

Aging in Place
Housing Adaptations
and Options for
Remaining in the
Community



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and

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**GERONTOLOGY RESEARCH
CENTRE
SIMON FRASER UNIVERSITY**

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FOREWORD

The papers in this volume derive from two symposia held in conjunction with the 14th Annual Meeting of the Canadian Association on Gerontology/ Association canadienne de gérontologie (CAG/Acg) held in Hamilton, Ontario, October 17-20, 1985. The first, which bore the title of this volume and from which the majority of papers derive, was organized by the editors, Gloria Gutman and Norman Blackie and was co-sponsored by CAG/Acg and the Simon Fraser University Gerontology Research Centre. The second symposium, entitled "A Comparative Analysis of Provincial Housing Policies for the Elderly Living in the Community" was organized by Martin Wexler. Papers from the two symposia have been combined because together they present an overview of the broad variety of housing options and support service programs, both governmental and non-governmental, available to Canadian seniors who wish to remain in the community.

It should be noted that this volume builds on two previous joint publications of the CAG/Acg and the Simon Fraser University Gerontology Research Centre. One, by Statistic Canada's Gordon Priest (1985), entitled "Living Arrangements of Canada's Elderly: Changing Demographic and Economic Factors", examines the current housing characteristics and living arrangements of elderly Canadians with a view to identifying the scenarios which are likely to unfold in the future. The second, "Innovations in Housing and Living Arrangements for Seniors" (Gutman and Blackie, 1985), describes the process involved in developing new units under cooperative and non-profit sponsorship, barrier free and prosthetic design issues, innovative financial solutions such as home equity conversion plans as well as several physical solutions (e.g., shared housing; retirement communities) not covered in this volume.

Publication of the two earlier volumes as well as this volume was supported in part by grants from the Canada Mortgage and Housing Corporation whose financial assistance we gratefully acknowledge. We are indebted to the authors whose works appear here for so ably addressing the topics that were assigned to them. We thank Martin Wexler for taking the initiative in organizing the symposium concerned with provincial housing programs and policies. We also wish to thank Donna Popovic, SFU Gerontology Research Centre Secretary, for typing the manuscript and Belle Bojanowski, Centre Information Officer, for assisting with the production of the book.

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July, 1986

PART I: OVERVIEW

1

THE OPTION OF "STAYING PUT"

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"Staying put" is a term that has been recently coined in the United Kingdom to describe a social policy which has arisen from a concern with helping elderly people remain in their own homes more satisfactorily. As Wheeler (1982) points out, at one level it reflects a belief in the value of independence; that is, that older people should be encouraged to remain in their own homes for as long as possible. At another level, it is concerned with specific and tangible ways of helping them to do so.

Often the existence of one or more problems or deficiencies in an older person's dwelling unit is enough to convince him/her to seek out other living arrangements — far too often in an institutional setting. Maintenance and repair problems, and the need to modernize *are* real barriers to remaining in the dwelling unit, yet they are clearly not insurmountable ones. Barriers of stairs and second floor bedrooms and bathrooms where mobility is limited, cold and drafty rooms, amenities that are in poor repair or are missing, leaking roofs and flooded basements are all remediable problems.

The specific nature of the required housing assistance depends on the structure condition, the suitability, and the comfort level of the dwelling unit. Structural repairs, general maintenance, and improvements (for example, to the insulation and heating system) may all be needed, each at a different level of intensity and at different stages in the aging of both the occupant and the dwelling unit. For example, while stairs may generally pose some problems for the elderly person, the need for adaptations may not be required until a fall takes place or a stroke severely restricts mobility.

In other words, the "staying put" option involves more than just strongly advocating that older persons be allowed to remain in their homes. It requires services which help elderly homeowners with repairs, improvements, modifications and adaptations to their homes. It requires organization and coordination of tradesmen and the appropriate mix of financial assistance. It also needs to extend to providing the families of older persons with advice on retrofitting their homes for aging parents.

WHO ARE THE LIKELY BENEFICIARIES?

Three distinct groups can be identified as likely beneficiaries of a "staying put" policy. First, there are those persons who have considered the range of available alternatives, but who choose to remain in their own homes for as long as possible. As shortages of purpose built housing increase, and fewer options are available, there will be a second group for whom "staying put" will be the only available option. The third group are those who remain in their own homes with no thoughts of changing their living arrangements but for whom the "staying put" option could mean an improved standard of living. For example, while the person who is becoming increasingly frail,

and who eventually will need special care, can temporarily benefit from a stair-lift or downstairs bedroom and toilet, even the vigorous older homeowner can benefit from regular assistance with repairs and maintenance.

Demographic Trends. Emerging trends are a cause for concern and pro-active planning and social policy development. 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. By the year 2006, projections indicate that 4.1 million or 14.7% of the Canadian population will be aged 65 and over compared to 2.6 million or 10.2% in 1984 (Priest, 1985).

Demographic, social and economic factors determine housing location, dwelling unit types, living arrangements and forms of tenure. For example, an analysis of trends in living arrangements (Priest, 1985) reveals that the proportion of older Canadians living alone increased from 18.2% to 23.6% between 1971 and 1981. At the same time the tendency to live with relatives declined substantially for both homeowners and renters. Older persons have expressed a desire for the privacy afforded by their own dwelling units, and will live alone if economic, health and housing circumstances permit. Contrary to prevailing beliefs, very few older persons live in institutions. However, Canada still has more institutionalized older persons (10.1%) than any other country.

Older Women. Projections show that the gap between the sexes will widen considerably between 1984 and 2006, reflecting continuing differences in the life expectancy and mortality of men and women. Estimates by Priest (1985) show 391,000 more elderly women than men in 1984; by 2006 this number will increase to 568,000. As Fletcher and Stone (1982) point out, "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."

Currently, 90% of older women live in private households and 40% live in single family homes (Statistics Canada, 1984). Among women who owned their own homes in 1980, 50% were elderly (McLain and Doyle, 1984). Their homes were under-maintained, in greater need of repairs, and in poorer neighborhoods than the homes of the general population. Many older women do not have the physical stamina to carry out routine home maintenance: the grass cutting, window washing and small repairs that keep a home from falling apart. In the future, we will be faced with an increasingly older female population living in their own homes without the resources for independent living which this form of tenure demands.

Increasingly we will find older women living alone in large homes. This will be particularly dramatic in the suburbs — neighborhoods long associated with families with children. Many suburbs will effectively become retirement communities. In Metropolitan Toronto, between 1971 and 1980

the number of elderly in the suburbs increased by 64%, while the numbers decreased by 4% in the city of Toronto (Wekerle and Mackenzie, 1985). In 40% of Metropolitan Toronto's rapid growth suburban districts, the percentage of elderly exceeded the percentage of children aged 0 through 4 years.

These women have a natural resistance to moving: housing costs are relatively low since the property is usually debt free; they live in a familiar environment where they have sentimental attachments. They have aged in place, starting as young nuclear families and ending up alone.

The Frail Elderly. The proportion of very old people in the population will increase dramatically by the end of the century and will include those who are particularly likely to be single, female and frail. In 1981, people aged 80 and over represented 19% of the population aged 65 years and over; by 2001, they will make up 24% of that population (Fact Book on Aging in Canada, 1983). Affordable housing of good quality and suitability is of particular importance for the frail and disabled, as the majority of their activity is centred within the home.

Low Income Older Persons. The income of older persons tends to be concentrated at the lower end of the income scale. Of family households with heads aged 65 and over, 50% had incomes of less than \$15,000 in 1981. Persons living alone or in a household where he/she is not related to the other household members are particularly disadvantaged: fully 57% had incomes under \$7,000 in 1981 (Fact Book on Aging in Canada, 1983; Figure 7.1). The aging poor and those who have their incomes dramatically reduced at retirement, have very limited ability to pay for housing repairs and alterations, and for replacing heating equipment during the period when the need for such services actually increases.

The Handicapped and Disabled Elderly. Mobility-impaired persons require housing without stairs that permits access and ease of movement by wheelchair and that has safe and convenient bathroom, kitchen, and other facilities. Only limited awareness exists with respect to the potential impact that housing adaptations can have in reducing the "dependency factor" associated with physical handicaps. Adapting the dwelling unit to alleviate problems of access and avoid unnecessary dependency is rarely considered for handicapped and disabled older persons or, if it is, funding levels are too meagre, because of our failure to legitimate the handicapped among the older population. For example, the particular problems that stairs pose have not been effectively solved. Building technology has produced "plug-in" bathroom and bedroom modules, but how widespread is their application?

Neighborhoods and Existing Housing Stock. In addition to new construction, additions to the housing supply occur through conversions of non-residential structures to residential use; subdivision of existing large units into more, smaller units; and restoration of deteriorating and uninhabitable

units. Because new construction provides less than 3% of the housing stock in any year, preservation of existing stock is crucial to meeting the housing needs of the country. Continued maintenance and upgrading are also important in preventing losses from the housing inventory. Reinvestment activity which creates more units or which extends the life of existing units enhances the neighborhoods in which the units are located, creating value and providing an economic rationale for the type of housing assistance that is intrinsic to the option of "staying put".

THE HOUSING CHARACTERISTICS OF OLDER CANADIANS LEADS SUPPORT TO A POLICY OF AGING IN PLACE

The strong desire for independent living is an established pattern of life in our culture. Many older persons have managed their own homes for the better part of 50 years. They do not want to accept the loss of autonomy or status that results from relinquishing the ownership role. The need for privacy and independence is reflected in patterns of tenure and types of living arrangements.

Tenure. Two thirds of older Canadians own their own homes. Among people 80 and over 56% remain as homeowners (Fact Book on Aging in Canada, 1983, Figure 9.3). Newfoundland has the highest proportion of older homeowners, 88%; and Ontario has the smallest proportion, 63%. With respect to renters, the proportions are reversed with Ontario having the highest number of renters and Newfoundland the lowest (Statistics Canada, 1984). This is because Ontario alone has built over 80,000 family and seniors unit since the 1960's at a cost of \$2 billion. Interestingly, this production of units has raised questions in Ontario about the magnitude of resources being directed to a small segment of the population (Rose, 1981).

Dwelling Unit Type. Presently, 60% of older Canadians lived in single family detached housing. The tendency to live in such units decreases with age. According to Priest (1985), in 1981 about two-thirds of those aged 55-59 were in single-detached units compared to just less than half of those aged 75 and over. Undoubtedly, problems in maintaining a single family home are partially responsible for this phenomenon. For example, Gutman (1983) found that almost 20% of older persons who moved into a senior citizens high rise in British Columbia, did so because of difficulty looking after their previous residence. Fully 44% moved because they wished to be free of the responsibility of maintaining a home.

Three-quarters of older homeowners own single family detached two- or three-bedroom houses (Fraser, 1982). While 60% of people 65 and over had paid off their mortgages, the proportion increases to 95% for people over 80 (Fact Book on Aging in Canada, 1983).

Condition. Older Canadians tend not only to live in their own homes, but to take good care of them. Still, in the 1982 Household Facilities and Equipment Survey (Statistics Canada, 1983), approximately 12% of household heads aged 65 to 79 reported that their houses needed major repairs; among household heads aged 80 and over, 10% reported a need for major repair work.

POLICY DIRECTIONS AND POTENTIAL PAYOFFS

To some extent, a social policy of "Staying Put" or, as it is more commonly termed in Canada, "Aging in Place", forces a re-examination of the traditional concept of homeownership and the homeowner's responsibilities, since it involves spending public funds to improve private property. While primarily aimed at upgrading property, it should be noted, however, that it should have a secondary impact of reducing the need for institutional facilities.

In order to answer the question "what potential payoff does this option have", several related questions need, however, to be considered: does "staying in place" meet a demonstrated need, what is the current experience with this type of policy, is it cost-effective, can it be linked to other housing alternatives, can there be private sector involvement, can it directly involve senior citizens, and what are the existing restraining factors?

Is There a Need for This Type of Social Policy?

In absolute numbers, 1.7 million conventional dwelling units occupied by older persons are in the current housing stock. Projecting to the year 2006, 2.7 million dwelling units will be occupied by older persons. The maintenance and repair of these dwelling units alone warrants social policy action.

What is the Current Experience with This Type of Policy?

The federal government and the provinces have moved to help older persons with home repair problems.

For example, in 1974, the federal government began a Residential Rehabilitation Assistance Program (RRAP). It offered loans of up to \$10,000 to help improve housing quality. Fully 90% of the loans made under this program have been forgiven (Health and Welfare Canada, 1982). The Canadian Oil Substitution Program and the Canadian Home Insulation Program (CHIP), two programs that are now inactive or will be very shortly, are other federal initiatives in this area.

With respect to the provinces, as shown in Table 1, Prince Edward Island offers a Seniors Home Repair Program, which grants up to \$750 for materials for repairs made by Manpower groups on the homes of senior citizens. Nova Scotia provides a one-time loan of up to \$3,000 to be used for repairs, alteration or maintenance of a senior's principal residence. That

**TABLE 1:
SELECTED FEDERAL AND PROVINCIAL SHELTER PROGRAMS BENEFITTING THE ELDERLY**

	NFLD.	PEI	NS	NB	QUE.	ONT.	MAN.	SASK.	ALTA.	B.C.	YUKON	NWT
Heating and Insulation Program	FEDERAL	Canadian Home Insulation Program										
	PROVINCIAL			-Home Energy Conservation Loan Program	-Energain	-REAP -Temporary Home Heating Grant		-Enerwise	-CHAP -Senior Citizen Home Heating Protection Program	-BC Hydro Advisory Program	-Pioneer Utility Grant	
Home Adaptation and Rehabilitation Program	FEDERAL	Emergency Repair Program										
	PROVINCIAL	-Prov. Contri. to Seniors' Home Repair -Helping Hands -Social Rehab. Assistance	-Senior Citizens Assistance Program -Prov. Emer. Repair -Access-a-Home -Small Loans Assistance Program	-Home Improvement Program for Seniors'	-Logirowe' -Equerre	-Ontario Home Renewal -Renovlan	-Critical Home Repair -Core Area Initiatives Home Repair	-Senior Citizen Repair Program -Sask. Resid. Rehab. Program -Home Modif. for the Disabled -Soc. Serv. Housing Grant	-Home Adaptation Program -Seniors Home Improvement Program			

Assistance available after RRAP is utilized.

TABLE 1: (continued)
SELECTED FEDERAL AND PROVINCIAL SHELTER PROGRAMS BENEFITING THE ELDERLY

	Nfld.	PEI	NS	NB	QUE.	ONT.	MAN.	SASK.	ALTA.	B.C.	YUKON	NWT
Housing Assist. for Low Income	FEDERAL											
	PROVINCIAL		-Rental Assistance Program for Senior Citizens	-Rental Assistance to the Elderly	-Logihome ¹ Program		-Shelter Allowance for Elderly Renters -Fokus			-Senior Citizen Assistance and Widow Renters Assistance	-Shelter Aid for Elderly Renters	
Non Profit/ Coop	FEDERAL											
	PROVINCIAL											
Tax Credit, Deferral and Rebate Programs	FEDERAL											
	PROVINCIAL											

Non-Profit and Cooperative

¹Programs which are cost shared with the provinces.
²These programs provide deeper subsidy on top of Federal housing programs.

Source: Cathy Bonnah, Karen Dufton, Satya Brink

province also has a Housing Emergency Repair Program for persons with gross annual family income of \$6,000 or less and who have severe health or safety problems. New Brunswick offers a Home Improvement Program and Home Energy Conservation Program. Quebec has a program similar to the federal RRAP, as well as an Energy Conservation Program. Ontario has a number of programs including: "Renoloan" which is a first or second mortgage loan program for residential renovations which covers virtually all home improvements; the Ontario Home Renewal Program (OHRP) which covers repairs to faulty structural or sanitary conditions and upgrading of plumbing, insulation, heating or electrical systems; and, the Dual Energy Program, for replacement of oil heating equipment with combined systems. (e.g., an electric heat pump combined with a gas furnace). Manitoba has a program which provides assistance to pensioners with incomes below \$14,000 who live in homes over 10 years old, to make critical repairs which will increase the life expectancy and safety of their home. Saskatchewan provides grants ranging from \$350 - \$1,000, depending on income and the cost of the repairs, under a Citizens Home Repair Program. A program called "Enerwise" in Saskatchewan provides assistance to homeowners, including mobile home owners, to upgrade the energy conservation qualities of their dwellings. Alberta has the Alberta Pioneer Repair Program, which grants up to \$2,000 to people who earn less than \$13,500 a year to make repairs, restorations or improvements to their houses. Only British Columbia does not offer any home improvement or assistance programs for seniors.*

It should be noted, however, that the programs that are available from the federal government and provinces provide only financial assistance that is usually linked to income ceilings. In other words, current policy with respect to spending public funds to improve private property is very limited and is provided only under special circumstances involving health and safety problems and low income.

Furthermore, while there is considerable experience in financing limited home repair and maintenance needs, there is little evidence of *coordinated efforts* to bring together all the elements involved in carrying out repairs, maintenance or adaptations to the homes of older Canadians.

Maintenance Central for Seniors in Detroit, Michigan, described in chapter 4 of this volume, is an example of the type of coordinated service that is needed.

Is it Cheaper? The care of older persons, particularly those who are very old and frail, places heavy burdens on the public purse. Our recent economic

*Editors' Note: See Part VI of this volume for further detail concerning Federal and Provincial government programs.

recession, which produced high inflation and high unemployment, has contributed to a greater interest in both alternative forms of housing and living arrangements for seniors and in alternative and creative methods of financing.

As a housing alternative, "staying put" cannot be assumed to be less costly. The danger of that assumption is pointed out in a recent report of a British government study on community care which stated: "... for some people community-based packages of care may not always be a less expensive or a more effective alternative to residential or hospital provision... In some cases, the community alternative might only appear cheaper because its level of provision could be considered to be inadequate" (Department of Health and Social Services, 1981, p. 20).

Can it be Linked to Other Housing Alternatives? In 1982 a Canada Mortgage and Housing Corporation study found that 33% of older homeowners in cities had difficulties in paying their housing costs. A "Staying in Place" option is primarily directed at the physical dwelling unit and its state of repair, and the comfort levels it is able to provide. Housing assessment and advice, financing assistance, coordinating dispatch of trades, job completion follow-up and periodic reassessment are the services that are provided by a program of this type. Assistance with other housing costs such as heat, light, water, telephone and property taxes are not provided by this option. Shelter allowance programs are targeted at renters not homeowners. However, such other housing alternatives as: Home Equity Conversion, Shared Housing, Accessory Apartments, and Granny Flats can be directly linked or combined with the "Staying in Place" option.

