincial housing aid. As the housing issue is central to this paper, housing programs for the elderly are reviewed

in some detail in a later section.

6.2 Income Security Programs

The income security situation of Canada's elderly is a major concern of this report. Therefore, programs which address this issue deserve particular attention. As indicated numerous times to this point, a disproportionate number of older Canadians appear to experience income problems. Acknowledgement by government of the income problems of the elderly is illustrated in the programs providing basic needs and in those promoting greater income security among older Canadians. Income security, in fact, now seems to be emerging as a primary concern of public policy-makers rather than as a secondary issue to meeting basic needs.

The following discussion describes, first, the existing 'main-stream' income security programs and, secondly, the innovative types of programs which have recently been implemented or are under active consideration. The source material for the first part are government reports and informational pamphlets. The sources for the second part are reports and 'scholarly' literature.

Existing Programs

The major relevant federal programs are as follows:

- * Old Age Security (OAS): the recipient must be over 65; payments are tied to the cost-of-living index.
- * Guaranteed Income Supplement (GIS): the recipient must have little or no income other than OAS; GIS ensures that every senior has a guaranteed minimum income.
- * Spouse's Allowance: the recipient must be the spouse of a pensioner, 60 to 64 years of age, and have little or no income.

- * Canada Pension Plan (CPP): put into effect by federal legislation, the CPP is funded by an employee and his/her employer; the retirement pension portion of the plan is payable at 65 years of age; it is calculated at 25% of the average adjusted contributory earnings.
- * Income Tax Exemption: the recipient must be over 65.

The following are the major relevant types of provincial programs:

- * Pension Income Supplements: it appears most if not all provinces have some form of program which ensures an adequate basic income; amounts and eligibility requirements differ from province to province.
- * Tax Credits and Rebates: Since 1972, provincial governments have implemented a number of tax credit programs which can benefit the elderly. They can come in various forms -- property tax credits or rebates, cost of living tax credits, and school tax credits or rebates and reductions for seniors. The recent introduction of these quite different types of programs are evidence of the growing recognition that the traditional types of income security and basic needs - oriented programs cannot redress completely the income problems faced by many elderly persons.

Innovative Programs

- * Tax Relief Programs: Although as cited above, tax credits and rebates are currently being used as a means of providing greater income security to needy groups like the elderly, they represent a fairly recent innovation and should develop further in the future. In addition, they are particularly relevant to the subgroup of the elderly of particular interest to this paper -- the elderly homeowners. These programs therefore

deserve some further attention.

The basis for programs such as these is the assumption that "... the levying of property and/or education taxes unfairly fall on the retired who, while having their own homes, often have little income to pay the rising taxes". (Ross, pp. 23-24) A significant amount of research in the United States has been conducted on this theme. The most thorough study is Property Tax Relief Programs for the Elderly (1975), conducted by Abt Associates for the U.S. Department of Housing and Urban Development. It represents an extensive review and evaluation of the property tax relief programs available to elderly homeowners and/or renters in the U.S. A primary finding of the study is the lack of conclusive research on these programs. Nevertheless, Abt's review does indicate that the elderly suffer disproportionately from the property tax burden:

Property tax liabilities confronted by the elderly ... appear to be not only greater overall than those faced by the general population, but are probably felt to be all the more burdensome in light of the kinds of services which the tax provides. More than half of state and local property tax revenues nationwide, for example, are used to support public education -- a service not generally of benefit to those over 65. (Abt Associates, 1975c, p. 11)

This remains a contentious point within the literature, however, as illustrated by Holmes and Parliament's (1978) small study of 'circuit breaker' statutes* in a New York community. On the basis of their findings they assert "... the aged as a class do not suffer disproportionate tax incidence relative to other age groups within any given income class". (p. 502)

* A common form of property tax relief which involves complete exemption from or reduction in property taxes for low income, elderly homeowners.

What is clear from both studies and other work on property tax relief programs for the elderly is that further research into the validity of the basic assumptions of such programs would be valuable. Further research is also required into how effective tax relief programs are in curbing any disproportionate impact on the elderly homeowner, a point illustrated by the Abt study: "There is some evidence, again limited, that property tax relief programs may be an inefficient vehicle for addressing housing policy objectives". (Abt Associates, 1975c, p. 147) The Holmes and Parliament study also calls into question the overall utility of property tax relief, at least of the circuit breaker type.