Scholen (1985) characterizes Home Equity Conversion as "Aging in Place with Income". The idea of spending some of one's home equity while continuing to live in one's home is an unfamiliar idea. Many older Canadians know what it means to be "house rich and cash poor", but only a few have had an opportunity to do anything about it other than selling and moving. In fact, there is primarily only one way to liquidate home equity; sell the property and vacate the premises. A single lump sum option is, however, often unsatisfactory for today's older population. Alternatively, as economists Bartel and Daily (1981) note in a paper prepared for the Economic Council of Canada, "faced with the rising costs and consequent financial strain of homeownership, the very act of parting with an interest in their home, through a reverse mortgage, may generate the income to financially enable senior citizens to remain there for the rest of their lives."

Equity conversion can also be used as part of the financial mix for maintenance and repair costs, and/or to provide additional income to pay customary housing expenses.

Conversions and adaptations to accommodate Home Sharing, Granny Flats and Accessory Apartments are also clearly within the scope of the housing assistance services intrinsic to the "Staying in Place" concept. For example, an additional bathroom may be all that is needed for home sharing; creating a separate entrance or private access to a second floor suite of rooms may be all that is required for an accessory apartment; and for a granny flat, extension of utility services or the cutting of a new opening into the principal residence may be all that is required. These are all customary jobs for carpenters, plumbers and electricians, who would staff or be contracted to a "Staying in Place" service.

Can There be Private Sector Involvement? In Britain, non-profit building societies are involved in carrying out improvements as well as in lending money for the purposes of home improvement or adaptation. In the United States, the home equity conversion movement has resulted in private banks, savings and loans, and insurance companies becoming involved. The utilization of private pension funds has also been discussed with respect to financing part of the costs involved.

Can Older Persons be Directly Involved? The employment of retired tradesmen has been successful in programs such as Maintenance Central for Seniors, in Detroit, Michigan. Retired persons have also been used in supervisory roles, for carrying out home evaluations and staffing the office.

Community college co-op programs have sometimes been involved in providing manpower, with the program's senior citizen tradesmen acting as instructors.

What are the Restraining Factors? It is revealing to ask: why has a focus on housing suitability and condition been missing for so long from the framework of social policies concerned with the housing needs of older people? The answer to this question is three-fold. The most significant influence was the political and professional preoccupation with "purpose built" elderly housing. The development of elderly housing in the early 1960's was welcomed by many frail and income disadvantaged older persons whose choice would otherwise have been limited to a bed in an institution. Furthermore, their relocation to elderly public housing freed up valuable local housing stock for younger families. A preoccupation with elderly public housing, however, masked the credibility of other types of housing and living arrangements.

The second reason for the neglect in this area involves a general reluctance to use public funds to improve private property and a misperception of the elderly homeowner. Homeowners are viewed, even today, as a homogeneous group of self-reliant and independent individuals. However, for older homeowners, routine tasks of property maintenance can present tremendous problems when income, physical strength and stamina are in short supply.

Even when the elderly homeowner has income sufficient to meet the costs of maintaining the property, he/she may not be sufficiently affluent to pay for extensive modernization or alterations.

A third restraining factor was slowness on the part of society to legitimize the rights of the handicapped and therefore to consider as appropriate expenditure of public funds for alterations to their homes, neighborhoods and work environments. The extent of disablement in later life and its implications for housing were not well understood until the late 1960's. Even today, there is only limited awareness of the extent to which adapting interior environments can contribute to the independence of handicapped persons.

CONCLUSION

As Byerts (1972) has cogently pointed out:

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 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?

Each day many older Canadian homeowners face making a decision on whether to stay in their own home or whether alternative housing locations, housing types, or forms of tenure would be more suitable for their needs.

A "staying put" policy can help older people to remain in their own homes more satisfactorily and is an option that Canada should give serious consideration to implementing on a broad scale.

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**PART II: STRUCTURAL REPAIR,
REHABILITATION AND
CONVERSION STRATEGIES**

2 ADAPTING THE DWELLING UNIT TO ACCOMMODATE DECLINING ABILITIES

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INTRODUCTION

Reluctance to accept any loss of independence forces people either to adapt themselves to their homes or to adapt their homes to their changing needs. Eventually the occupant of a dwelling unit reaches the limits of the extent to which human adaptation is possible and then it is the built environment that must be reshaped. This paper examines some of the issues and problems involved in adapting the dwelling unit to facilitate independent living. Consideration is given first to some assumptions concerning the availability of home-delivered services and concerning the costs associated with providing accessibility-design features. Discussion then turns to specific items within the dwelling unit that can be modified to accommodate declining abilities.

ASSUMPTIONS CONCERNING AVAILABILITY OF SERVICES

The delivery of care services directly to the dwelling unit is a new phenomenon in Canada and it is still nonexistent in many regions. Elderly people who cannot obtain this service are forced to move to institutional or semi-institutional accommodation in order to obtain the services they require. Regardless of the location of service delivery, it is often assumed that proper supportive health-care and personal-care services can normalize a person's ability to carry out the activities of daily living thus enabling all persons to function with equal opportunities. However, environmental-impact studies (Lawton et al., 1976) have shown that health and personal care benefits can be severely counteracted by inappropriately designed surroundings. Improvement in the well-being of older people cannot be achieved by medical means and social services alone; it is also dependent upon appropriate and affordable shelter. This is as fundamental an issue as the medical and social requirements of older people.

THE COSTS OF ACCESSIBILITY DESIGN FEATURES

In 1981, only 10.1% of Canada's elderly population lived in institutions. Of households with a head 65 or over, 64.3% were homeowners, 31.3% lived in apartments (Frazer, 1982). Practically all of the built environment needs upgrading to meet the requirements of an aging population.

Developers, builders, and designers have generally assumed that we cannot afford to retrofit our buildings to make them universally accessible. They have also assumed that the cost of providing accessibility-design features in new construction is prohibitive, and since it is only required by a minority of users, is not a priority.

These assumptions are not based on fact, and there is a need to challenge them. For example, a study done in the United States in the late 1970's (Federal Housing Authority, 1976) provided evidence that, in large-scale apartment housing, the provision of accessibility-design features increased the project cost by less than 0.5%. In Ottawa, the provision of 9 specially designed units out of 54 in the LeBreton Flats Development added 8% to 10% to the cost of these units but only 0.5% to the overall project cost. The effect on rental scales is therefore negligible (Champagne and Larsson, 1981).

The high cost of retrofitting is also a myth. When Affirmative Action programs for employment were first implemented, Public Works Canada assigned a budget of \$35M to retrofit its buildings to make them usable by disabled persons. Federal budget restraints forced this figure down to \$20M (Davidson, 1980). When the five-year retrofit program was completed in 1984, less than 93% of the budget had been consumed.

When the Rehabilitation Institute of Ottawa undertook a pilot project to house 25 severely disabled persons, they selected a building that had accessible entrances and in which all public or common use areas were accessible (Drader, 1977). Apartment kitchens, bathrooms, balconies, and closets, however, were generally not accessible. The Ottawa Housing Authority agreed to spend up to \$800 per apartment unit to make them accessible. The retrofitting work consisted of replacing door hardware, removing doors and shelves under kitchen sinks and bathroom vanities, changing some of the taps, replacing window hardware with something more readily grasped, replacing bathroom doors and frames with sliding panels on a track, installing grab bars, and lowering hanging rods, shelving, and intercom and other control devices. The cost ranged from \$80 to \$480 a unit and averaged about \$345. Much of the labour (about 40 hours) was donated, so that actual costs may have been somewhat higher.

In 1982 Canada Mortgage and Housing Corporation (CMHC) conducted a study of the cost and design of housing for disabled persons. A consultant from Toronto was engaged to assist in this task, and 17 case studies were examined in five regions across Canada.

Terms of reference were established to include a range of housing options and, at the same time, study the effects of funding mechanisms on the quality and cost of the work done.

The study included four categories:

1. Conversion funded through the Residential Rehabilitation Assistance Program (RRAP)
2. Conversion - other than RRAP funding
3. Purpose-built - Upgrading recommended
4. Purpose-built

These four categories were applied to private homes, group homes and apartments for various disabilities, including non-ambulatory, semi-ambulatory, co-ordination dysfunction, sensory dysfunction, and mental impairment.

The three case studies below provide an idea of the costs involved in installing disability-related features in three different types of dwelling units. Cost estimates, expressed in July 1982 dollars, were divided into "exterior work", "interior public areas", and "the dwelling unit". Locational cost adjusters are provided in the report (Cluff and Cluff, 1983).

Case Study I

The research team looked at a one-bedroom apartment occupied by a man who was a quadraplegic, lived alone, required six hours personal-care and eight hours homemaking assistance per week. The building was completed in 1981 with CMHC assistance under section 56.1 of the NHA. There were no additional costs for exterior design features nor for interior public areas.

Costs involved in adapting the unit included:

Additional area	\$ 2700
Kitchen stove	55
Bathroom grab bars	120
Other equipment and systems	90
Corner guards	105
Balcony sill ramp	50
	<hr/>
	\$ 3120

Some additional adjustments were considered necessary to upgrade the dwelling unit to make it more accessible. These were mostly minor adjustments to kitchen and closets. The most significant was the relocation of the toilet. The cost of this recommended upgrading was estimated at \$3,910. If these items of upgrading had been incorporated at the time of construction the cost would have been \$1,100 per unit (mid-1982 dollars).

Case Study II

Another case study in Toronto was a two-storey, four-bedroom house purchased in 1976 by an enterprising paraplegic and his wife and converted with private funding. In the backyard, a cedar deck and ramp, brick pavers, an addition to the garage; and an electric remote control garage door were added at a cost (in mid-1982 dollars) of \$7,300. Modifications to the interior of the house cost an additional \$22,700.

Total costs were as follows:

Modifications to backyard, cedar deck, garage, etc.	\$ 7,300
Extensive modifications to rear entry (sliding doors)	2,200
Complete remodelling of the kitchen	7,000
Extensive modifications to the bathroom	3,500
Addition of a hydraulic elevator	10,000
	<u>\$30,000</u>

Case Study III

In another case study the tenant lived alone in a one-bedroom apartment designed for a wheelchair user. She required assistance in transferring from her wheelchair and received six hours personal-care and eight hours homemaker assistance per week. The building was financed with CMHC (56.1) funds and constructed by the Toronto Housing Authority in 1979-80. Disability-related features included additional area at \$2,000, bathroom accessories at \$155 and other minor items for a total of \$2,755. Recommended upgrading, estimated at \$4,160 included:

- installing door-opening assistance devices on 2 doors
- lowering elevator call and cab buttons at 6 levels
- providing 12 lowered mailboxes
- lowering call buttons at lobby only
- relocating linen closet and rehangng storage door
- lowering wall cabinets in kitchen, creating knee space, providing lever faucets, front controls on stove, and side swing oven door
- installing crank-operated windows
- lowering medicine cabinet and mirror and replacing faucets
- installing electrical outlets at the front of kitchen counters and lowering the fuse box
- lowering intercom buttons.

In the first case study (one-bedroom apartment for a quadraplegic), the disability-related features included in each of the 14 wheelchair units in the building added only 0.39% to the total project cost. If the recommended upgrading had been included at the time of construction, the total project cost would have been increased by only 0.53%.

In the second case study (Toronto four-bedroom house), the owner estimated that 60% of his renovation costs were for accessibility-design features. He reports, happily, that he has recovered more than this from rental income over a seven-year period. He has tenants in the upper level.

In the third case study (one-bedroom apartment for a wheelchair user) the owner reported that the special units cost 10% more than the other units. If the units are estimated at \$71,000 and only \$2,755 was spent for disability-related features in each of the eight units, then the cost was 0.39% of the overall project cost.

Analyses of case studies in other regions gave similar results. It should also be noted that in practically all of the 17 case studies, much of the work undertaken did not comply totally with codes, regulations and guidelines. For example, lifts that cost \$2,000, \$4,000 and \$8,000 were used, although some did not meet safety codes or standards. There were also ramps that were steep and without handrails. However, the users were satisfied and did not feel that they constituted hazards or problems. These findings suggest that one must consider not only generally accepted design criteria but also the individual user's requirements and assessment of his/her environment, as well as such practical aspects as the availability of funding.

ADAPTING THE FAMILY HOME OR APARTMENT FOR THE ELDERLY

Data collected in the 1982 CMHC study "Cost and Design of Housing Disabled Persons: Case Studies" give many insights into the type of adaptations that may assist the elderly in remaining in the community. The most likely features that an elderly person may want to have changed will be in the kitchen and in the bathroom. Some changes may be required at the main entrance if there are steps to a front porch. A ramp is required for wheelchairs, but if the occupant is mobility impaired and not in a wheelchair then it is most likely that stairs will be preferred. The stairs should not have open risers as this could cause one to trip while going up. Also, stair nosings should be avoided, as some elderly people have to drag their feet along the tread and up the riser to maintain their equilibrium. Should there be risers projecting more than 15 mm they should be rounded or a piece of wood or other material added to the face of each riser to give a tapered effect. Handrails should project horizontally beyond the top and bottom of stairs or ramps so that they can be reached while both feet are on a level plane.

In the kitchen, shelves should be located within a reachable range. The bottom shelf in counter units should allow for a 200 mm toe space. The shelf is then easier to reach for those who have difficulty bending, and the toe space allows a wheelchair to approach the counter. Many people like to sit to peel vegetables or prepare food in general, and if there is no room for a table there should be either a low counter (750-810 mm) or pull-out shelves. If the budget does not allow for reconstruction of kitchen cabinets then a board can be used across a drawer or over the arms of a chair.

Stoves with front or side controls are difficult to find. Some are very expensive, but counter-top units are now available on the market. Ovens below the counter top may become difficult to use because of reaching problems or the inability to raise or lower heavy pots and pans. There are some very inexpensive counter-top ovens available that will toast, grill, broil, and bake. These are particularly useful for people in wheelchairs. Microwave ovens are also useful.

People of all ages find that grab bars are useful in a bathroom. Where it is difficult to find anchorage in the desired location some people have made holes in the plaster or tile or probed the wall to locate studs then screwed 1/2" plywood over tiles and plaster so that grab bars can be located wherever they are needed. Drywall can be installed over the plywood.

Where a raised toilet-seat is required it is not recommended that a special toilet be installed. This is expensive and can be inconvenient for small people and other users who are not disabled. Seat adapters are available at \$60-\$75. Some people have placed 2" x 4" boards under a standard toilet to raise it to the appropriate level for a wheelchair transfer. This is an acceptable and economical solution.

Hardware can be a problem. Lever handles on doors and drawers are more easily operated than round knobs. Nearly all hardware suppliers now stock lever handles. In the United States, the law requires that such hardware be installed on doors where accessibility for disabled people is mandated. The better models have lock and dead bolt combined with the handle for single-hand operation.

In the late 1970's when the Ontario Housing Corporation (OHC) was revising its proposal-call documents it was decided to include some examples of dwelling units that are accessible to wheelchairs (OHC, 1978). CMHC collaborated and some of the plans indicated that accessible-design solutions could be achieved within the minimum gross areas allowable by CMHC. When these were tested in the field, OHC discovered that not only were such units competitive, but tenders came in under the budget allocation. The myth of the high cost of accessibility was then destroyed.

RETROFITTING COLLECTIVE LIVING ACCOMMODATION

The cost of retrofitting Homes for the Aged, hostel accommodation and nursing homes that were built 20 years ago is usually prohibitive, since the functional programs that were acceptable then are no longer acceptable. Much as it may be desirable to upgrade these buildings to meet the requirements of new codes and standards, it is often impossible to do so. Some were built with corridors only 1800 mm wide, and recent codes require 2400 mm if stretchers and beds are to be moved out of rooms and down corridors. Many

do not have safe areas of refuge for horizontal evacuation in cases of emergency. Some do not have appropriate vertical circulation for disabled people. Many of these issues are discussed in an NRC Building Practice Note entitled "Designing Homes for the Aged" (Brink and Champagne, 1985).

CONCLUSION

Many improvements can be made to the family home at little or no cost. Retrofitting apartments and care facilities is feasible, but it may be costly where areas of refuge, elevators, and other special-design features are required.

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3

KEEPING THE ELDERLY IN EXISTING COMMUNITIES: THE HAMILTON EAST KIWANIS NON-PROFIT HOUSING PROGRAM

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Within the next twenty years 15% of the Canadian population will be aged 65 and over as compared to 10% in 1984 (Priest, 1985). With an expanding population of older persons, consideration will need to be given to all options; no idea must be left unexplored, including approaches used for housing other groups. This paper describes three strategies used by the Hamilton East Kiwanis Non-Profit Housing Program for housing low-income families: rehabilitating existing single family dwellings, converting non-residential space to residential apartments, and converting larger homes to facilities for individuals with special needs. Each strategy has promising applications for housing the elderly.

OBJECTIVES AND PHILOSOPHY OF THE PROGRAM

The Hamilton East Kiwanis Non-Profit Housing Program has three objectives: to provide low-income families with affordable accommodation, to maintain existing communities, and to operate the housing program in a cost effective way. The program's philosophy is to use existing facilities within existing communities to meet the needs of low-income groups.

To date, the housing program has purchased 286 single family houses, 4 duplexes, 2 triplexes, one large house that has been converted into special purpose housing for mentally handicapped adults, and two abandoned stores which have been converted into an apartment building. Each of these types of housing has been used to meet particular needs of low-income families.

SINGLE FAMILY DWELLINGS

The Kiwanis has rejected the "integrated" method of providing housing for low-income families. In our opinion, the policy of building multiple row-house units and renting a portion of them to low-income families is a failure. First, the location of the new units on the periphery of cities fails to meet the psycho-social needs of low-income families. Low-income families need to be in close proximity to work, existing family networks, and social service systems. Second, the cost of integrating families into new row-house units is three times that of housing them in projects designed only for low-income families. The integrated projects fail financially because they must subsidize the units rented to the non-low-income families who also live in the projects. Third, while the integrated method reduces the resistance engendered by the traditional system of housing families in 'public housing ghettos', it fails to generate political support because of the high costs.

In order to overcome these problems, the Hamilton East Kiwanis Program purchases existing single family dwellings that are scattered throughout the city. The units are purchased from either the private sector or from the Canada Mortgage and Housing Corporation's (CMHC) housing stock.

Private sector houses are selected from lists provided by real estate brokers. After inspection an offer is made, and if accepted, a sale is completed. The CMHC houses come from foreclosures through the home mortgage insurance program. These houses normally remain empty for a considerable period of time before they are returned to the private sector. The Kiwanis Housing Program purchases the houses directly from the CMHC's listing, thereby saving on transaction costs.

The purchase of older dispersed houses meets two different sets of needs. The need of low-income families to live in close proximity to family networks and social services is met. At the same time these families are able to reside in communities that do not stigmatize them as different or inferior. In addition, the aim of the Kiwanis Program to develop cost-effective low-income housing is also met.

The Kiwanis Program offers a choice of houses in different communities. Our studies indicate that many of the families select houses in neighbourhoods close to relatives and friends. Proximity to other family members is an important resource for child care, transportation, employment information, advice, financial help and emergency assistance.

A 'natural' helping network between neighbours also tends to develop quickly in existing communities. Neighbours who share similar circumstances are often willing to help out. A quart of milk, a light bulb, a pound of coffee, and so on, are willingly shared.

Buying houses in existing communities has another advantage over building new units on the fringe of the city; they are near existing facilities. The majority of the houses purchased by the Kiwanis Program are near schools, libraries, recreation centers, hospitals and public transportation. Families can also expect to find churches, social clubs, and stores within a reasonable distance.

A dispersed housing program has also enabled the Kiwanis Program to rent all of its units to low-income families. The homes have no recognizable features that identify them as part of a low-income housing project. The neighbours, for the most part, do not know that the homes have been purchased by a housing organization, and as a result, the families have anonymity. In addition, it should be noted that our low-income families have been integrated into communities of similar socio-economic status so that they readily blend into the social milieu.

The purchase of older homes has also resulted in cost savings that have enabled the Kiwanis Program to provide more housing for low-income families than would have been possible through new construction. The average purchase price of the 286 single family dwellings was approximately \$23,000. On average, an additional \$13,000 was spent for rehabilitation and \$4,000 for other expenditures. The total cost of \$40,000 is substantially less than the \$55,000 needed to construct a new unit.

Other Benefits and Experiences

Low-income housing projects often create neighborhood resistance because of the perception that property values will decrease if public housing is built. The Kiwanis Program has overcome this problem by buying houses that were in poor condition and fixing them up. Those neighbours who knew the homes had been purchased by our organization were sufficiently pleased with the results that they indicated they were prepared to have other houses on their street purchased and similarly rehabilitated.

The Kiwanis Program is also supported because it encourages the maintenance of existing neighborhoods. There is evidence that the rehabilitation of a Kiwanis home leads to the rehabilitation of neighbouring houses.

A Note of Caution

The Kiwanis Program has experienced the effects of demolishing "slum" houses and replacing them with new units. In a pilot project, we purchased seven houses that were in such poor condition that they had to be torn down. When seven new single family units were completed, the neighbours were resentful. They did not like the fact that low-income families were receiving "new" housing while they had to continue living in their old homes. Further, the new units made the homes on either side look even more dilapidated. Experience points to there being more support for rehabilitating older units than there is for building new ones. Public opinion is more accepting of renting older houses to low-income families than it is to building them new units.

In summary, the Kiwanis Single Family Dwelling Program has overcome the three most pressing problems of trying to house low-income families: the need for proximity to work, existing family networks and social services; resistance to the creation of 'public housing ghettos' and the high cost associated with new construction. It provides homes that meet the psycho-social needs of low-income families by providing a choice of locations in proximity to family and friends. It is cost efficient. And, it has engendered political support because it has been well received by the host communities.

THE BARTON STREET PROJECT

Not all low-income families can take advantage of a single family house. Some families lack the skills and knowledge necessary to care for such a home. The Barton Street Project was designed to house such low-income families.

The Barton Street Project came about as a result of a request to provide houses for the clients of a social service agency. The agency explained that

the families it worked with were facing major economic and social problems. Many of these families were in need of extra-ordinary social support because they lacked the necessary skills and resources to meet the on-going demands of daily living. Many existed in substandard housing without the resources to improve their living conditions.

The agency wanted to provide not only affordable housing but also programs whereby the families could receive life skills training and ongoing social support.

In response, Kiwanis purchased two empty stores in an area of the city (Hamilton, Ontario) well serviced by many social agencies. The Program converted the two stores into a 12 unit apartment building.

The building was designed with an entrance coming off an enclosed courtyard to provide security for the tenants. An intercom system at the front gate allows the residents to control access to the building. The front gate is visible from each of the units, and therefore enables the tenants to have control over who visits. A common area in the basement equipped for meetings and life-skills educational programs was also created. This room has a stove, refrigerator, dishes, and dishwasher. There is a laundry room, storage room and utility area as well in the basement.

The apartment building is within 1500 feet of a recreation center, library, health clinic, local medical practitioner, fire hall, public swimming pool, city park, childrens' playground, five churches, public and secondary schools, and is immediately adjacent to two bus stops.

The preliminary evidence indicates that once families settle into the building, their social functioning improves. For two families, the improvement has been such that they have been able to move into Kiwanis single family dwellings.

HOUSING THOSE WITH SPECIAL NEEDS

The Kiwanis Program was approached by another social service agency seeking a house in which they could provide services to mentally handicapped adults. The agency operates a program for mildly retarded adults which allows them to live in a non-institutionalized setting. The agency required a large house located in a residential community with separate facilities for the staff. Both price and zoning regulations were other important considerations. Zoning regulations can be particularly troublesome when the number of residents needed for a viable group home exceeds the limits set for a residential designation.

After some searching a large house was purchased in the central area of the city, close to sheltered employment and training programs. It was renovated to suit the needs of the residents and staff and to conform to fire and building

codes. The cost of the renovation was \$30,000. In this case, the Kiwanis Program has acted as both developer and owner, taking responsibility for providing the facility and the on-going maintenance.

OTHER SUGGESTED STRATEGIES

The Kiwanis has had experience with several other strategies that could help older persons remain in the community. The first approach is to rehabilitate their present house so that little or no maintenance is required. For example, the maintenance costs of Kiwanis homes has been reduced by installing aluminum soffits, fascia, and windows; replacing wooden storm windows and screens with permanent units; and re-roofing. Some interior renovations such as installing handrails in the bathroom, relocating bathroom and/or bedrooms, and modifying stairways would also help keep older persons in their homes.

A second strategy is to establish an agency for delivering such services as home maintenance, grass cutting, snow shovelling, and minor repairs. This maintenance program could be co-ordinated with meals-on-wheels and visiting nurses services. In the case of organizations such as ours, the service could be staffed by the same crew responsible for maintaining the low-income family housing.

There will be a number of senior citizens who are unable to live in their present homes without some help. A third strategy would be to convert their houses into duplexes. One half of the duplex would be occupied by the senior citizen and the other would be rented to a family whose presence would give the older homeowner a feeling of security.

A fourth and final suggested strategy would be to convert larger houses into senior citizens co-ops. Using existing social housing programs, large homes could be purchased and renovated for housing co-ops. The cost per unit of housing would be half that of new construction and the subsidy required for 100% rent-geared-to-income would be minimal.

LESSONS LEARNED

Probably the most important lesson that Kiwanis has learned through its experience in providing housing for low-income families is that new construction is not necessarily the best approach. Those concerned about housing the growing numbers of older Canadians would do well to consider the strategies described above. The strategies not only take advantage of existing housing stock and keep people integrated in the community, but also are often more economical than approaches involving new construction.

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4 MAINTENANCE CENTRAL FOR SENIORS: A VIABLE ALTERNATIVE TO THE CONTRACTOR MODEL FOR HOME REPAIRS

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Maintenance Central for Seniors, Inc. (MCS) is a non-profit corporation that offers assistance to Detroit's elderly homeowners. MCS helps them by providing home repair and maintenance services. In addition, MCS also provides social service assistance to its clients in the form of home visits, information and referral, needs assessments, and client liaison work. This combination of home repair and social service assistance is the cornerstone of the MCS concept.

Funded by the State of Michigan through the Detroit Area Agency on Aging with a small grant of \$55,000, MCS was started in September 1975 in a 30 square block area of Detroit. As a result of its initial success, in 1977 its budget was increased to \$1.5 million with the stipulation that it become a city-wide program. In 1978, the budget was increased again, to \$3.8 million. Currently, we repair approximately 2,000 homes annually. These repairs range from adding a new roof to a home all the way to the basement where we may install a completely new water system.

Until recently, MCS lacked the capacity to deal with roofs, but roofing has become a major need. We find that in most of the houses we go into now, many of which are over 25 years old, the roof leaks. If the roof is not repaired, it destroys the electrical system, the plumbing, the heating, the entire house.

THE COMMUNITY SERVICES DEPARTMENT

One of the unique features of MCS is that it has a Community Services Department as well as a Home Repairs Department. The staff of the Community Services Department consists of two Community Services Representatives who are para-professional social workers, two Information Clerks and a Secretary. The Information Clerks have the first contact with our clientele. The application process generally begins over the phone; the client does not have to come to the office in order to initiate a request for service. The Information Clerks handle approximately 100 calls per day, with different requests, such as porch repair, heating needs or plumbing. During the application process, the clerks obtain information concerning the clients' "vital statistics" — e.g., his/her age, social security number, etc. This information is given to the Community Services Manager who assigns a Community Services Representative who, in turn, schedules a home visit.

To qualify for assistance through MCS, applicants must be:

- Residents of the city of Detroit
- Owner and occupant of the property
- Sixty years of age or older
- Current in the payment of their property taxes
- Classified as low income by Federal guidelines

Home visits are made to every client to establish eligibility. This is done through a verification process which entails the client providing the Community Services Representative with documentation proving ownership, age, income and that their property taxes are paid up to date. If the client cannot provide this information, and most seniors do not have all the necessary documents available at the time of the initial home visit, the Representative will provide information on how to obtain it. What frequently happens is that the client calls in, a home visit is schedule for two days later, ten days after that the Representative is still trying to get the information that will make the client eligible for service.

Many times a client will have other problems, unrelated to home repairs. If the Community Services Representative notices that the client has no food, utilities shut off, inadequate clothing, etc., a *Social Needs Assessment* will automatically be undertaken. After identifying the need(s), the client is provided with information about available resources and assistance in establishing contact with them. This process is also often very time consuming. It can take up to 30 days before the problem is completely resolved when it involves, as it frequently does, hooking the client's home back up to utilities, trying to obtain food, getting adequate clothing as well as medical attention.

Since the majority of clients that MCS services are not familiar with the resources that are available to them, Community Services Representatives must be knowledgeable about services for seniors on a city-wide basis.

In addition to providing direct service to clients, the Community Services Representatives perform a public relations function. They make speeches, attend block clubs and lead seminars throughout the city informing people of our agency's purpose and scope of service.

The city of Detroit is a city of homeowners. Seventy-five percent of Detroit's housing stock consists of single family detached homes; 70% are owner occupied. Detroit is estimated to have over 275,000 such units more than 80% of which are over 40 years old. Senior citizens in Detroit comprise 55% of these urban homeowners. Given these hard economic times, the potential need for home repair assistance among these homeowners is very great. While MCS serves clients of many different ethnic backgrounds, the majority are female, black, over the age of 60 and have very low income, often less than \$6,000 per annum.

Perhaps because of pride, most seniors wait until a problem becomes severe before they seek service. We have had clients who have been without heat for as long as three years. When we first encountered them in their homes, they were wrapped in blankets and huddled around electric heaters; the pipes in the house were frozen or had burst; there were no functioning lavatory facilities; there was no water. Despite their desperate situation, as previously mentioned, work is often delayed because the client does not have

the necessary documentation to enable us to declare him/her eligible. It may also be delayed because clients often have a general fear and mistrust of people and even after calling and requesting service, may not let the workmen in to do the repair.

Building trust with the client is one of the very first important things that Community Service workers must try to manage. Patience helps a lot.

It should also be noted that many elderly people do not like charity and because they look on our service as charity, are sometimes hesitant to call. Even when they do call, they really don't believe there is no cost. They say: "What do you want, me to sign my deed over to you?" When we explain that there is no charge, they say: "I don't believe this, there's a catch somewhere and I'm going to watch you". So we repair the house and they watch us, they watch us the whole time and at the end, they still don't believe that we will not call back next week and demand payment.

Other problems we sometimes run into include lack of family support and lack of cooperation from some of our disoriented clients.

THE FIELD SERVICES DEPARTMENT

After a client has been verified eligible, the documentation and initial intake information is forwarded to the Field Services Department where a work order is initiated and assigned to a tradesman by the Field Services Manager.

The Field Services Department is the department which is responsible for performing the actual work to the client's home. MCS employs its own repair crew with the number of tradespersons fluctuating between 30 and 70. This number is directly related to the funding level for each fiscal year. In addition, MCS supplies all tools, equipment, and materials from within its office/warehouse complex.

The Fiscal and Inventory Departments serve as support to the Social Services and Field Services Department in the day to day operations. They are responsible for all office and budgetary accounting procedures in addition to all purchasing for the organization. These departments organize and tabulate job cost information on a client-by-client basis. This task requires the cooperation of the Field Services staff who must supply information regarding the type of repair, labour hours, and cost of materials. The Community Services staff is involved in this process by printing out and cataloging needed information to justify the expenses in relation to the budgetary guidelines. Through this cooperative effort, assessing accurate job costing on a job-by-job basis, future budget predictions are more reliable.

The major focus of MCS is the repair process, since home repair is the mandate of the organization. A great deal of time and care is exercised in the

process of selecting and training field services staff. The field foremen are directly responsible for the conduct of this staff and the quality of the repair project.

Every procedure, from the client's initial call to the completion of service requires very careful attention from MCS staff. Program monitoring which includes periodic "spot" checking by administration, further insures quality service and workmanship to our clients.

MCS exists to address the physical and emotional needs of the senior home owner. Our service component must include sensitive employees that understand the needs and fears of the client and work to ease these fears. Staff training, utilizing empathy exercises, and careful employee interviews help to ensure staff competency.

THE IMPORTANCE OF UNIFORMS/IDENTIFICATION

As noted earlier, seniors often are afraid to let workmen in. Given the high crime rate in Detroit and the fact that there have been persons who have attempted and, in some cases, gained entry into older people's home by claiming to work for MCS, this is a realistic fear and a problem we have had to cope with. One way of doing so, that we discovered by accident, was to put our people in uniform and paint highly visible signs on our trucks. The way this discovery was made was as follows: in response to a request for service, we would send our employees to a client's house, and when the client wouldn't let them in but would call us, we'd say: "Well, what do they look like?" What we quickly realized was that when they described them, they looked like everyone else. Now when clients call we ask: "What kind of uniform does the serviceperson have on? Is there a sign on the truck?" If there is not a sign on the truck, if the serviceperson doesn't have a uniform on, we tell the client to ask him to put his badge close to the window so that his name can be seen. We then verify whether he does or does not work with us.

SOURCE OF REFERRALS AND RELATIONSHIP TO THE CITY

There are some seniors and some community groups that refer clients to us. Some people actually call the mayor to say that their house is frozen and his office refers them to us.

MCS is not a separate department of the city of Detroit; we are a subcontractor. Since the city of Detroit does not have its own senior citizens housing rehabilitation program, we get many referrals from the city.

Senior citizens hear about the MCS program through community meetings, distribution of flyers and media attention.

We also have mailmen who contact us and let us know they have to deliver mail to Mrs. Jones house and her front porch is falling down. Or, they might say,

“somebody better do something because I’m not going up those steps any more because they’re rotten”. We go in and rebuild that porch or those stairs from the ground up. We also repair roofs and gutters, locks, windows, doors and build ramps. We can put in a brand new electrical system, a new plumbing system, a new heating system, also install safety railings and other devices. Maintenance Central can repair homes from the ground up or roof down. There is a ceiling of \$3,000, however, that the city of Detroit has instructed us to put on each client and I know you will say, “What can you do for \$3,000?” We can do a lot with \$3,000, because we can achieve economies of scale. Instead of buying one door for \$100 we buy 100 doors for \$50. Also, because our labour is cheaper. Instead of the carpenter making \$30 an hour, he makes \$13 with fringe benefits. We can do a lot with \$3,000 because we are non-profit, believe in the value of seniors, and have the ability to go and get the job done.

THE APPRENTICESHIP AND SCHOOL PROGRAMS

Maintenance Central has a staff of 80 employees of which approximately 65 are “housing specialists” (e.g., carpenters, plumbers, electricians, roofers, masons, painters, plasterers). We maintain 35 vehicles. Usually, two employees are assigned to a vehicle. All our housing specialists are not men, some are women. Recently, with the help of the Ford Foundation, we began an apprenticeship program for young people between the ages of 18 to 25 to train and retrain qualified workmen. The program includes both classroom and on-the-job training.

As an added feature, MCS is presently working with the Detroit Board of Education by placing some of the high school skilled trades students with MCS tradespersons for three hours daily. This provides the students with valuable on-the-job experience in the area of home repairs.

PUBLICATIONS: TA MANUAL/HANDI MANUAL

The development of a Technical Assistance Manual was made possible in 1979 by a grant from the United States Department of Housing and Urban Development. The manual describes the historical development of MCS. It also offers alternative models for the establishment or improvement of home maintenance programs.

Additionally, we have published a Handi Manual which was jointly funded by the Detroit/Wayne County Area Agency on Aging and the Community and Economic Development Department. Its purpose is to assist senior citizens in making very minor repairs such as changing a fuse or getting rid of rodents without the use of harsh chemicals.

The Handi Manual is distributed free of charge to seniors. For information on how to obtain a copy of it or the Technical Assistance Manual, contact our office at 12775 Lyndon Avenue, Detroit, Michigan, 48227.

PART III: MANUFACTURED HOUSING

5

GRANNY FLATS: THE ONTARIO DEMONSTRATION

David Spence

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Ontario Ministry of Housing

INTRODUCTION

An innovative form of housing which has received considerable attention in recent years is the so-called 'granny flat'. Originating in Australia, the concept has spread to other countries and has proven to be a very desirable housing alternative for senior citizens (Victoria Ministry of Housing, 1981).

A 'granny flat' is a compact, detached dwelling unit that may be placed in the rear or side yard of an existing single family home. It is intended for occupancy by the elderly parent(s), or parent(s)-in-law of the owner of the main house and property. The units are portable in nature, so that they may be relocated when they are no longer required.

The major advantage of this option is that it allows the elderly occupants 'privacy with proximity'. They are able to retain their independence, while at the same time receive care and support from their families.