There would appear to have been comparatively less critical analysis of the concept of tax relief for the elderly in Canada as compared to the United States. Nevertheless, the SPC of Metro Toronto (1980) provides an interesting example of domestic research touching on this general area in their survey of older homeowners. At the time of research elderly Metro Toronto homeowners had available to them a school and municipal tax credit of half of the years taxes to a \$150 maximum. This tax credit in effect represents an interest-free loan for which repayment must be made upon the owner's death or the resale of the property. The SPC found the program to have a relatively low rate of involvement. Their conclusion was that:

The low take-up rate of the municipal and school tax credit suggests that the elderly do not find it meets their needs. One major reason appears to be that this loan is subject to a lien against property. (p. 3)

The potential utility of the Metro Toronto form of tax relief (which relates to the second form of innovative program

discussed below) would also undoubtedly benefit from further evaluative research.

Despite the inconclusiveness of existing research on the validity and effectiveness of tax relief programs for seniors there have been, as was noted above, a number of such programs implemented in Canada by provincial governments. Specifically, property tax credits combined with a pensioners credit were, as of 1979, available in British Columbia, Alberta, Manitoba, Ontario and Quebec. Exemptions on or reductions of school taxes were additionally available in British Columbia, Manitoba and Quebec. (Ross, p. 24)

- * Home Equity Conversion Programs: Although small inroads in passing these innovative programs have been made in the United States, their implementation is still largely theoretical in Canada. Thus again, much of the research and analysis which has been done on equity conversion comes from American writers. Almost all forms of equity conversion are made up of one or more of the following types of financial transactions. (Raper, 1982)
 - i) Reverse (negative amortization) mortgage: these include lump-sum mortgages (homeowner uses lump-sum payment to purchase life insurance annuity, invests money, uses income, at later date sells home to pay back debt); rising debt reverse annuity mortgages (provides monthly flow of payments to homeowner; interest is only compounded on accumulation of monthly draws); and variations of these.
 - ii) Sale and leaseback transaction: in its basic form the homeowner sells his residence to an investor and simultaneously leases it back; this basic plan can be modified in various ways.
 - iii) Life insurance annuity: a life insurance company takes ownership of a house and gives the seller life tenure and a financial annuity; these plans can be used in conjunction with the other two equity forms, as well as singularly.

The chief goal of equity conversion or dissaving plans is generally identified as follows: "... to allow (elderly) homeowners to

remain in their homes while augmenting their incomes." (Alberta Housing and Public Works, 1979, p. 3) However, other observers argue that it also represents a means of lessening the growing burden of support on society's younger members (Sykes, 1980; Bartel and Daly, 1981).

The most extensive review of this subject is probably Scholen and Chen's volume of articles, Unlocking Home Equity for the Elderly (1980). An article in this volume illustrates extremely well the logic behind these plans:

Many older low income people own homes free and clear of any mortgage. For them, it is usually their only substantial asset. But while inflation is boosting the paper value of homes, the elderly owner cannot cash in on it without selling and moving. And it is a fact that the overwhelming majority of older homeowners prefer to remain living in their own home despite any number of structural or environmental problems. (Sykes, p. 6)

Struyk illustrates further the situation of the elderly and the relevance of equity conversion in another article in this volume. He notes that the single elderly (mostly females) while being the group with the highest percentage of debt free ownership, are also the persons with the lowest level of income. (pp. 27-28) These and other contributors to the volume address the various issues surrounding home equity conversion, including some potential negative factors.

Concerning the potential negative features of equity conversion, Scholen and Chen, for example, address the 'overhousing' issue -- that equity conversion will allow the elderly to remain in homes that could be better utilized by younger families with children (p. 70). Waeffler discusses the negative psychological impact home equity conversion might have on the elderly homeowner:

The home is the most important psychological symbol of independence that many older people have. If you know someone who has been told they cannot drive anymore, you understand this. Reducing a person's interest in his home can have a severe impact on his psyche. The effect can be immeasurable, and that must be taken into consideration too. (p. 49)

Although the above articles relate to the American experience, they appear to have a great deal of relevance for Canada. As the 1982 Government of Canada report on aging points out "... it can be said that the aged at all income levels proportionately own more homes without any mortgage obligation than do Canadians in general" (p. 15) It also indicates that this proportion is very stable across all income levels. The report, however, further states

... there is no evidence that the aged who own homes are able to convert this asset into a stream of wealth. There are few reverse annuity mortgages and other such mechanisms to convert assets into income in Canada.... (p. 15)

A 1979 Alberta Housing and Public Works report provides a significant Canadian perspective on the equity conversion issue. Its authors indicate general interest in such plans among provincial governments but note that explorations are in the preliminary stages (p. 15) They report that:

Virtually any of the home equity dissavings models could be implemented in Canada without special legislation or constitution of new organizational forms. However, this is not to say that this could be accomplished with ease. Rather, with the application of some degree of ingenuity they could be made operational. (p. 18)

The authors of the Alberta report identify the conservatism of the financial community in this country as having been and continuing to be the major impediment to the development of

home equity conversion plans in Canada. (p. 21) This perspective is echoed by Bartel and Daly (1981). The latter authors also point to the lack of incentives in Canada for such schemes comparable to those available in the U.S. and Britain, as well as a general lack of understanding concerning equity conversion plans.

To conclude this discussion on innovative programs, the need would seem obvious for much more analysis in Canada of the potential benefits (and costs) of property tax relief and equity conversion programs and how impediments to their expanded use can be overcome. In the case of property tax relief programs, however, it will first be necessary to delve deeper into the assumptions upon which the concept of property tax relief for the elderly is based. Such further analysis is strongly recommended by the authors of this paper. It seems likely, given the financial difficulties facing many of the elderly (and facing governments attempting to provide support to this growing population group), that innovative programs of the equity conversion type could become increasingly significant.

6.3 Housing Policy and Programs

The CCSD articulates the following perspective on the principles which should guide policy on housing the elderly:

In general the CCSD supports a set of housing principles based on the right of individuals to live in accommodations which are suitable to their needs, which reflect their own preferences, and which maintain the maximum degree of independence, privacy, and self-determination. (Ross, p. 23)

In his report for the CCSD, Ross asserts that home ownership best meets this set of principles. It would seem on the basis of their recent report on aging, that the Government of Canada largely shares this

perspective on policy directions with regard to housing the elderly. The report states:

... there is no question that a variety of housing for the aged is needed. It should respond to health and income needs and provide a choice of living arrangements. It should include sales and rental housing, and large and small concentrations of housing. It should be produced by public agencies and by profit and non-profit sponsors, with incentives to encourage such housing in all communities. (p. 73)

It would seem likely most provinces would now articulate a similar general policy perspective -- that the elderly have choices concerning the nature of their living accommodations.

Another related general policy theme which appears to be emerging in Canada, with the urging of groups representing the elderly, is that older Canadians be allowed for as long as possible to remain in their homes. This is in fact an explicit theme in U.S. policy toward the elderly. (Nelson, 1980, p. 23) It is perhaps not surprising then that programs are now available in Canada which facilitate this goal.

Concerning the housing programs available to the elderly, the following would appear to be most relevant to older homeowners:

- * Income-related: programs of this nature geared specifically to homeowners, have largely been discussed previously in this paper. They include tax credits and rebates and mortgage subsidies and are provided by provincial and municipal governments. The existence of these programs reflects Ross's finding that "... inadequate income is the most pressing factor in the housing situation of the elderly." (p. 8)
- * Home repair/rehabilitation: such programs are provided by some provinces and C.M.H.C. Grants and/or loans are available

to make necessary repairs to older homes. Low income elderly can be specifically targeted for such programs.

- * Home care: these programs, which were discussed previously, exist in some form in all provinces. They provide homemaking, personal care and other services to elderly persons which allow them to remain in their homes.

7.0 CONCLUSIONS

In this paper, the terms older Canadian and elderly are used synonymously and are defined largely in chronological terms - those 45 to 64 are the 'near elderly'; those 65 and over are the elderly; and those 75 and over are the 'older elderly'. The review of literature clearly identified that the elderly have basic shelter needs like other age groups and household types but that they face particular difficulties in obtaining adequate and affordable housing due to financial, social and physical limitations.

The literature points out that the needs of the elderly can change significantly and that to fulfil these changing circumstances, a range of housing choices associated with support services and facilities is required. At present, the choices for independent living and for maintenance of homeownership status are limited. Many homes become increasingly unsatisfactory for the elderly because of their cost, internal design and situation. To date the manner of coping with these problems has been to provide alternative rental accommodation in apartment buildings. It is only recently that provision of support to older Canadian homeowners has become a widely recognized public concern. The literature also emphasizes that since the elderly are becoming a numerically significant group in our society, the area of policy and program design for older Canadians is of growing concern.