PURPOSE AND DESIGN OF THE DEMONSTRATION

Encouraged by the success of the Australian program and the research of Dr. Michael Lazarowich of the University of Waterloo (Lazarowich and Haley, 1982; Lazarowich, 1983; 1984), the Ministry of Housing decided to launch a small-scale demonstration project to test the applicability of this housing alternative in Ontario. Through its demonstration, entitled Portable Living Units for Seniors (P.L.U.S.), the Ministry is building and placing a total of twelve units, four in each of the three municipalities: the Regional Municipalities of Ottawa-Carleton and Sudbury, and the City of Waterloo. These areas were selected because of their strong commitment to providing alternative housing for the elderly.

During the three year demonstration, the units will be owned and maintained by the Province and rented to occupants at a rent equivalent to the nearest market alternative. This amount ranges from \$300 to \$336 a month, exclusive of utilities.

The main purposes of the Ontario demonstration project are to:

- test the success of this innovative housing form for independent seniors;
- work out both technical and regulatory details;
- take the developmental risks involved in establishing an option which is acceptable to the local community, emphasizing the necessity to control occupancy and ensure relocation after the unit is no longer required by the parent;
- evaluate the costs and impacts associated with this housing option; and
- determine its future potential.

The project has been designed in four phases:

Phase I - Preparation, now approaching completion, consisted of laying the groundwork necessary for unit placement and occupancy. This involved such tasks as developing the planning framework, building strong political and neighbourhood support for the concept, and designing, constructing and installing the units.

Phase II - the Living Laboratory, will focus on the three years of unit occupancy which constitute the province's commitment to the demonstration. During the first few months of this phase, occupants, hosts and neighbours will be interviewed in an attempt to determine their degree of satisfaction and acceptance of this housing approach.

Phase III - will be concerned with evaluating the information obtained during the initial part of Phase II, and developing a series of policy and program recommendations. These recommendations will serve to guide the possible outcomes of the project.

Phase IV - which will begin in late Fall, 1986, will involve redefining the recommended future directions for the initiative. Specifically, it will consist of reassessing and clarifying the intended roles of government and the private sector in the potential construction, management and allocation of 'granny flats'.

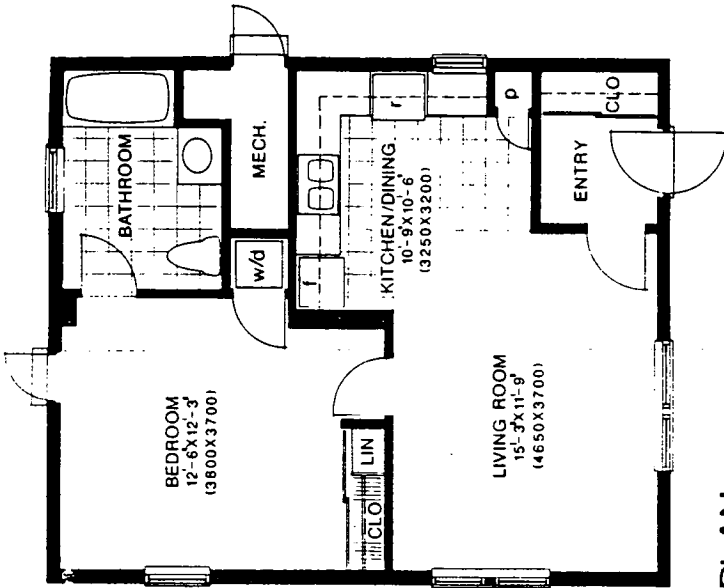
With regard to Phase I of the project, one of the primary concerns pertained to the technical construction and servicing issues associated with this new housing approach. To ensure that these issues had been fully addressed, the Ministry commissioned a 'granny flat' design study. This study, undertaken by Simon Architects and Planners of Toronto, evaluated a wide range of construction methods including modular, panelised and manufactured housing. A variety of floor plans were also proposed, two of which are being employed in the demonstration units.

The selected designs, one for a one person and the other for a two person unit, are approximately 46 and 62 square metres (530 and 670 square feet) in size, respectively. As shown in Figure 1, both are completely self-contained, consisting of a living-dining area, kitchen, bedroom and bathroom.

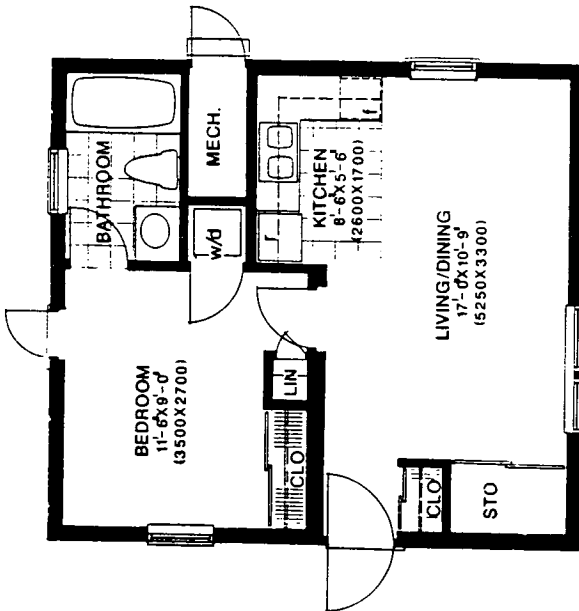
Finished with cedar-faced siding and a fretwork of cedar strips, the exterior appearance of the units will be attractive and unobtrusive to the surrounding neighbourhood (Figure 2). Several optional features, such as entrance ramps and bathroom grab bars will be provided to meet the individual requirements of each occupant. In addition, the larger unit will be wheelchair accessible.

Built to high standards of energy-efficiency, the units will be comfortable, as well as economical to heat. An air-to-air heat exchanger will be installed in

FIGURE 1: P.L.U.S. DESIGNS



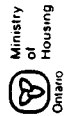
PLAN
TWO PERSON UNIT



PLAN
ONE PERSON UNIT

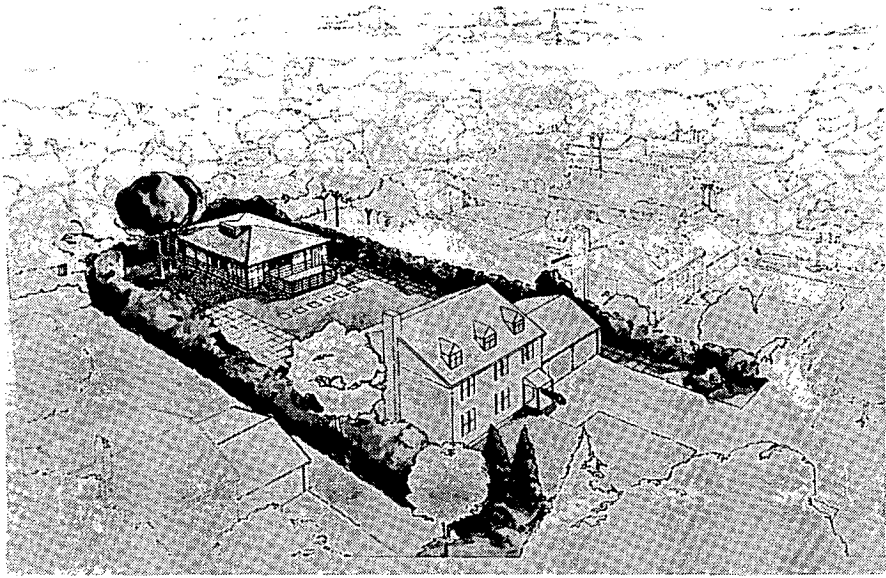
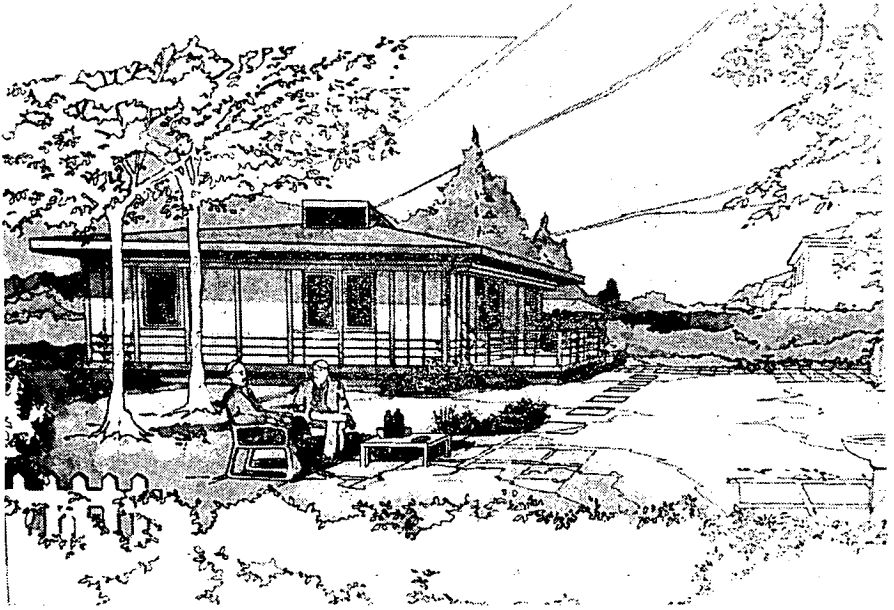
PLUS PROJECT

SMON
ARCHITECTS & PLANNERS
42 HALLINGTON STREET, 18G
TORONTO, ONTARIO M5E 1C7
416-364-0004



Ministry
of
Housing
Ontario

FIGURE 2: GRANNY FLAT LOCATION ON SITE



Source: Simon Architects and Planners (1985).

each unit to ensure that there is a constant supply of fresh air with minimal heat loss.

The construction and installation costs for these units will vary depending on the size and type of unit and the nature of the specific site. In most cases, sewer, water, and electrical utilities will be linked to those of the existing dwelling via a utility corridor.

Based on the design study and subsequent performance specifications and drawings, the Ministry initiated a public tender call for the construction of the twelve units. Following a very thorough review of the submitted proposals, the construction contract was awarded to two companies. A total of nine units, which are currently in varying stages of construction, will be placed by the end of December, 1985. The remaining units will be built and installed in Spring, 1986.

PROJECT ADMINISTRATION

Since the success of this project will depend on cooperation from municipal regulatory bodies, as well as local support and acceptability, working committees have been established in each of the demonstration areas to administer the project. Each committee consists of Ministry staff, municipal planners and politicians, and local seniors representatives. Their primary responsibilities are to generate interest and select applicants, facilitate zoning approvals and oversee unit management.

In most cases, following their approval by the committee, informal neighbourhood meetings have been held at the applicant's home. These meetings have proved to be an effective vehicle for informing surrounding residents about the details of the project and for testing the degree of neighbourhood support.

Assuming this phase of the process is successful, an application is then put before the municipal council for a 'temporary use zoning by-law'. This type of by-law permits the placement of a second living unit on a single family lot for a period of three years. After that time the bylaw may be renewed, subject to full public participation and approval. While the temporary use by-law allows for adequate neighbourhood input, the site-specific approval process can be very time consuming. Consideration will be given to the use of other planning mechanisms if the concept is adopted on a larger scale in the future.

As the temporary use by-law cannot be used to control occupancy, the Province will enter into a legal contract with the prospective host to ensure that the intended parent(s) is the sole occupant of the dwelling. When the elderly person vacates the unit, it must be removed from the property, and refurbished for use by another applicant.

RESPONSE TO THE CONCEPT

Generally, response has been very favourable. Several hundred inquiries have been received from interested seniors and family members from across Ontario as well as from other parts of Canada. While a very small number of persons have criticized the concept, their criticism has tended to be short-lived once the unit designs have been viewed and it is understood that the concept is not intended to be a panacea for housing problems confronting the elderly. Rather, it is intended to serve a very small segment of the population that wish to live independently in the community, while receiving some degree of assistance from their family.

The federal government and several other provincial governments have also displayed considerable interest in the concept. Canada Mortgage and Housing Corporation (see Hiscox, 1985) and the Saskatchewan Housing Authority are both developing initiatives around the 'granny flat' concept.

RESTRAINING FACTORS

During the course of the demonstration, we have encountered a number of obstacles. These include higher unit construction and relocation costs than expected, technical servicing constraints, time delays in processing applications and zoning approvals, as well as difficulties in developing innovative methods for controlling occupancy and permitting unit placement. Although not insurmountable, these difficulties could prove problematic if not resolved prior to undertaking a larger-scale initiative.

The demonstration will allow us to work through the project difficulties and to determine the potential market demand and the degree of entrepreneurial interest. Having researched and evaluated these factors we will then be in a position to make a firm decision regarding the longer-term opportunities for this housing concept.

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6

THE ELDER COTTAGE

Edward W. Guion
Coastal Colony Corporation
Manheim, Pennsylvania

The terms "Granny Flat", "Elder Cottage", "ECHO House" (Elder Cottage Housing Opportunity) or "PLUS" units (Portable Living Units for Seniors) all refer to essentially the same concept.

The purpose of this paper is to describe the current status of the Elder Cottage program started in Lancaster County, Pennsylvania in 1981. It is not meant to be a complete study of the concept nationwide, but merely to describe the experiences encountered in one small endeavor in the northeastern part of the United States.

DEFINITION

The Elder Cottage as manufactured by Coastal Colony Corporation can be defined as an affordable, energy efficient, aesthetically appealing, relocatable small housing unit designed with the needs of the elderly in mind.

1. **Affordable:** This is, of course, a relative term, but in comparison to other housing options available to the elderly, the Elder Cottage emerges as one of the most economical. As of this writing, the efficiency unit sells for US\$12,980, the one-bedroom unit for US\$19,600 and the two-bedroom cottage for US\$23,575. To these prices must be added delivery, foundation, set-up and utility hook-up costs which generally range from US\$2,000-\$4,000.
2. **Energy Efficient:** The units are built in the factory using the latest insulation standards and construction methods to minimize heating costs. The floors and walls have an insulating R value of 19. The ceiling is rated at R38. Insulated glass is used in the windows and the exterior doors are urethane insulated steel with full weatherstripping. Electric baseboard heat is factory installed. Each room has its own thermostat for temperature control.
3. **Aesthetically Appealing:** The units are made to match as much as possible the tone and architectural style of the neighborhood in which they are placed. The finished Elder Cottage is designed to be as unobtrusive as possible so that it does not call attention to itself but, rather, blends in with its surroundings. Standard approved residential exterior materials are used, such as vinyl siding, asphalt shingle roofing, and matching doors and windows.
4. **Relocatable:** This does not mean that Elder Cottages are mobile homes or trailers. The Elder Cottage is a modular unit built in two halves to meet the Building Officials and Code Administrators and other building codes using highest quality framing lumber for floor joists, walls, trusses or rafters and drywall interiors. The units are, however, of a size that they can be transported over the road on a special lowboy, pulled beside the foundation and unloaded with a crane (or rollers and beams) and trans-

ferred onto the foundation where they are joined together and the interior joining wall is finished. If, in the future, the unit is removed, the process is reversed. Normal set-up and take-down time is about two days.

5. **Designed for the Elderly:** The doorways are of a width to facilitate walkers or wheelchairs, the carpet is of low weave, light switches are the trip touch type instead of toggle, and the kitchen cabinets would be built lower if notified in advance that the resident was wheelchair confined.

HISTORY

In mid-1978, one of the Lancaster County Commissioners contacted this writer who, at the time, was manufacturing small, rustic panelized vacation cabins. The reason for his call was an awareness of a growing need for an affordable housing option for the elderly similar to the Granny Flat idea that had started in Australia. The commissioner felt that if the idea had caught on so well in Australia, it should make sense in Southeastern Pennsylvania.

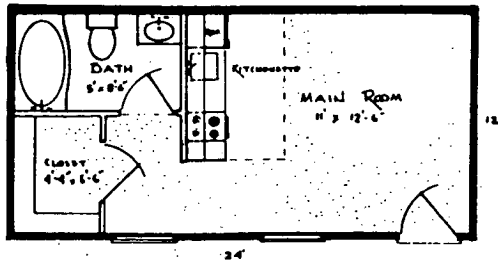
Within several weeks, I came up with a tentative design, drawings and some cost estimates for a small 500 square foot one-bedroom unit. The proposal was reviewed by the County Commissioners and the Director of the Lancaster Country Office of Aging who liked what they saw.

The next step involved an application, by the county officials, for a federal grant to do the design, engineering, local survey work and to build the first prototype. When, after approximately two years had gone by, it became apparent that the grant would not be forthcoming, I decided to go ahead on my own. In April, 1981, I attended a conference in Washington, D.C. also attended by Barry Cooper from Australia, who presented a report on the Granny Flat program and its success in that country. I returned from the conference convinced that the concept made more sense than ever. Five weeks later, the first prototype was completed.

With the cooperation of the Mayor of Lancaster, the County Commissioners and the Office on Aging, the demonstration unit was placed on display in the square in downtown Lancaster for about six weeks in the early summer of 1981. Almost 6,000 people toured the unit including the Governor of the Commonwealth and the State Secretary of Aging. The response was quite favorable and, in fact, 42 people signed up to purchase a unit if location limitations could be solved.

As luck would have it, during the display period articles and interviews with the local news media were picked up by the national newsservice and within a few weeks, stories had been spread across the country. A flood of mail came in to me and my new company, Coastal Colony Corporation, indicating that this idea was not just something of interest to the local market, but that it had a national market as well.

FIGURE 1: ELDER COTTAGE DESIGN



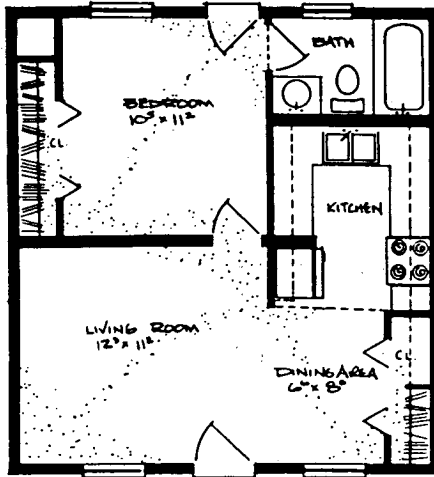
Elder Room 288 sq. ft.

The Elder Cottages are manufactured in three basic designs – an Elder Room (efficiency), a one bedroom and a two bedroom model. In many cases, an additional room can be added to these models at a later date should the need for more space arise.

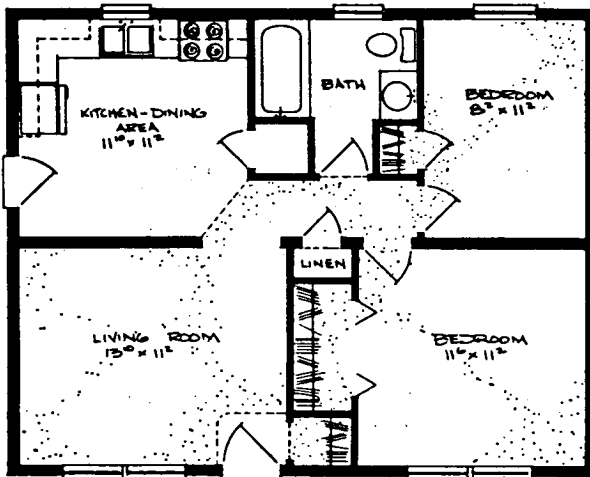
The Elder Room or efficiency unit is an adaptation of the Elder Cottage concept and was developed primarily for limited space areas and for use at nursing and retirement centers, rest homes and boarding facilities. It is more like a motel room in design and, as shown on the floor plan, they are a single modular efficiency unit made to also be placed adjacent to each other in a continuous wing or row. They can also be free-standing and used singly. With slight modification, they can be made to have the front doors open out onto a common covered walk or an enclosed hall. The Elder Rooms are particularly effective where maximum use of ground is required still offering a completely self-contained living unit for the resident.

Source: Coastal Colony Corporation, Manheim, Pennsylvania.

FIGURE 2: ELDER COTTAGE DESIGN



One Bedroom 524 sq. ft.



Two Bedroom 715 sq. ft.

Source: Coastal Colony Corporation, Manheim, Pennsylvania.

Being only a small company with local goals, I began to talk to some township and borough officials about their policy regarding the placement of a second dwelling next to the main house on a single family lot. I soon found that some municipalities would permit the units, and some would not. The more affluent the area, the more resistance there was to the idea. I also found a need to educate municipal officials and the public on the merits of manufactured housing in general and Elder Cottages in particular. These include the fact that when placed next to an existing home of the next of kin, privacy and space are maintained for both families, but daily checking on the elderly resident can be easily accomplished. The American Association of retired persons has described this as "privacy with proximity." A zoning variance, where applicable would, of course, have to be secured to allow placing of the cottage next to an existing house in the side or rear yard. The electric, water and sewer facilities of the main house may be utilized for the Elder Cottage in many cases. The usual understanding in the zoning variance is that the cottage will be moved when the elderly occupant no longer resides there.

The units may also be placed in clusters on small tracts of privately owned land or land owned by the municipality or county. In this option, the ownership and maintenance of the cottages is in the hands of the government agency or designated non-profit housing group which closely controls their end use, vacancy rate and appearance.

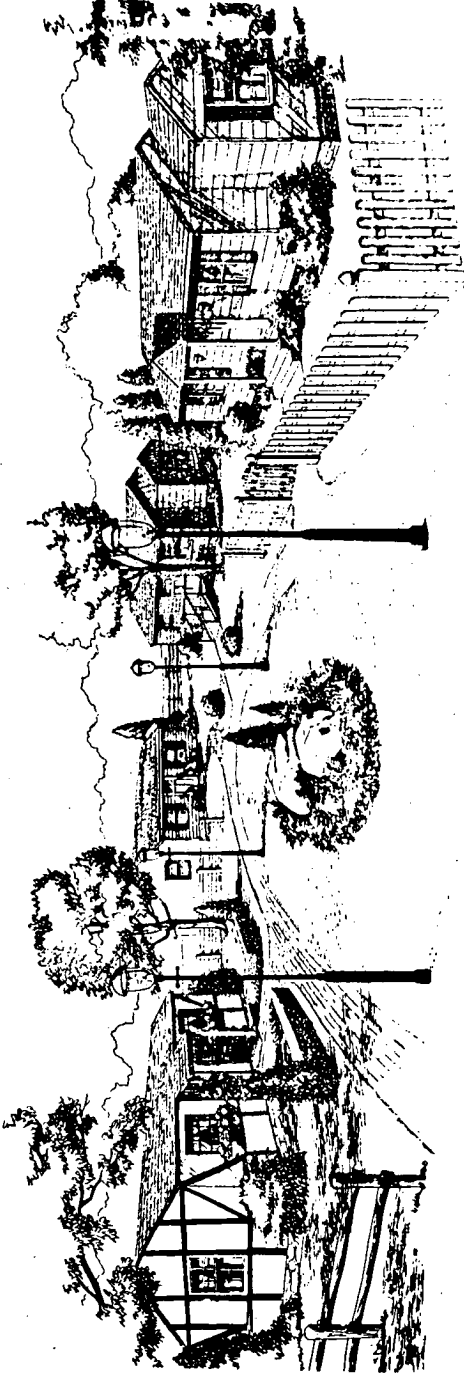
An investment opportunity also exists for the private sector investor in placing the cottages in clusters on privately owned land approved for higher density housing. It has been determined that a density of six or seven per acre would be ideal. The units are rented or sold to the elderly at rates commensurate with fair return on investment and current housing costs. This approach also allows the intermingling of these units with standard town-house or single family housing units so as not to isolate the Elder Cottage residents from the rest of the community.

The Elder Cottage is also a natural adjunct to an existing nursing or boarding home complex to provide a graduated care concept. Many times there is unused land at these facilities and existing staff and facilities can accommodate the added dimension of housing.

Some of the units have been built and placed up against an existing exterior wall of the parent home either with or without a connecting door thus creating an "instant accessory apartment". This was done usually to conform with a local zoning restraint where it was determined that an add-on wing could be built onto the existing house for an elderly member of the family, but where zoning would not permit a separate dwelling unit on the property.

Another recently conceived use would be for a corporation to purchase land zoned for a cottage community. The company would purchase and

FIGURE 3: ELDER COTTAGE DESIGN



When Elder Cottages are placed in small clusters or miniature communities, sizes, colors and sidings would be varied to give an interesting architectural appearance.

Source: Coastal Colony Corporation, Manheim, Pennsylvania.

improve the land, on which their retired employees could locate their own Elder Cottages. The company would charge nominal monthly rent for the land and would receive a payback on their investment. Knowing that an affordable retirement housing option was available to them might serve as an additional incentive for workers to remain with the company.

Observing elderly housing options from a local level, it appears that both ends of the income spectrum are being adequately served. For people who retire with adequate investment and/or pension income, there are at least eleven retirement communities in the Lancaster County, Pennsylvania area. The cost of admission to these facilities ranges from a low of US\$44,000 at one church affiliated retirement center, up to US\$129,000 at a posh private country club type setting. In all cases, the people do not own their units - they merely have use of them for as long as they are able to function in that environment or until they die or enter a nursing home.

At the other end of the spectrum, there are several federally subsidized high rise units in the county providing housing for the needy elderly. In these settings, the elderly pay 30% of their income for rent and the rest of the rental cost is subsidized by the taxpayer. These units, generally small apartments in 8 to 10 story buildings, cost an average of US\$46,000 per unit to build. The cost of the annual subsidy per apartment is US\$6,000. In comparison, the average cost of an Elder Cottage placed on a foundation and hooked up to utilities is US\$24,000, excluding the cost of land.

There are other cost effective housing alternatives for the elderly. Recently an interlocking panelized system has come to light that is being manufactured in the Ontario area. It appears to be even less expensive than the Coastal Colony product and has the added advantage of being transportable through narrow side yards in high density areas due to its utilization of a 4' x 8' panel design. This system is being considered by the Coastal Colony Corporation, and if it proves to be as practical as it appears, it may be added to the product mix for the United States market.

In conclusion, the current state of the Coastal Colony Elder Cottage program can be summed up as follows:

1. The concept of the Elder Cottage has been endorsed by such organizations as the American Association of Retired Persons, the Lancaster County Office of Aging, the Council for International Urban Liaison and the University of Maryland Institute for Gerontological Practice
2. Coastal Colony Corporation has sold and installed fourteen Elder Cottages, and the elderly persons living in the units are pleased with their choice
3. It appears that most of the elements are in place: - information about who needs and wants this type of housing, a design that meets local and national

building codes, the factory capacity to build the units, and the support and backing of agencies involved in the elderly housing field. The missing element is the place to put them. This includes both zoning restrictions and the lack of involvement of land developers who should seriously consider the possibilities of small “cottage communities” as a means of serving the needs of the elderly who are, after all, the fastest growing segment of the population in search of affordable housing.

**PART IV: THE PRIVATE SECTOR
HOUSING MARKET**

7 OLDER CANADIANS: HOUSING MARKET CHARACTERISTICS AND DEMAND

Earl Berger, Ph.D. (Econ.), Richard Godin, M.A. and Alan C. Harvey
Environics Research Group Limited, Toronto

INTRODUCTION

This paper summarizes data for the subgroup 55+ surveyed in Summer, 1985 as part of the Environics Research Group's annual HOMES National survey.

The HOMES National survey included telephone interviews with 4,013 heads of households in 27 major market areas in 10 provinces across Canada. The 27 market areas include 52% of the Canadian population.*

Of the total HOMES sample, 900 heads of households (22%) were 55 years of age or older. Comparisons are drawn between the 55+ group and all Canadians surveyed in the HOMES National survey in terms of socio-demographic characteristics, current housing, likelihood of moving and the characteristics and preferences of potential home buyers.

I. SOCIO-DEMOGRAPHIC CHARACTERISTICS OF 55+ RESPONDENTS

In describing the socio-demographic characteristics of the 55+ respondents, discussion will focus on their age and gender, work status, education and household income.

Age and Gender

Among the 900 respondents aged 55+ (414 males and 486 females), 57% were between the ages of 55 and 64 (n = 513), 32% were between 65 and 75 years (n = 288) and 11% were 75 or older (n = 99).

Work Status

The largest single group within the 55+ group was retired (48%). Among the remainder, 26% reported that they worked full-time, 14% were homemakers, 7% were working part-time, 3% were unemployed while 1% classified themselves as students. This is markedly different from the total HOMES National sample where, among individuals 18 and older, 59% worked full-time, 13% were homemakers, 12% were retired, 9% worked part-time, 5% were unemployed and 2% were students.

Within the 55+ group, of those 65 to 74 years of age, 80% were retired; of those 75 years of age and older, 91% were retired.

*See Appendix for details concerning the sampling procedure.

Education

The 55+ group tends to be less educated than other Canadian adults. Seven out of ten of the 55+ respondents had high school or less than high school education. Sixteen percent had some university or a community college education while only 12% had completed a post-secondary degree. In contrast, 45% of the HOMES National sample had attended university or a community college.

Household Income

Canadians 55 years of age and older tend to have lower household incomes than other Canadian adults. Among those who reported their income, 48% were from households with an annual income below \$20,000. In comparison, only 29% of all households in the HOMES National Survey had an income below \$20,000.

Household income is lower among 55+ women than among men. Of those who reported their income, 60% of women compared to 35% of men, reported a household income below \$20,000.

Household income drops significantly upon retirement. Sixty-four percent of retired 55+ respondents versus 33% of those who are not retired, reported a household income below \$20,000.

Household income is lowest among widowed women 82% of whom reported a household income below \$20,000.

**TABLE 1:
HOUSEHOLD INCOME OF 55+ AND HOMES NATIONAL
SAMPLE BY WORK STATUS AND GENDER**

Household Income	55+	55+		55+	55+	HOMES National
	Retired Total	Men	Women	Not Retired	Widowed Women	
	(N = 340)	(N = 154)	(N = 187)	(N = 369)	(N = 123)	(N = 3331)
Less than \$10,000	29%	18%	38%	12%	41%	11%
\$10,000-\$19,000	35	34	35	21	41	18
\$20,000-\$29,000	16	21	12	24	14	23
\$30,000-\$49,999	15	20	10	25	2	32
\$50,000 plus	5	7	4	17	2	16
DK/Refused	(21%)	(18%)	(23%)	(20%)	(26%)	(17%)

- Notes: 1. Percentages include only those who reported household income.
2. In this and subsequent tables, columns may not total 100 because of rounding.

II. CURRENT HOUSING OF 55+ RESPONDENTS

This section begins with a general description of the housing characteristics of 55+ respondents. Homeowners and renters are then discussed separately.

Tenure

The proportion of homeowners was higher in the 55+ group than in the total HOMES sample. Seventy-three percent of 55+ respondents were homeowners compared to 62% of the HOMES sample.

55+ homeowners, in comparison to 55+ renters, were less likely to be retired and more likely to be male, married and younger. In addition, household income among 55+ homeowners is higher than among 55+ renters.

Number of Years at Present Address

On average, 55+ Canadians have been living at their present address for 17 years. This is more than double the HOMES National average of 8 years. As might be expected, renters are more mobile than homeowners.

As will become apparent in the next sections, 55+ Canadians live in smaller homes, regardless of tenure. In addition, the average 55+ homeowner has a lower mortgage (if s/he has one at all) than the average Canadian homeowner and the average 55+ renter pays lower rent than the average Canadian renter.

**TABLE 2:
HOUSING TENURE BY WORK STATUS, GENDER, MARITAL
STATUS, AGE AND HOUSEHOLD INCOME**

	55 + Homeowners (N = 657)	55 + Renters (N = 243)	55 + Total (N = 900)	HOMES National (N = 4013)
Work Status:				
Retired	44 %	59 %	48 %	12 %
Non-retired	56	41	52	78
Gender:				
Male	49 %	38 %	46 %	50 %
Female	51	62	54	50
Marital Status:				
Married	74 %	34 %	64 %	66 %
Single	5	11	6	19
Separated/Divorced	4	20	8	9
Widowed	17	33	21	6
Age Group:				
55-64	59 %	51 %	57 %	NA
65-74	32	31	32	NA
75 +	9	18	11	NA
Household Income:				
Less than \$10,000	14 %	34 %	20 %	11 %
\$10,000-\$19,999	26	36	28	18
\$20,000-\$29,999	22	17	20	12
\$30,000-\$49,999	23	11	20	31
\$50,000 plus	15	4	11	16
DK/Refused	(22 %)	(17 %)	(21 %)	(17 %)

Note: Percentages for household income include only those who reported household income.

HOMEOWNERS

Type and Size of Home

The majority of 55+ homeowners (91%) live in detached houses. A slightly smaller majority (84%) of all Canadians live in detached houses.

55+ homeowners tend to live in smaller homes than the average Canadian: 54% live in one-storey homes compared to 43% of all Canadians in the HOMES National Survey; 23% of homeowners 55+ live in one or two-bedroom homes compared to 16% of all Canadians.

**TABLE 3:
TYPE AND SIZE OF HOMES OWNED BY 55+ AND HOMES
NATIONAL SAMPLE**

	55 + Total (N = 657)	HOMES National (N = 2509)
Type of Home:		
Detached	91%	84%
Attached	9	16
Number of Floors/Storeys in Home:		
1 storey	54%	43%
Split level	5	6
1½ storey	5	5
2 storey	30	39
2½ storey	1	1
3+ storey	5	7
Number of Bedrooms:		
1 bedroom	3%	2%
2 bedroom	20	14
3 bedroom	50	52
4 or more bedrooms	26	32

Age of Home

Forty-five percent of 55+ Canadian homeowners bought their home when it was new; 41% live in homes built over 30 years ago. Only 13% of 55+ homeowners live in homes built in the last 10 years compared with 30% of all Canadian homeowners.

**TABLE 4:
AGE OF HOMES OWNED BY 55+ AND HOMES NATIONAL
SAMPLE**

	55+ Total	HOMES National
	(N = 657)	(N = 2509)
Status of home when purchased:		
New	45%	38%
Previously owned/resale	55	62
Years since construction:		
Less than 5 years	5%	10%
5 - 10 years	8	20
11 - 20 years	20	24
21 - 30 years	26	19
31 - 40 years	18	11
41 years or more	23	16

Cost of Mortgage and Value of Home

Three out of four senior homeowners in Canada, compared to 42% of all Canadian homeowners, do not have a mortgage. Among those aged 55+ who have a mortgage, the average monthly payment is \$286. This is considerably lower than the average monthly mortgage payment of \$485 found among all Canadian homeowners.

**TABLE 5:
MONTHLY MORTGAGE PAYMENTS OF 55+ AND HOMES
NATIONAL SAMPLE**

	55+ Total	HOMES National
	(N = 125)	(N = 1455)
Monthly mortgage (mean)	\$286	\$485
Less than \$100	21%	4%
\$100 to \$199	22	8
\$200 to \$299	15	11
\$300 to \$399	18	14
\$400 plus	23	63

Homes owned by 55+ Canadians are worth, on average, less than homes owned by all Canadians. The average value of a home owned by a 55+ Canadian is \$91,000, \$3,000 less than the value found for homes owned by all Canadians in the HOMES National survey.

Another way to estimate the relative value of homes owned by 55+ Canadians is to compare them to regional averages: approximately two thirds of 55+ homeowners are living in homes worth less than the average in the region.

**TABLE 6:
AVERAGE VALUE OF HOMES OWNED BY 55+
AND HOMES NATIONAL SAMPLE**

	55+ Total	HOMES National
	(N = 532)	(N = 2111)
Value of home (mean)	\$91,000	\$94,000
Less than \$50,000	15%	12%
\$50,000 to \$69,000	22	22
\$70,000 to \$89,000	23	24
\$90,000 to \$109,000	16	16
\$110,000 to \$149,000	10	14
\$150,000 plus	14	12
DK/Refused	(19%)	(13%)
Above regional average	37%	50%
Below regional average	63	50

Note: Percentages include only those who reported the value of their home.

Renovations

The majority of 55+ Canadian homeowners are still involved in renovating and repairing their homes. They are as likely as other homeowners to have repaired or renovated the exterior of their homes but they are less likely to have renovated the interior.

**TABLE 7:
RENOVATIONS AND REPAIRS CARRIED OUT IN PREVIOUS
12 MONTHS AND PLANNED FOR NEXT 12 MONTHS**

	55 + Total (N = 400)	HOMES National (N = 1504)
Exterior renovations:		
Carried out past 12 mo.	55 %	53 %
Planned next 12 mo.	30	37
Interior renovations:		
Carried out past 12 mo.	55 %	64 %
Planned next 12 mo.	28	38

RENTERS

Building Age, Size and Type

In similarity to the total HOMES National sample, a majority (77%) of renters live in buildings constructed 10 or more years ago; 75% of 55+ renters and 69% of all Canadian renters live in complexes containing 10 or more units. 55+ renters are, however, less likely than the total HOMES National sample to live in a house or townhouse (19% vs. 34%). They are more likely than other Canadians, on the other hand, to be living in a larger building, both with an elevator (40% vs 30%) and without an elevator (40% vs 36%).

Size of Dwelling Unit

As with 55+ homeowners, 55+ renters live in dwellings with fewer bedrooms than the average Canadian tenant. Forty-eight percent of 55+ renters live in bachelor or one-bedroom suites, compared with 35% of the total HOMES National sample.