The following will expand on the above comments and highlight the most salient findings of the literature review.

1. The elderly are a growing portion of our population, particularly the older elderly and unattached females. As the elderly population grows, with little growth in the working age groups, the dependency ratio increases. This trend has significant implications for public support programs and retirement policy.
2. The elderly are located in urban areas for the most part but there are still significant numbers of elderly in

rural areas. Many are moving from farms to villages and towns. This group faces particular housing problems due to lack of housing choice and of available services and facilities.

3. Geographically, Ontario, Quebec and British Columbia have the highest number of elderly but when considering the elderly as a proportion of total population, Prince Edward Island, Nova Scotia, Saskatchewan and Manitoba have the largest percentages.
4. Traditionally, retirement occurs at 65 years of age but this policy is changing. Many older Canadians do not wish to retire; have the physical and mental capabilities to continue to work; and need to continue to work due to financial circumstances.
5. Many retirees still have considerable ongoing expenses - mortgage payments, basic necessities, support of dependents, social and recreational activities - which must be paid. A generally held view was that the elderly had reduced needs and expenses. This view is now changing.
6. Income is a problem for a large portion of the elderly particularly the older elderly, single females, and households who were low income in earlier stages of the lifecycle. The issue of income is discussed in the literature more often than any other problem and has significant implications for all other aspects of the older Canadian's life.
7. In the 1970's, the cost of housing rose faster than income levels for the elderly thus exacerbating their income problems.
8. Many elderly own their homes, the majority of which are single detached houses in older residential neighbourhoods. The proportion of older Canadian homeowners in the suburbs is rising, though. A large number of this group wish to remain homeowners and desire more choice in the type, size and location of homeownership units.
9. While quantities of housing and the range of housing types increased dramatically across Canada in the 1960's and 1970's, the opportunities for the elderly increased more modestly. The main improvement was the construction of apartment units by government and non-profit groups which provided affordable units of appropriate size. The majority were high rise

blocks in inner city areas. For those seeking to retain homeownership status, the private and public response to this market demand was limited. The notable exceptions were - condominium construction; provision of in-home services; and financial assistance for home improvements.

10. A positive new trend is the designing and marketing of new, smaller housing units to meet the needs of a growing sub-market - the small household. The older Canadian homeowner will benefit from this trend.
11. As stated earlier, the number of elderly homeowners in the suburbs is rising. Suburbanization led to the mass movement of families to new residential neighbourhoods in the 1960's and 1970's. Many of these households are now in the near elderly or elderly age groups and will soon be seeking alternatives to their 3 and 4 bedroom housing units. This raises issues of availability of alternative housing types and tenure and of provision of services and facilities to the suburban elderly who wish to remain in their present neighbourhoods.
12. The inner city still contains a large proportion of the elderly who are also seeking means of remaining in their present neighbourhoods. For this group, housing alternatives are needed and also assurances concerning the ongoing viability of their neighbourhoods.
13. A major and long-standing concern is the provision of community and social services to the elderly either in their homes or convenient to them. While progress has been made, the task becomes more difficult with the dramatic growth of this population group and their dispersment throughout the city. Also, services have been focussed on those requiring special care and a transition from independent to sheltered living arrangements. While this is changing and despite growing support for a new approach, there is still a lack of programming to support the elderly in retaining homeowner status.
14. Finally with regard to income and housing programs for the elderly homeowner, areas which appear to have potential and where policy and programs are being developed are property tax relief programs and equity conversion plans.

Research and the creation of basic data are required on a variety of issues:

1. Income must be analyzed.
 - a) What are the components of income - pensions, earnings, savings, assets? With regard to assets, what are their potential for providing current income? Particularly with regard to housing, what alternatives can be implemented to allow the elderly homeowner to obtain income from their homes without the sale of them?
 - b) What is an adequate income? How are incomes presently determined to be adequate - household budgeting exercises? Are inappropriate assumptions being made concerning changing lifestyle, preferences and needs? Is it assumed that the elderly will divest themselves of property (usually their primary residence) to secure an adequate income? Is this reasonable and feasible?
2. There is a need to generate and analyze data on the housing characteristics of the elderly homeowner - location, dwelling type, size, age and condition - and relate that material to household characteristics, particularly financial capabilities.
3. What are the housing design needs of the elderly? Particularly, how can changing needs be met? A longitudinal study of changing lifestyle, abilities, housing needs and preferences is required starting at the near elderly stage and proceeding through to the older elderly stage. To be considered are the availability of alternative housing choices and the flexibility of present housing to serve changing needs of the older Canadian homeowner.
4. Related to the above, there is a need to review services and facilities supporting the elderly homeowner. What is available and what are the gaps? Are the elderly effectively informed about available programs and financial aids?
5. Policy and related programming must be reviewed, and evaluated. In light of the growth of this age group; the needs of the group; and the related financial costs of public support, are present policies and programs adequate? For example, a detailed examination is needed of the existing programs of property tax concessions for elderly homeowners. Little

appears to be known about the reasons for the relatively poor response to tax relief programs. A study to determine who presently take advantage of the programs and why, and who might benefit from them yet do not utilize them, would be useful in making programs more responsive to existing needs.

6. Finally, there are special needs groups within this age group who should be given further attention:
 - a) older elderly,
 - b) handicapped,
 - c) single females,
 - d) low income households,
 - e) rural elderly.

BIBLIOGRAPHY

- Abt Associates, Inc. (1975a). Property Tax Relief Programs for the Elderly: A Compendium. Washington: U.S. Department of Housing and Urban Development.
- Abt Associates, Inc. (1975b). Property Tax Relief Programs for the Elderly: An Evaluation. Washington: U.S. Department of Housing and Urban Development.
- Abt Associates, Inc. (1975c). Property Tax Relief for the Elderly: Final Report. Washington: U.S. Department of Housing and Urban Development.
- Alberta Housing and Public Works (1979). Home Equity Dissaving for the Elderly. Edmonton: Queen's Printer, April.
- Andreae, Antonia E. (1978). Senior Citizens Housing Locational Considerations and Social Implications. Major Report No. 14, Toronto: Centre for Urban and Community Studies, University of Toronto.
- Audain, Michael, et al. (1973). Beyond Shelter. Ottawa: Canadian Council on Social Development.
- Audain, Michael (1973). "Transforming Housing into a Social Service", Plan Canada. Volume 13, Number 2. pp. 91-111.
- Baristow, Dale (1973). Demographic and Economic Aspects of Housing Canada's Elderly. Ottawa: Canada Mortgage and Housing Corporation, Policy Planning Division. May.
- Barry, Don (1973). "How to Keep the Elderly at Home", Modern Health Care. Volume 3, Number 4, April.
- Bartel, Henry and Michael J. Daly (1981). Reverse Mortgages: A New Class of Financial Instruments for the Elderly. Ottawa: The Economic Council of Canada, Discussion Paper no. 188. February.
- Bird, Richard (1980). Tax Incentives for Investment. Toronto: Canada Tax Foundation.
- Bourne, L.S. (1973). Perspectives on the Inner City: It's Changing Character, Reasons for Decline and Revival. Toronto: Centre for Urban and Community Studies. Research Paper No. 94.
- Byerts, T. (1972). "Planning Environments for the Aged", Environmental Design Research. E.D.R.A.
- Calvert, Geoffrey N. (1977). Pensions and Survival: The Coming Crises of Money and Retirement. Toronto: Financial Post Books, Maclean Hunter.
- Canadian Council on Social Development (1975). Canadian Fact Book on Poverty. Ottawa: CCSD