**TABLE 8:
NUMBER OF BEDROOMS IN UNITS RENTED BY 55+
AND HOMES NATIONAL SAMPLE**

	55 + Total (N = 240)	HOMES National (N = 1504)
Number of bedrooms:		
bachelor	4 %	4 %
1 bedroom	44	31
2 bedrooms	33	38
3 or more bedrooms	18	27

Monthly Rent

55+ renters pay lower rent than the average Canadian renter. Among all Canadian renters included in the HOMES National survey, the average monthly rent was \$495; among 55+ renters, the average was \$355.

**TABLE 9:
AVERAGE MONTHLY RENT PAID BY 55+
AND HOMES NATIONAL SAMPLE**

	55+ Total	HOMES National
	(N = 213)	(N = 1384)
Monthly rent: (mean)	\$355	\$495
Less than \$200	13%	9%
\$200 to \$299	21	21
\$300 to \$399	34	31
\$400 to \$499	17	20
\$500 plus	15	19
DK/refused	(11%)	(8%)

Note: Percentages include only those who reported their average monthly rent.

III. POTENTIAL MOBILITY OF THE 55+ GROUP

The potential mobility of 55+ Canadians is lower than that of the overall population. Fourteen percent of the 55+ respondents, compared to 31% of the total HOMES National sample, indicated that they would likely move in the next two years.

55+ homeowners are more stable than 55+ renters. Only 11% of 55+ homeowners compared to 24% of 55+ renters reported plans to move in the next two years.

Destination

When asked where they might move if they did move, 29% of 55+ homeowners and 19% of 55+ renters stated adamantly that they were never moving. Of the remainder, the largest number (40% of 55+ homeowners and 53% of renters) would stay in the same area.

**TABLE 10:
DESTINATION OF A POSSIBLE FUTURE MOVE**

	55 + Homeowners (N = 660)	55 + Renters (N = 240)	55 + Total (N = 900)	HOMES National (N = 4013)
Destination of move:				
Never move	29%	19%	26%	23%
Same area	40	53	43	42
Same province	15	15	15	19
Other province	6	5	6	4
Foreign	3	1	2	3
DK	7	7	7	8

IV. CHARACTERISTICS AND PREFERENCES OF 55+ HOMEBUYERS

Among 55+ renters who might consider moving, 79% would continue to rent and 10% would buy a home. Among homeowners who would consider moving, 37% would rent, 35% would buy an existing home and 9% would build a new home.

In total, 153 of the 900 respondents or 17% of those 55 years of age and older are potential homebuyers. That is to say, 17% would either buy or build a home if they were to move.

Demographic Characteristics of 55+ Homebuyers

One in four Canadians between 55 and 64 years of age is a potential homebuyer, compared to 1 in 10 among those 65 to 74 years of age and 1 in 50 among those 75 years of age and older.

TABLE 11: TENURE IN NEXT HOME

	55 + Homeowners (N = 303)	55 + Renters (N = 152)	55 + Total (N = 455)	HOMES National (N = 1359)
If moving, what is next home:				
Buy	35%	9%	26%	44%
Build	9	2	7	13
Rent	37	82	52	30
Other owned	4	5	4	3
Foreign	0	0	0	5
DK	13	3	10	6

55+ Canadians from households with an income of \$50,000 or more are more likely homebuyers than those from lower income households. Fully 29% of 55+ Canadians from households with an income equaling or exceeding \$50,000 are potential homebuyers compared with from 5 to 19% in lower income groups.

Homebuying potential is greater among the non-retired than among the retired. Among the non-retired, 23% are potential homebuyers compared with 11% among the retired. In the 55+ group, homebuying potential is also greater among male than among female household heads (22% vs 12%).

**TABLE 12:
DEMOGRAPHIC CHARACTERISTICS OF 55+
POTENTIAL HOMEBUYERS**

Potential Homebuyers:		Region:	
Overall	17%	Atlantic	10%
Age:		Montreal	13
55 - 64	24%	Other Quebec	7
65 - 74	10	Toronto	19
75 +	2	Other Ontario	17
Gender:		Prairie Prov.	19
Male	22%	B.C.	27
Female	12	Work Status:	
Household Income:		Retired	11%
Less than \$10,000	5%	Not retired	23
\$10,000-\$19,999	8		
\$20,000-\$29,999	16		
\$30,000-\$49,999	19		
\$50,000 plus	29		

The region showing the most active market of potential homebuyers among 55+ Canadians is British Columbia. Twenty-seven percent of the 55+ in B.C. are potential homebuyers. The next most active regions are Toronto (19%), the Prairie Provinces (19%) and Ontario excluding Toronto (17%).

Timing of Purchase

Among potential 55+ homebuyers, the majority (67%) report the earliest they will buy is approximately 18 months after the survey. Six percent report they will buy within 6 months, 7% in 6 to 12 months and 8% in 12 to 18 months. The response pattern was similar to that of the total HOMES

National sample. In the total sample, 63% would delay purchase until approximately 18 months after the survey; 9% would buy within 6 months.

New or Resale

55+ potential homebuyers are split with respect to preference for a resale or a new home. Forty-two percent would prefer an older home, 38% would prefer a new home, while 19% have no preference or do not know. Corresponding percentages for the total HOMES National sample were 41%, 47% and 11%.

Preferred Size and Housing Type

55+ Canadians are more interested in smaller homes than the average Canadian homebuyer. Nationally, Canadian homebuyers prefer a home that is, on average, 1,790 square feet. Among 55+ homebuyers, the average desired size is 1,535 square feet.

TABLE 13: PREFERRED HOUSING TYPE

	55+ Total (N = 156)	HOMES National (N = 1723)
Single-detached	80%	82%
Semi-detached	1	4
Duplex	3	4
Townhouse	3	2
Townhouse (Condo)	2	1
Apartment Condominium	6	4
Other	1	0
DK	3	3

Preference varies considerably by region, however. Potential 55+ homebuyers in Toronto and the Prairies are looking for larger homes: 1,665 and 1,635 square feet, respectively. Potential 55+ homebuyers in B.C. and Montreal are looking for homes smaller than the 55+ average: 1,455 and 1,435 square feet, respectively.

As among the general population, the preferred dwelling among 55+ potential homebuyers is a single-detached home: 80% would prefer this type over any other.

Preferred Purchase Price

Potential 55+ homebuyers are willing to pay, on average, \$97,000 for a home. This is approximately \$6,000 less than the average for all potential homebuyers in the HOMES National survey. Regionally, the highest average

maximum prices 55+ Canadians are willing to pay are found in British Columbia (\$114,000) and the Prairies (\$112,000).

**TABLE 14:
PREFERRED PURCHASE PRICE**

	55 + Total	HOMES National
	(N = 122)	(N = 1723)
Maritimes*	\$ 73,000	\$ 83,000
Montreal	86,000	81,000
Other Quebec*	54,000	69,000
Toronto	96,000	129,000
Other Ontario	84,000	97,000
Prairies	112,000	102,000
B.C.	114,000	117,000
Overall	\$ 97,000	\$103,000

*based on less than 10 cases

Downpayments

The average downpayment a 55+ potential homebuyer is willing to make on the purchase of a home is considerably higher than found among all Canadians. Potential homebuyers among 55+ Canadians report they would make an average downpayment of \$76,000 while among all Canadian homebuyers, the average was \$51,000.

Potential 55+ homebuyers in B.C. and the Prairies are willing to make the largest downpayments: \$93,000 and \$80,000, respectively.

**TABLE 15:
AVERAGE PREFERRED DOWNPAYMENT BY REGION**

	55 + Total	HOMES National
	N = 119)	(N = 1723)
Maritimes*	\$ 61,000	\$ 3,000
Montreal	65,000	31,000
Other Quebec*	15,000	30,000
Toronto	75,000	62,000
Other Ontario	75,000	52,000
Prairies	80,000	51,000
B.C.	93,000	65,000
Overall	\$ 76,000	\$ 51,000

* based on less than 10 cases

Mortgages

Comparatively few 55+ homebuyers require a mortgage. Twenty-seven percent of 55+ homebuyers would need a mortgage, compared to 73% of all potential homebuyers in Canada.

Demand for Condominiums

As indicated previously (see Table 13), 8% of 55+ potential homebuyers selected a condominium as their first choice for a home: 6% reported an interest in an apartment condominium and 2% in a townhouse condominium.

Other 55+ potential homebuyers were asked how seriously they would consider buying a condominium. Four percent said they would seriously consider and 15% said they would somewhat seriously consider buying a condominium. In total then, 27% of potential 55+ homebuyers have some degree of interest in purchasing a condominium. In contrast, among all Canadian homebuyers, only 18% were potential condominium purchasers.

**TABLE 16:
POTENTIAL CONDOMINIUM BUYERS**

	55+ Total	HOMES National
As a percentage of homebuyers	27%	18%
As a percentage of households	5%	14%

Preferred Purchase Price for Condominiums

On average, 55+ Canadians are willing to pay \$98,000 for a condominium. The average for the total HOMES National sample was \$90,000.

CONCLUDING REMARKS

The literature on older persons in the housing market tends to focus on inadequacies in private and government-supported market mechanisms: for example, reduced access to adequate housing because of cost or physical and mental disabilities. There are few studies which examine the 55+ group in terms of socio-demographic characteristics, housing characteristics and housing demand, and set these within a national context.

The HOMES National survey provides an overview of housing characteristics and demand among the 55+ group in 27 major market areas across Canada. By definition, the survey excludes those living in predominantly rural areas, those in institutional and group settings and those too poor to afford a telephone or too ill to answer it.

With a sample size of only 900 in the 55+ group, one must treat the detailed sub-analyses with caution. Nonetheless, some interesting patterns emerge which are likely representative.

The 55+ market is characterized by considerable inertia. Of the relatively small proportion of 55+ who plan to move or buy, few plan to do so in the near future.

The findings suggest that a substantial proportion of this market will be concerned about diminishing income over the coming years. In particular, the data highlight the income vulnerability of woman-headed and single-woman households.

The 55+ homebuying market is knowledgeable because of previous homeownership experience. It is not necessarily knowledgeable about cooperative and condominium ownership (although definitely interested in the latter).

The 55+ group will become an increasingly important target for the house and multiple unit builder over the next three decades: this cohort is growing in size and the younger cohorts are not.

The 55+ market is characterized by a desire for a smaller home, often a bungalow, with a large cash downpayment, no or low monthly mortgage payments, with emphasis upon convenience and security as evidenced by the relatively high proportion of potential condominium buyers.

Housing markets are regional and, more particularly, local. The 55+ group is highly diverse both across regions and within regions. Housing products and their marketing programs therefore need to be tailored to the specific circumstances and demand of the local 55+ group. In particular, the 55+ potential buyers need to be presented with persuasive reasons to move to a particular project or unit.

The financial conditions within the 55+ group vary greatly, and are complicated by the inevitable trend towards health problems and increasingly dependent living. Relatively few projects have developed the service capability to accommodate the increasing dependency of the 55+ group over an extended period of residence. The categorization of the 55+ into two or more sub-groups such as the young-old, old, old-old foreshadows the complex range of housing markets which need to be addressed within the 55+ cohort.

Subsequent HOMES National surveys will continue to track characteristics and demand in this group.

APPENDIX

METHODOLOGY OF HOMES NATIONAL SURVEY

During the summer of 1985, Environics Research Group conducted a survey of 4,013 heads of households in 27 major market areas (the 24 national Census Metropolitan Areas - Hull and Ottawa treated independently - Charlottetown and Fredericton).

QUESTIONNAIRE DESIGN

The questionnaire utilized in this survey was designed by Environics Research Group Limited. It is based on a review of literature, consultations with subscribers, discussions with advisors, and Environics' own information resources which include previous housing studies.

On June 6 and 7, 1985, the questionnaire was pretested on 30 respondents. It was then revised for implementation.

The final questionnaire required between 12 and 20 minutes to administer, depending on whether the respondent was a renter or a homeowner with renovations.

SAMPLE SELECTION

The sampling method was designed in order to complete 4000 interviews within households randomly selected from the 27 major market areas as shown in Table A1.

Within each major market area, all communities were listed and the sample was drawn in proportion to the population of each community within the major market area. A total of 9,137 households were randomly selected from the most recent telephone directories.

TELEPHONE INTERVIEWING

The survey was conducted by experienced telephone interviewers at the Environics central telephone location in Toronto during the period of June 11 to August 5, 1985. Quality control procedures include continuing supervision, unobtrusive monitoring and validation callbacks.

**TABLE A1:
REQUIRED NUMBER OF COMPLETIONS BY MARKET AREA**

Major Market Areas	Number of Completes Needed
Newfoundland: St. John's	65
P.E.I.: Charlottetown	55
New Brunswick: St. John	65
Fredericton	55
Nova Scotia: Halifax	85
Quebec: Montreal	565
Chicoutimi/Jonquiere	65
Quebec City	200
Trois Rivieres	65
Hull	65
Ontario: Toronto	605
Ottawa	180
Hamilton	180
Kitchener	85
London	85
Oshawa	65
St. Catherines/Niagara Falls	85
Sudbury	65
Thunder Bay	65
Windsor	85
Manitoba: Winnipeg	200
Saskatchewan: Regina	65
Saskatoon	65
Alberta: Edmonton	200
Calgary	200
British Columbia: Vancouver	400
Victoria	85
Total	4000

The interviewing for the province of Quebec was conducted by our associates in Montreal, and was subject to the same quality control process.

Interviews were conducted in English, French, Italian, Spanish, Finnish and Chinese.

An equal number of male and female heads of households, 18 years of age and over, were interviewed. Our standard procedure is to make a minimum of five calls before dead-ending a potential interview.

COMPLETION RESULTS

A total of 4,013 interviews were completed. Table A2 shows the detailed results:

**TABLE A2:
COMPLETION RESULTS**

	N	%
Number of calls	9137	100
Non-valid/non-residential	139	2
Numbers not in service	792	9
No male/female head of household	44	-
Sub-total	975	11

New base (9137 - 975)	8162	100
No answer/line busy/respondent not available	1451	18
Language barrier	202	2
Incomplete interview	145	2
Refusals	2351	29
Sub-total	4149	51

Net completions (8162 - 4149)	4013	49

The overall effective response rate for the survey was 49% (the number of completed interviews, divided by the total sample less the number of non-valid/non-residential numbers, the households with no male/female head, and the numbers not in service (9137-975 = 8162)).

Table A3 shows the response rates for each of the 27 major market areas.

SAMPLING CRITERIA

Four criteria were addressed in the design of the HOMES National sample:

1. Produce a nationally representative sample of 4,000 minimizing the effect of weight factors as much as possible;
2. Produce useful regional sample sizes;
3. Produce useful census metropolitan area (CMA) sample sizes;
4. Ontario's sample size must be 1,500.

The resulting sample (Table A4) represents a compromise which meets these four criteria as fairly well. The starting assumptions were that

**TABLE A3:
RESPONSE RATES BY MARKET AREA**

Major Market Areas	Response Rate
Newfoundland: St. John's	45%
P.E.I.: Charlottetown	70
New Brunswick: St. John	64
	Fredericton
	68
Nova Scotia: Halifax	64
Quebec: Montreal	44
	Chicoutimi/Jonquiere
	44
	Quebec City
	42
	Trois Rivieres
	48
	Hull
	62
Ontario: Toronto	44
	Ottawa
	56
	Hamilton
	52
	Kitchener
	51
	London
	52
	Oshawa
	42
	St. Catherines/Niagara Falls
	56
	Sudbury
	56
	Thunder Bay
	50
	Windsor
	49
Manitoba: Winnipeg	50
Saskatchewan: Regina	55
	Saskatoon
	52
Alberta: Edmonton	52
	Calgary
	59
British Columbia: Vancouver	47
	Victoria
	44

weighting factors would not be more than 1.5 and that a sample of about 90 would be acceptable for small urban areas. To meet these requirements yet keep within the total sample size of 4,000 individuals, the large urban centres (Montreal and Toronto) had to be undersampled. A sample frame was developed with the following distribution of individuals to be drawn from each area.

Small Urban Centres: (2% or less of total population)

The sample size was the average between the baseline of 90 individuals and the centre's true proportion of the total population (e.g., St. John's, Nfld.: true proportion = 40; assumed baseline = 90; average = 65).

TABLE A4: HOMES NATIONAL SAMPLE

	NATIONAL POPULATION		CMA PPS	REG PPS	CMA DPS	REG DPS	CMA WEIGHT	CMA ± MARGINS
	N	%	N	N	N	N	(margins)	
NFLD- St. John's	154,820	1	40		65		0.615	12.2
PEI - Charlottetown (CA)	44,999	0.5	20		55		0.364	13.2
N.B. - St. John	114,048	1	40	200	65	325	0.615	12.2
- Fredericton (CA)	64,439	0.5	20		55	(± 5.4)	0.364	13.2
N.S. - Halifax	277,727	2	80		85		0.941	10.6
QUE. - Montreal	2,828,349	21	840		565		1.487	4.1
- Chicoutimi/ Jonquire	135,172	1	40		65		0.615	12.2
- Quebec	576,075	4	160	1,120	200	960	0.800	6.9
- Trois Rivières	114,453	1	40		65	(± 3.2)	0.615	12.2
- Hull	170,579	1	40		65		0.615	12.2
ONT. - Toronto	2,998,947	22	880		605		1.455	4.0
- Ottawa	547,399	4	160		180		0.889	7.3
- Hamilton	542,095	4	160		180		0.889	7.3
- Kitchener	287,801	2	80		85		0.941	10.6
- London	283,668	2	80	1,640	85	1,500	0.941	10.6
- Oshawa	154,215	1	40		65	(± 2.5)	0.615	12.2
- St. Catharines/ Niagara Falls	304,353	2	80		85		0.941	10.6
- Sudbury	149,923	1	40		65		0.615	12.2
- Thunder Bay	121,379	1	40		65		0.615	12.2
- Windsor	246,110	2	80		85		0.914	10.6
MAN. - Winnipeg	584,842	4	160	160	200	200	0.800	6.9
						(± 6.9)		
SASK. - Regina	164,313	1	40	80	65	130	0.615	12.2
- Saskatoon	154,210	1	40		65	(± 8.6)	0.615	12.2
ALTA. - Edmonton	657,057	5	200	360	200	400	1.000	6.9
- Calgary	592,743	4	160		200	(± 4.9)	0.800	6.9
B.C. - Vancouver	1,268,183	9	360	440	400	485	0.900	4.9
- Victoria	233,481	2	80		85	(± 4.4)	0.941	10.6
TOTAL	13,771,380	100	4,000	4,000	4,000	4,000		

CA - Census Agglomeration
 CMA - Census Metropolitan Area
 REG - Regional (totals)
 PPS - Proportionate Population Sample
 DPS - Disproportionate Population Sample (actual survey sample)
 (±) - Margin of error 95 times out of 100

Medium Urban Centres: (about 4% of total population)

These centres would have a sample size of about 160 based on their true population proportions. The sample, however, was increased to 200 in order to reduce the sampling error in these areas because they are of greater importance in the housing market than the small urban centres.

Large Urban Centres: (Vancouver 9%, Toronto 22%, Montreal 21%)

Vancouver was slightly oversampled to account for its significance in its particular region. Toronto and Montreal were undersampled so that adequate numbers of individuals could be allocated to the smaller urban areas. As a result, the two cities must be weighted upward by a factor slightly under 1.5. This compromise allows both a good sample size and an acceptable weighting factor.

In summary, the sample design fulfills the requirements of a nationally representative sample of 4,000 with a representative sample of 1,500 in Ontario. The smaller urban areas have sufficient numbers to make relatively confident statements about their housing markets. The level of confidence improves when these centres are analysed on an aggregate regional or rolling sample basis. The large urban centres have sufficiently large samples to allow more detailed analyses and to maintain an acceptable upward weighting factor with regard to their contribution to the national sample.

This sample design allows increases in sample sizes in individual market areas. These are accommodated by adjusting the weighting factors so as to maintain the integrity of the national sample.

PART V: LONG DISTANCE MOVES

8

MIGRATION OF THE ELDERLY: AN OVERVIEW*

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INTRODUCTION

Previous chapters have discussed structural adaptations to the family home or change in size or type of housing (e.g., "trading down" or moving from house to apartment) as means by which elderly persons may age in place and remain in the community. The focus of this paper is on change in geographic location.

While there will be some discussion of *residential mobility*, the primary focus of the paper is on elder *migration*. The United States Bureau of the Census defines migration as movement across county lines and mobility as movement within a county. Statistics Canada classifies as migrants those movers who, on Census Day, were living in a different census subdivision than they resided in five years earlier; non-migrants are defined as movers living within the same census subdivision as five years earlier. People who do not move within the five-year period are classified as non-movers.

The paper is organized in three sections. Part I presents a brief statistical over-view of elder migration in Canada.

Part II is concerned with the five basic questions central to migration research: who migrates, why do they migrate, where do they migrate, what information do they access prior to moving, and what are the effects of migration on sending and receiving areas.

Part III identifies gaps in the knowledge base, particularly in regard to Canada's elderly migrants.

PART I: STATISTICAL OVERVIEW OF ELDER MIGRATION IN CANADA

The primary source of Canadian migration data is the national census. The first time that Statistics Canada inquired about a person's previous residence was in 1961. In that year, the question "where did you live five years ago?" was asked of a 20% national sample of Canadians five years of age and over. The question was subsequently included in the censuses of 1971, 1976 and 1981. In 1971 and 1976, the five-year mobility question was asked of a 33% national sample; in 1981, a 20% sample was used.

As shown in Table 1, in each of the Census years 1961, 1971, 1976 and 1981, approximately half (45.4%-48.5%) of the population five years of age and over were living at a different address than five years earlier. Corresponding percentages for those aged 65 and over were 26.2%-31.5%.

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**TABLE 1:
PERCENTAGE OF POPULATION WHO CHANGED RESIDENCE
IN THE 5 YEARS PRECEDING THE CENSUS OF 1961, 1971, 1976
AND 1981**

Period	Canada	
	(population 5 years and over)	65 and over
1956-1961	45.4	27.4
1966-1971	47.4	31.5
1971-1976	48.5	30.9
1976-1981	47.6	26.2

Source: Adapted from Dominion Bureau of Statistics, The 1961 Census of Canada, Catalogue 98-509, Table 11; Statistics Canada, 1971 Census of Canada, Catalogue 92-719, Table 31; 1976 Census of Canada, Catalogue 92-828, Table 35; and 1981 Census of Canada, Catalogue 92-907, Table 1.

The fact that over one-quarter of the older population moved in each of these five year periods strikes many people as surprisingly high because we tend to associate residential mobility/migration with youth. To be sure, the bulk of those who move are young. For example, of those recorded in the 1981 Census as having moved in the previous five years, 94.6% were under 65. However, between 1976 and 1981, 571,860 Canadians 65 and over changed residence at least once. Of these, 336,105 (58.8%) remained in the same Census subdivision; 166,125 (29.0%) moved within their province; 39,290 (6.9%) changed their province of residence; while 30,345 (5.3%) immigrated to Canada from a different country.

Among both the general and the aged population in both the United States and Canada, local moves take place in and around large cities (Golant, 1977, 1979; Fuguitt and Tordella, 1980; Statistics Canada, 1984). Most local moves take place in such settings, of course, because most of the population of the United States and Canada (including their older population) live in metropolitan areas. Among migrants, as well, the overwhelming tendency is to move *within* types of environmental settings. For example, Longino (1980) reports that over half of all older American migrants were residents of Standard Metropolitan Statistical Areas (SMSAs) who moved from another SMSA.¹ When those who made within-type moves outside SMSAs are included, the percentage increases to 70% for intrastate and 62% for interstate migrants.

¹A Standard Metropolitan Statistical Area (SMSA) includes a central city of 50,000 or more persons, the county in which it is located, and any surrounding heavily suburban counties (Longino and Biggar, 1981).

As shown in Table 2, within-type movers are also the dominant type among elderly Canadians. Where Canadian elderly differ, however, from their American counterparts and from the Canadian population at large, is in the destination among those who *changed* residential environments. Whereas among American elderly, of the third who changed their residential environment, 6% more moved from metropolitan to non-metropolitan areas than the reverse (Longino, 1980), in Canada, elderly mobility rates were greater for rural to urban than urban to rural moves.

TABLE 2:
"MOBILITY RATES"* PER 1,000 POPULATION OF A GIVEN AGE GROUP, SELECTED POPULATION MOVEMENTS, CANADA, 1981

Movement	Rates per 1,000 population		Index number (2)/(1) x 100
	5-64 ¹	65 +	
All movers within Canada	473.2	247.9	52.4
Urban to rural	47.8	17.9	37.4
Rural to urban	35.2	20.8	59.1
Urban to urban	341.2	187.4	54.9
Rural to rural	49.0	21.7	44.3
All interprovincial migrants	54.8	18.0	32.8
All provinces to B.C.	11.0	5.8	52.7
All provinces to Ontario	11.9	5.5	46.2
Quebec to Ontario	5.7	4.0	70.2

*"Mobility rates" are computed as the number of movers (persons who reported a 1981 address different from their 1976 address) per 1,000 population.

¹Mobility data are not applicable for the population aged 0 to 4 years.

Source: Statistics Canada (1984) *The Elderly in Canada*, Table 5.

Table 2 also shows the major receiving areas for inter-provincial migrants. In the case of both the general population and the elderly population, the provinces into which there is greatest in-migration are Ontario and British Columbia.

As both Northcott (1984) and Rowe and Pong (1978) point out, elderly migrants from the Maritime provinces seldom move west of Ontario, while B.C. persists in attracting elderly residents of the Prairies and of Ontario.

Finally, it is interesting to note (see Table 3) that between the Censuses of 1961 and 1981 all age groups, including the elderly, showed an increase in interprovincial migration (Northcott, 1985).

**TABLE 3:
INTERPROVINCIAL MIGRATION IN CANADA BY AGE, 1956-61,
1966-71, 1971-76, 1976-81**

Age Groups	1956-61	1966-71	1971-76	1976-81
	%	%	%	%
5 - 14	3.4	4.5	4.5	5.1
15 - 19	2.6	3.5	3.7	4.3
20 - 24	5.8	7.1	6.6	8.2
25 - 29	6.4	7.7	7.8	9.3
30 - 34	5.1	6.2	6.3	7.4
35 - 44	3.7	4.4	4.4	5.1
45 - 64	1.8	2.5	2.3	2.5
65 +	1.4	1.7	1.7	1.8

Source: See Table 1.

PART II: WHO, WHY, WHERE, AND WITH WHAT INFORMATION AND IMPACT?

The literature review that follows describes attempts to explain why elderly people move from one region to another; the factors that lead them to choose one destination over another; the characteristics of elderly migrants; the type and extent of information they access prior to moving; and, their impact on sending and receiving areas.

Motivation

Traditionally, economic theory has been used to explain inter-regional migration. This section, which is concerned with why older people move, begins with a discussion of the economic approach to questions of migrants' motivations. The discussion then turns to Return Migration and Assistance/ Kinship Migration. The final section presents a Canadian study (Shulman and Drass, 1979) which highlights two other reasons for moving: a) to achieve better housing, and b) to avail oneself of the amenities of a chosen location.

Economic Theory

In its simplest and most general form, this approach predicts that labor will move from one region to another in response to differential employment

opportunities and wage rates. A more complex form of economic theory includes a wide array of costs and benefits, ranging from moving expenses to psychic costs and rewards (Wai and Beaujot, 1982).

There is evidence that economic considerations can account, in whole or in part, for approximately three-quarters of the migration that takes place among persons in the labour force (Lansing and Mueller, 1967). The inadequacy of classical economic theory in explaining elder migration has, however, been pointed out by a number of writers (cf. Heaton, Clifford and Fuguitt, 1980; Murphy, 1979; Wai and Beaujot, 1982). All note that in contrast to the young, among the old, larger proportions of non-movers than movers are in the labour force (Barsby and Cox, 1975; Bultena and Wood, 1969; Miller, 1966; Goldstein, 1967; Chevan and Fischer, 1979).

Still, as Wai and Beaujot (1982) point out, a large proportion of older people live on fixed incomes. One might hypothesize that in order to lower living costs, the elderly whose income is low may:

1. move to places where housing, taxes and cost of living are lower. Kafoglis (1974) has argued that this is among the reasons that a large number of old people move to Florida.
2. move to places where job opportunities are favorable to them, i.e., where they are less likely to experience age discrimination in attempting to get a full or part-time job to supplement their income; or
3. move to places that have good welfare systems.

As indicated in later sections of this paper, while there is little evidence that differences in tax level, per capita income or in level of welfare benefits are major variables in explaining overall elder migration, economic variables may be of some significance in the case of return migration.

Return Migration

In this literature, return migration is said to occur when a person returns to his/her place of birth after a period of residence elsewhere.

Return migration is not exclusively or even predominantly a phenomenon of older people. U.S. rates for 1955-60 (Eldridge, 1965) and 1965-70 (Serow, 1978) show peaks at ages 5-9 and 25-29, followed by the 20-24 and 10-14 age groups. After age 30, rates drop continuously except for a slight upturn in the 65-74 age group.

While older people account for only a small proportion of all American return migration (about 4.5% in the periods 1955-60 and 1965-70), Chevan and Fischer (1979) and Serow (1978) feel that it probably carries a greater sense of finality among the retired and is more important to them.

For some elderly people, return migration is thought to represent a nostalgic attempt to recapture a remembered and sometimes mythical feeling

of security and well-being experienced as a youth growing up in the family home. Others may return to their community of birth because they believe, rightly or wrongly, that there will be a greater likelihood there of accessing kin who will provide assistance. Economic considerations may also play a role. For example, in France, the average income of married migrants in their 60's is about the same as that of married non-migrants of comparable age. However, if migrants are divided into return and non-return categories and income is examined, the return migrants have lower average income than those who remained stationary since retirement, while the income of non-return migrants is higher (Cribier, 1980). These and other data suggest a higher representation of the working classes among return migrants. Perhaps those who return migrate in old age do so, at least in part, in the hope of reducing their living costs.

Assistance/Kinship migration

Wiseman (1980) and Wiseman and Roseman (1978-79) note that some elderly people are motivated to migrate by a current or anticipated need for assistance due to declining health status and/or a desire simply to live closer to their kin. Biggar (1980a) reported that 6.3% of all elderly migrants were living in the home of their children and 4.5% with siblings. Among elderly non-movers, on the other hand, only 3.2% were found to be living with their children and 2.6% with their siblings.

In a study of 723 moves by people of various ages in the U.S.A., Lansing and Mueller (1967) found that 12% were made to be closer to family members. The desire to be near children or other relatives was the most important motive to migrate among a sample of elderly Americans studied by Cleland (1965). Based on a study of 453 Canadians of various ages Shulman and Drass (1979) conclude that "while older people are less likely to move, when they do move, they are more likely to be motivated by a desire to be near family and friends".

Other Reasons for Moving

In the Shulman and Drass (1979) study, 20% of the subjects in the oldest group (44 and over) elected to move in order to be closer to kin and/or friends. Of the remainder, 45.0% moved for job-related reasons, 17.5% because of familiarity with the chosen city and related environmental reasons (cleanliness; natural amenities) and 17.5%, to achieve better housing.

While dissatisfaction with home and neighborhood appears to be a common reason for local moves by the elderly (Goldscheider, 1966; Lawton, Kleban and Carlson, 1973; Wiseman, 1980), in most other migration studies, the desire to achieve better housing has been reported as only a minor

motive. The Shulman and Drass findings may be a function of their sample, 67% of whom moved within a radius of only 200 miles of their residence five years earlier. Amenity migration, on the other hand, figures prominently in the theorizing of Wiseman and Roseman (1978-79) and Wiseman (1980) who view it, and assistance and return migration, as the three primary types of long-distance migration motivations. In amenity migration, the primary triggering mechanism is thought to be a desire to change to a more leisure- and recreation-oriented way of life. Amenities (climate and recreational) of the destination serve as the primary "pull" factor, although the earlier migration of kin, prior vacation experience and the activity of other information sources also play a role (Wiseman, 1980; Gober and Zonn, 1983).

Destinations

In 1980, one fifth of Florida and Arizona's population aged 60 years and older had moved into these states over the previous five years (Longino and Biggar, 1981). A number of factors have been explored in an attempt to ascertain critical determinants of destination selection among elderly migrants. These include temperature in the receiving compared to the sending area; level of welfare provided; tax level and per capita income; distance; and, recreational facilities and other amenities.

Temperature

Temperature has been demonstrated to be a significant determinant of interstate migration in the United States, both for the general population (Greenwood, 1970) and for seniors (Hitt, 1954; Barsby and Cox, 1975). The pull of warmer climates on retired people has also been demonstrated in Britain (Sant, 1977). Higher temperatures are probably an attraction in their own right, but it should be noted that they also mean lower heating and clothing costs and, for some people, a healthier climate (Murphy, 1979).

Level of Welfare Provision

In their analysis of elderly interstate migration, Barsby and Cox (1975) included differences in levels of welfare facilities and payments in sending and receiving states. Their study failed to yield conclusive findings regarding these variables.

Tax Levels and Per Capita Income

Cebula (1974) found little evidence that differentials in the tax levels and per capita income of sending and receiving states strongly influenced elder migration.

Distance

In Australia, the bulk of elderly migrants move only short distances "to the fringes of commuter fields" (Murphy, 1979).

In commenting on 1961 Canadian census data, McInnis (1971) notes that the deterrent effect of distance was stronger for the young, most mobile age group (24 to 34 years) and less severe for older age groups. He feels this is likely a consequence of interprovincial flows of migrants being a combination of long-distance urban-to-urban and shorter distance rural-urban moves that cross provincial boundaries. There may be, he feels, a greater tendency for younger persons to predominate in the latter flows. In addition, he suggests that the phenomena may result in part from the greater average wealth of older migrants which makes it easier for them to meet the costs of longer-distance moves.

Amenities

Of the many possible "pull" factors, the attraction of climate, scenic and recreational amenities appear the most important for elderly long-distance migrants in the United States. Examination of net migration rates among states and the spatial patterns of interstate movement indicates the concentration of migration destinations is to states characterized by warm climates, scenic and recreational amenities (Wiseman, 1980).

Characteristics of Elderly Migrants

The most comprehensive picture of elderly migrants currently available derives from the work of Biggar and colleagues (c.f. Biggar, 1980a, 1980b, Biggar, Longino and Flynn, 1980). The basic data file for their studies consisted of selected socio-economic, demographic and housing items for all persons aged 60 and over copied from the 1970 U.S. Census 1-in-100 Public Use Sample tapes.

In a paper entitled "Who Moves Among the Elderly, 1965 to 1970", Biggar (1980a) first compares elderly stayers and all movers. Her second comparison is between stayers, local movers and all migrants. The third and final comparison is between intrastate and interstate migrants.

In a paper entitled "Reassessing Elderly Sunbelt Migration", (Biggar, 1980b), elderly "sunbelt" and "snowbelt" migrants are compared.

A third paper (Biggar, Longino and Flynn, 1980), focusses on elderly interstate migrants who were compared both with stayers in the states they left and with stayers in the states they moved into.

The Biggar *et al.* (1980) papers, which provide much of the information summarized below, highlight the fact that not only do older migrants differ from younger migrants, but also that there are considerable differences between those elderly making long-distance and those making local moves.

Age, Sex, Marital Status and Household Composition

It should be noted that migration tends to take place in the first years of

retirement and that the majority of elderly migrants are married. Studies by Karn (1977) in Britain and Law and Warnes (1980) in the United States indicate that couples are particularly overrepresented in long-distance retirement migration.

Data obtained by Biggar, Longino and Flynn (1980) indicate also that migrants are more likely than non-movers, both in the states they left and in those they moved to, to live in independent households or with a brother or sister.

Integration in the Community

Goldscheider (1971) has hypothesized that both among the general population and among the elderly population, those who are more integrated into the community will be less mobile. The basic idea is that persons having strong ties with neighbours, family and friends, will be reluctant to break those ties by moving and will be more subject to normative pressures that would encourage them to stay.

In support of this theory, it should be noted that Geist (1968) found that 80% of retired workers chose to stay in the community they had worked in rather than move because they wanted to remain in familiar social settings and maintain ties with previous social groups.

Employment, Income and Education

While in the general population, migrants have higher employment rates than non-migrants, among the elderly the reverse is true—i.e., a larger proportion of nonmovers than movers are in the labour force.

In general, migration tends to involve older persons of higher socio-economic status. For example, Simpson (1984) noted that incomes were higher among Southern Ontario elderly migrants coming from outside a county than among within-county migrants. As shown in Table 4, in- and out-migrants in the Biggar, Longino and Flynn (1980) study were less likely to be in the labour force and had less income from a job, a business or welfare and had fewer primary income recipients than non-movers in the comparison areas. However, they ranked higher than non-movers on income that was independent of work or public assistance, such as from pensions and investments, as well as on total family income. Additionally, migrants' education level was approximately one year higher than that of non-movers.