- Canadian Council on Social Development (1976). Housing the Elderly. Proceedings from the Regional Seminars and Workshops held in Winnipeg, Vancouver, Toronto, Montreal and Halifax, 1974-1975.
- Canada Mortgage and Housing Corporation (1979). The Canadian Inner City: 1971-1976. Ottawa: A Statistical Handbook. October.
- Canada Mortgage and Housing Corporation (1982). Market Forecasts and Analysis Division. Housing Market Indicators: Costs, Prices and Affordability, 1971-1981. Ottawa: CMHC. October.
- Canadian Welfare Council (1964). At Home After 65: Housing and Related Services for the Aging. Ottawa: CWC.
- Canadian Welfare Council (1970). Information and Referral Services for the Aged in Canada. Report of a Committee of the Division on Aging, Ottawa: CWC.
- Carpenter Emling, Diane (1976). Adult Chore Services: A Profile of In-Home Assistance. Michigan: Department of Social Services, Studies in Welfare Policy, Number 10. November.
- Caskie, Donald (1979). Canada Fact Book on Poverty. Ottawa: Canadian Council on Social Development.
- Cawdrey J. and Raymond Prefontaine (1980). The Recent Behavior of the Personal Savings Rate. Ottawa: Department of Finance.
- Charney, Melvin (1971). The Adequacy and Production of Low-Income Housing. Ottawa: Canada Mortgage and Housing Corporation. July.
- Committee on Government Operations (1978). Special Problems of the Rural Aging. Washington: U.S. Government Printing Office.
- DeCrow, Roger (1978). Older Americans: New Uses of Mature Ability. Older Americans Program/ American Association of Community and Junior Colleges.
- Enviro-nics Research Group Ltd. (1971). The Elderly and Their Environment: A Pilot Study Into Senior Citizen Housing Satisfaction. Conducted for CMHC Low Income Task Force. Ottawa: CMHC.
- Epstein, Donald (1976). Retirement Housing in Urban Neighbourhoods: Some Inner City Options. Winnipeg: Institute of Urban Studies, University of Winnipeg, July.
- Golant, Stephen M. (1972). The Residential Location and Spatial Behavior of the Elderly. Department of Geography, Research Paper No. 143. Chicago: University of Chicago Press.
- Golant, Stephen M. (1976). "Intraurban Transportation Needs and Problems of the Elderly", Community Planning for an Aging Society. eds. M. Powell Lawton, Robert J. Newcomer, and Thomas O. Byerts. Stroudsburg, Pennsylvania: Douden; Hutchison and Ross Inc.

- Goldstein, Sidney and Basil G. Zimmer (1960). Residential Displacement and Resettlement of the Aged. Providence, Rhode Island: Rhode Island Division on Aging.
- Government of Canada (1982). Canadian Governmental Report on Aging. Ottawa: Queen's Printer. June.
- Green, Isaac, et al. (1974). Housing for the Elderly: The Development and Design Process. Van Nostrand Reinhold Company.
- Greenspan, David (1978). Down to Earth: Volume One. Ottawa: Queen's Printer.
- Guttentag, Jack (1980). "An Overview of Home Equity Conversion Plans", K. Scholen and Y. Chen, eds. Unlocking Home Equity for the Elderly. Cambridge, Massachussets: Ballinger Publishing Company.
- Hartman, C. (1979). "Displacement: A Not So New Problem", Social Policy. Vol. 9. March/April, pp. 22-26.
- Hartman, C., D. Keating and R. LeGates (1981). Displacement: How To Fight It. San Francisco: Legal Services Anti-Displacement Project.
- Hickling-Johnston Ltd. (1974). National Context: A Report on Government Programs Concerning the Elderly. (initiated by the Pensioners Concerned Inc.). Toronto: Hickling-Johnson Ltd.
- Holmes, A. and T.J. Parliment (1978). "An Analysis of the Presumptions of Circuit Breaker Statues". Appraisal Journal. Volume 46, pp. 499-507, October.
- Institute of Local Government (1983). "Services to the Aging and Elderly: A Crisis or a Challenge", Urban Focus. Kingston: Queens University.
- Institute of Urban Studies (1982). The Winnipeg Rental Market: 1971-1978. Winnipeg: Unpublished.
- Jarrett, Janet (1981). Personal Savings in Canada. Ottawa: Conference Board of Canada.
- Kanner, Stephen B. (1980). "Dissolving for the Elderly Homeowners - Plans and Pitfalls", Real Estate Law Journal. Volume 9, Number 2, pp. 158-162.
- Kanner, Stephen B. (1980). "Financing Ideas", Real Estate Law Journal. Volume 9, Number 2.
- Manitoba Council on Aging (1981). Manitoba Senior Citizens' Handbook. Winnipeg: MCA.

- Manitoba Department of Health and Social Development. (1973). Aging in Manitoba: Needs and Resources, 1971, Volume II - Metro Winnipeg Region. Division of Research, Planning and Program Development. Winnipeg: Queen's Printer. January.
- Manitoba Department of Health and Social Development. (1973). Aging in Manitoba: Needs and Resources, 1971, Volume I - Introductory Report. Division of Research, Planning and Program Development. Winnipeg: Queen's Printer. January.
- Marshall, Victor W. (1980). Aging in Canada: Social Perspectives. Toronto: Fitzhenry and Whiteside.
- McKee, C. editor (1977). Innovative Strategies for the Renewal of Older Neighbourhoods. Winnipeg: Institute of Urban Studies.
- McLemore, R. et al. (1975). The Changing Canadian Inner City. Ottawa: Ministry of State for Urban Affairs.
- McNeil, Joan (1970). A Public Housing Project for Older People. Prepared for the City of Regina and CMHC, Regina: CMHC.
- Department of Social Services (1979). Statistically Speaking Where Are They? A Handbook of Facts and Figures about Metro's Older Adult Population. Third Edition. Toronto: Municipality of Metropolitan
- Murray, Janet (1972). "Homeownership and Financial Assets: Findings from the 1968 Survey of the Aged", Social Security Bulletin. Volume 35, Number 8.
- Myles, John F. (1979). Income, Education and Status Maintenance Among the Elderly. Conference on Canadian Incomes. Winnipeg: May. Economic Council of Canada.
- National Advisory Council on Aging (1981). Priorities for Action. Ottawa: Queen's Printer. October.
- National Advisory Council on Aging (1982). Canadian Non-Governmental Organizations NGO Report. To the Honourable Monique Begin, Minister of National Health and Welfare. Ottawa: Queen's Printer. March.
- Niebanck, Paul L. (1964). The Elderly in Older Urban Areas: Problems of Adaption and the Effects of Relocation. Philadelphia: Institute for Environmental Studies, University of Pennsylvania.
- Nelson, Douglas (1980). "A Profile of Elderly Homeowners" in Scholen and Chen. Unlocking Home Equity for the Elderly. Cambridge, Mass: Ballinger Publishing Company.
- Nutt, B., B. Walker, S. Holliday and D. Sears (1976). Obsolescence in Housing. London: Saxon House, D.C. Heath Ltd.

- Ontario Department of Labour (1976). Problems of the Older Worker. Toronto: Ontario Human Rights Commission.
- Ontario Department of Public Welfare (1962). Long-Term Study of Aging. Highlight Report No. 2, "Income and Employment", August.
- Ontario Housing Corporation (1970). Home. Toronto: Queen's Printer.
- Ontario Ministry of Revenue (1982). The Guaranteed Annual Income System for Ontario Senior Citizens. Toronto: Queen's Printer.
- Ontario Welfare Council (1964). Housing the Elderly in Ontario. A Brief Based on the Proceedings of a Workshop on Beyond Shelter.
- The Urban Institute (1983). "Options of Older Workers: To Retire or Not to Retire", Policy and Research Report. Volume 13, Number 1, Winter, Washington, D.C.
- Ostry, Sylvia and Jenny Podaluk (1965). The Economic Status of the Aging. Ottawa: Dominion Bureau of Statistics.
- "Price Push: Inflation's Brisk Pace Accentuates Variations In Who is Hurt Most". Wall Street Journal. Jan. 8. 1980.
- Roper, D.H. (1982). Converting the Elderly Homeowner's Equity into Income". Real Estate Review. Volume 12, Number 2, pp. 123-127.
- Revenue Canada Taxation (1978). Income Tax and the Senior Citizen. Ottawa: Queen's Printer.
- Scholen, Ken and Yung-Ping Chen, eds. (1980). "Home Equity Conversion Plans". Unlocking Home Equity for the Elderly. Cambridge, Massachusetts: Ballinger Publishing Company.
- Science Council of Canada (1976). Implications of the Changing Age Structure of the Canadian Population: Perceptions 2. Ottawa: Queen's Printer.
- Secretariat for Social Development (date unknown). The Elderly in Ontario: An Agenda for the '80's. Toronto: Queen's Printer.
- Social Planning Council of Metropolitan Toronto (1976). Budget Guide for the Elderly. Toronto: Metropolitan Toronto.
- Social Planning Council of Metropolitan Toronto (1979). Housing Needs of Senior Citizens. A commentary on "Policy Directions for Senior Citizen Housing in City". A Policy Statement by Toronto City Council. Toronto: Metropolitan Toronto. June.
- Social Planning Council of Metropolitan Toronto (1978). Old Age Insecurity: A Study of Income Expenditure, and Pension Requirements of the Elderly. Toronto: Metropolitan Toronto.