Housing Outcome

The various studies by Biggar and colleagues indicate that at destination, migrants (both in and out) live in newer dwelling units of better quality in terms of plumbing and air conditioning than their comparison groups.

TABLE 4: COMPARISON OF MEANS FOR NONMOVERS VERSUS IN- AND OUTMIGRANTS FOR SELECTED STATES*

Characteristics	Means		Significant Difference p < .05	Means		Significant Difference p < .05
	Non movers	Inmi- grants		Non movers	Outmi- grants	
Demographic						
Age	70.0	69.1	-	69.7	69.3	-
% Male	43	47	+	44	44	
% Married	59	64	+	58	58	
% Widowed	29	24	-	29	27	-
% Independent Household	62	72	+	62	67	+
% Living with Child	3	5	+	6	3	-
% Living with Sibling	2	3	+	2	4	+
% White	91	98	+	91	97	+
% Black	8	2	-	8	3	-
Socioeconomic						
% in Labor Force	28	15	-	29	17	-
Job Income	1,678	1,158	-	1,782	1,268	-
Business Income	305	151	-	322	157	-
Other Income	1,045	1,711	+	1,027	1,465	+
Total Family Income	7,398	8,491	+	7,796	8,453	+
Person Income	3,814	3,945		3,903	3,781	
Welfare Income	68	29	-	50	27	-
% Primary Recipient	62	58	-	62	58	-
Education (Years)	9.4	10.4	+	9.2	10.3	+
Housing Quality						
Year Built	3.97	2.27	-	4.21	2.60	-
% Complete Plumbing	94	95	94	93		
% Complete Airconditioning	9	31	+	6	24	+
% Any Airconditioning	39	63	+	33	55	+
% Own Home	80	56	-	74	53	-
# of Differences (N)	2,429	5,456	21	4,255	4,959	19

Source: Biggar, Longino and Flynn (1980).

*Destination states of New Jersey, Texas, Arkansas, Washington, California, Arizona and Florida (columns 1 through 3). Origin states of Michigan, Illinois, Ohio, New York, Texas, Florida, and California.
 + Means immigrants or outmigrants higher than nonmovers.
 - Immigrants or outmigrants less than nonmovers.

Biggar (1980) reports a home ownership rate of 54.3% among migrants, a rate lower than that for stayers, but higher than for local movers.

Pre-move Housing Tenure

Butler *et al.* (1968) report mover rates to be much lower among owners than among renters. Based on the Butler *et al.* (1968) study, Biggar (1980a, p. 79) claims that "housing tenure is a powerful predictor of prospective residential mobility". Goldstein (1967) too has argued that home ownership (and the expenses of moving) are likely to inhibit migration among the elderly.

Empirical support comes from the work of Langford (1962) and Prasad and Johnson (1964). The latter found that among industrial workers in the United States only 3% of homeowners moved after retirement compared to 15% of non-owners. Lansing and Mueller (1967), however, found a small positive correlation between mobility and ownership of liquid assets, including those derived from sale of a home.

Murphy (1979) feels that what can be inferred from the above evidence is:

...that people who do not own homes are freer to move than owners, or alternatively, that they have relatively few assets, and so after retirement they cannot afford to continue in their existing accommodation. Home owners may thus be relatively immobile but have the option to gain by trading down if they so desire. (p. 86).

In regard to "trading down", it should be noted that the apparent contradiction between high socio-economic status and migration, on the one hand, and low home ownership rates, on the other, may be the result of a two-stage process in which the elderly homeowner moves to rental accommodation in his/her local area prior to making a long distance move. While migration studies often conceptualize decision-making of potential migrations as a two-step process involving first, the decision of whether or not to move and second, the decision where to move to (Wiseman and Roseman, 1978-79), shifts in housing *tenure* prior to migration do not appear to have been investigated.

Past Moving Experience

In his discussion of characteristics of movers, Murphy (1979) notes that:

...Goldstein [1967] has speculated that higher incomes and education levels among the aged promote greater mobility because such people are more likely to have experienced other places ('mobility breeds mobility') and can also better afford to move. This comment links up

with Simmons' [1968] argument that 'elderly middle class people have a slightly lower threshold: they can be lured away by Florida sunshine'. Barsby and Cox's [1975] aggregate analysis reaches a similar conclusion, as did Bultena and Wood [1969]. (p. 89)

In the general population, the existence of "chronic movers" has been well documented (Morrison, 1971). Goldscheider (1966) reports a rate of residential mobility six times higher among seniors who moved three or more times in the previous ten years than any older non-movers.

Murphy (1979) feels, however, that the general principle that "past mobility experiences lead to further mobility" has not been adequately tested in the case of the elderly.

Information Flows

Little research appears to have been conducted concerning the type and extent of locational information accessed by intending elderly migrants. As Murphy (1979) notes, locations such as work places (actual or potential) will likely be largely irrelevant while amenity-rich areas will be considered actively. Other areas thought to receive considerable attention as potential locations for migration are sites of past holiday travel as well as former residential locations. Some people, in fact, are known to purchase a holiday home with future retirement in mind.

Murphy's (1975) own work on buyers of second homes suggests, however, that while those with a view to retirement search somewhat more widely than other buyers, people in general have very narrow search spaces, often searching only one location. Murphy (1979) notes that while local area movers likely have relatively "spatially intensive" information, migrants over longer distances will probably have much sparser information due to the higher costs involved in getting it.

Impact of Elder Migration on Sending and Receiving Areas

Large numbers of elderly migrants will obviously have an impact on demand for housing, public utilities and retail services in the receiving area. Kafoglis (1974) notes that the rising costs of housing in some parts of Florida prohibits the in-migration by all, but those retirees with considerable financial assets. She notes further that while old people:

...may benefit from inflation when they sell their homes in northern urban areas...frequently the location and age of the homes owned by older residents will dampen the monetary gains. When the elderly arrive in Florida, they may be unable to meet the rapid price increases

in land, building materials, and homes occasioned both by Florida's rapid growth and the national inflationary trends in housing costs. (p. 91).

Biggar, Longino and Flynn (1980) point out, however, that because in-migrants tend to be more independent than the elderly already residing in an area, they reduce the relative dependency of the elderly population. In the short run, in other words, they will not significantly change the demand for health care and support services. They will, however, have an impact on demand for health and welfare resources in the long-run. For example, as Maddox (1974) points out, in the United Kingdom and the United States (and in Canada) older people consume three times more health resources than younger people. The consumption of health resources becomes particularly high after age 75. If the in-migrant remains in the receiving area past age 75, he/she will, in other words, likely add to the health care cost burden.

In the case of the sending area, the immediate impact of out-migration of sizeable numbers of older people is that it increases the dependency of the remaining elderly cohort. This, of course, is because migration tends to select differentially from the younger, married, more affluent elderly who place fewer demands on health and social services.

As Murphy (1979) notes, however, there are several ways in which sending areas *benefit* from out-migration of elderly persons. First, housing stock is vacated which is then available for younger persons to occupy. Second, the absolute number of elderly persons for whom health, welfare and social services are needed is reduced. Thirdly, the inflationary pressures inherent in urbanization will be marginally relieved. As he goes on to point out, however, the size of these impacts is unknown and probably small, given that most migration of the elderly is intrastate/province and from one city to another.

In general, Murphy (1979) feels that the impact of elder migration is likely to be greater on the area of destination than on the area of origin. On the positive side, older people will help fill gaps left by the outflow of younger people, and thus contribute to the maintenance or even expansion of the local economy. Although retired persons usually don't seek jobs in the area of destination and therefore do not add to the labour supply, they do receive pensions and other transfer payments which are spent locally and thus bolster local retailing and services. Lee (1980) makes a similar point and adds that they also broaden the tax base, because a substantial proportion *purchase* accommodation in the receiving area. Biggar (1980b), places this proportion at 50.6% in the case of elderly "snowbelt" migrants and 54.5% in the case of elderly "sunbelt" migrants. On the negative side, however, their higher income levels and potential could escalate the cost of living for those nonmigrant middle-aged and elderly with lower average family incomes (Stinner and Khosrashahin, 1985).

PART III: GAPS IN THE KNOWLEDGE BASE

Based on a review of elder migration studies in the United States, Golant (1980) identifies six areas in which additional research is required.

The first concerns *period and cohort effects* which, he feels, have not been given sufficient consideration. The challenge here is to investigate, historically, changing patterns of elder migration streams while simultaneously analyzing changes in both the elderly cohort and in macrosocial trends such as urbanization, modernization and differential regional growth. Unless and until this is done, he feels there is a risk of misinterpreting causes of migration patterns.

A second gap which Golant identifies is in regard to *local moves*. While the majority of moves by older people (and the total population) occur within county boundaries, research has tended to focus on long-distance, interstate relocations. Golant (1980) attributes the paucity of research on local movement patterns and the processes underlying them to the unavailability of age-specific mobility data for small sub-areas (e.g., census tracts; suburban communities). He notes that many important local area questions remain to be answered including questions concerning:

...the attributes (such as size, cost, design and quality) of the housing submarkets between which older people move; the combination between elderly and ethnic and racial minority population groups for housing vacancies in these markets; the flow patterns of older people displaced by neighborhood redevelopment, gentrification, and condominium conversions; the propensity of older people to move between age-integrated and/or age-segregated neighborhoods and communities; the significance of informal social support systems (family, friends and neighbors) as a factor underlying local community moves; and the extent to which services designed specifically for an existing elderly population in a community subsequently attract relocating elderly persons (p. 274).

Golant's third area for additional research involves investigating the *life-history of elderly migrants*, including any "critical" life-events they may have experienced prior to making a decision to relocate (e.g., widowhood; a change in family composition; health or income changes). He notes that the act of changing one's residence can be conceptualized as a coping response whereby the person seeks an environment more consistent with his/her current goals and needs. Acquisition of life-history data for elderly migrants would make it possible to test this idea. Additionally, one could test Streib's (1974) contention that:

...migration of the aged is another example of continuity over the life-cycle, with older migrants dominated by persons who have "a more adventurous spirit, a willingness to take a chance—and these traits have undoubtedly been present throughout their life-cycles". (Golant, 1980, p. 276).

If, at the same time residential histories were also gathered, one could, of course, also test the "mobility breeds mobility" hypothesis referred to previously in this report.

A fourth gap in the knowledge base is in regard to the elderly migrants' *information search and decision-making processes*. Golant illustrates this gap with two questions that currently lack answers:

- (1) At the stage at which the older person is searching for alternative residential accommodations, what types of information tend to be the most influential in the final decision of where to move? That is, what is the relative importance of information sources such as the family, friends, real estate agents, newspapers, or street signs (Palm, 1976)?
- (2) What kinds of barriers do older people confront in their residential search process? Are these a result of reduced individual competence (for example, more limited physical energy of older persons such that a less thorough evaluation can be made of viable residential alternatives) or of age-discrimination practices of social institutions (for example, reluctance of financial lending institutions to lend mortgage, or the more restricted set of residential alternatives shown by real estate agents)? (p. 277).

Research gap five concerns *the relationship between elder migration, social planning and public policy*. Golant feels that two issues are paramount here: First, in what direct and indirect ways do existing policy and planning decisions (for example, concerning tax exemptions, levels of social welfare, and location of low-rent elderly public housing) influence the older person's propensity to move and his/her decision of where to move? Second, what are the consequences of older migration for successful achievement of public policy and planning goals?

Golant's sixth and final gap is in the area of *research methodology*. Here, he exhorts researchers to move from relying almost exclusively on census data to experimentation with other data gathering techniques and data sources. He advocates the development of more systematic, comprehensive and sophisticated typologies in which migration origins and destinations are classified along such dimensions as social and economic status, economic base, economic and population change, recency of urban/rural growth and development, service and facility resources, etc. Such typologies, he feels, would facilitate the development of more revealing, concise and evaluative

analyses of patterns of elder migration and improve scientific communication between scholars in sociology, economics, political science, regional science and social welfare. He also identifies a need to move beyond descriptive analyses to the development of mathematical models of current and future elder migration flows.

Moving beyond census data is also necessary in order to gain more information about seasonal migration, a phenomenon that was documented among the elderly 30 years ago (Hoyt, 1954).

Canadian researchers would do well to take note of Golant's comments as they *build* a data-base on elderly migration. As should be evident from the small number of Canadian studies cited in Parts I and II of this paper, research on this country's elderly migrants has been sparse indeed.

Although rural-urban moves still outnumber urban-rural moves among Canada's elderly, our researchers need to closely monitor the circumstances of older urban migrants now in rural areas.

Although such migrants appear to be positively selected (Longino, 1980; Sofranko, Fliegel and Glasgow, 1982-83; Stinner and Khosvashahin, 1985), with failing health or the loss of a spouse, the "home in the country" could prove to be less than ideal and, in fact, highly problematic. The American trend towards non-metropolitan elder migration is still too new to have yielded much in the way of data concerning this and other important questions.

Another knowledge gap, not mentioned by Golant or other American-based researchers and particularly relevant to the Canadian context, concerns differences between internal migrants and those elderly who migrate from outside the country. For example, Rowe and Pong (1978) noted that Canadian Employment and Immigration Commission statistics on the marital status of immigrants from outside the country, show that the majority of female immigrants 65 and over are widowed. Examination of Census data for the period 1976-1981 confirms Rowe and Pong's observation. Indeed, in contrast to domestic female migrants (and elderly male international immigrants), a majority (57.8%) of elderly female foreign in-migrants are widowed.

Rowe and Pong suggest that many of these elderly females move to Canada as dependents. The question then arises, as Rowe and Pong note, as to whether this will be a long-term feature of elder migration to Canada or whether it is an adjustment to recent changes in Canada's immigration policy.

CONCLUDING REMARKS

It is important to fill the knowledge gaps discussed above because it seems likely that in the future, migration will play an increased role in the spatial distribution of the elderly. As evidence of this, Wiseman (1979) points out that:

...As a group, the elderly are expected to be relatively more affluent and therefore, more able to afford the financial costs of migration. They will have had more frequent travel and vacation experiences, have higher levels of educational attainment, and consequently will have greater awareness of relocation opportunity (p. 34).

Wiseman (1979) goes on to make two predictions: a) that in future the elderly's social networks will be more regionally dispersed than they are today as a result of prior migration of peers and family members, and b) that areas receiving large numbers of elderly migrants today will be the foci of still larger concentrations tomorrow.

The latter prediction has obvious implications for British Columbia and Ontario, the two provinces which have traditionally been the major receiving area within Canada for elderly migration. Also, for municipalities within these provinces which currently have high concentrations of older people.

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9

RETIRING IN TWO PLACES

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Floridians often refer to winter visitors who spend more than three months in their state as "Snowbirds". Social scientists have generally classified the practice of alternating seasonal residence under the broad phenomenon of migration. Because my informants customarily shuttle back and forth between Canada and Florida in a semi-annual cycle I shall speak of them as *transhumants* rather than migrants. Migration is a term best applied to more or less permanent population relocations which require significant adaptation to fundamentally new environmental situations not under the migrants' control. Transhumance, on the other hand, is a term of good standing in anthropology, and quite appropriate in this instance where the migration pattern of a population is cyclical and seasonal, and where the adaptation to each range is fully foreseen, customary and voluntary in nature, producing no uninvited stresses. Regularity in timing and geographic mobility are characteristics of its definition. In its ethnographic context, as for instance in the case of traditional pastoral societies, transhumance refers to regularized annual relocation patterns in which established winter and summer quarters are recognized and repeatedly made use of. One of the venues is generally considered the "home range" and customarily consists of more permanent and elaborate structures. By the same token, social relationships tend to be more formal and rigid at the home site, but rather more loosely structured in the secondary location. The term transhumance might well be accepted by gerontologists for specific cases such as the "Snowbirds" of this report since it fits the instance of sun-bound Canadian seniors. Canada, the home range of my informants, dominates their lives. It is the source of their income, point of origin of their health resources, and their primary social reference focus. Canada encompasses all the dominant parameters of their existence, with Florida supplying a very much secondary range.

Even those who spend half a year in Florida never lose contact with home. The long distance wires are aglow every night; correspondence is persistent. Children and grandchildren visit over Christmas. Lifetime associations with relatives and friends remain intact and waiting for the return. On the other hand, associations established in Florida, are for the most part, voluntary and pleasure-oriented, and need not be carried any further than either party wishes.

The sun trek, however, has become an essential and even integral part of the structure of the transhumants' lives. It is not, for the most part, newly decided

*This paper was originally presented and read under the title "A Run for the Bronze Medal," referring to the subject matter of a larger project for which data were gathered in Florida under SSHRC Special Grant (aging populations) #492-81-0023. It draws on lengthy interviews with 240 Canadians wintering in Florida (113 married couples, 12 widows, and 2 widowers). None of the informants reside (in Canada) in any form of institutional setting or public housing. All rent or own places of their own choosing without subsidies of any kind.

on, on an *ad hoc* basis every year, but is structured into the foreseeable future. Deposits for accommodations are left from year to year. However, in only two of the 240 cases on which I report have Canadians bought property in Florida.

Although the urge to the sun belt seems to have a nearly universal quality, Canadians are said to be even more avid for the winter sun than Americans. They have always participated in the trek south, and ever increasing numbers have sought a retirement haven there. In almost all of my cases, the decision to spend part of retirement in Florida was preceded by a number of short term vacation trips to various regions of the state.

The years since World War II have seen a dramatic upswing in the presence of retired Canadians in Florida. To understand the internal dynamics of the emergent transhumance pattern, some geographical facts must be kept in mind. Retired Canadians from the Maritime Provinces tend to go to the resort communities of the east coast of Florida. People from Ontario and as far west as Winnipeg flock to the west coast of the state. Since 1977 substantial numbers have come from Quebec and have mainly been drawn to the east coast, but only as far south as Vero Beach. Theirs is a special case. For one, the age mix includes more middle-aged and young people who have taken up permanent residence, though, in the main, they retain their Canadian citizenship. They have imported capital and started businesses of their own, a kind of new Cajun. In contradistinction to the other Canadian visitors they have founded Canadian clubs, organizations, and newspapers, a trend seen only very recently among anglophone Canadians. Canadians from Winnipeg westward to the Rockies opt for the Gulf Islands of Texas or the Southwestern States. British Columbians are drawn to Southern California and to Hawaii.

What determines the transhumance patterns? Geographical distance is one obvious answer. Since most people prefer to drive their own car to their destination they seek out the shortest routes. Money is another and possibly even more critical variable which can tell us much about decision-making, motivations and purposes.

Features of the economy and population geography of Florida have a major influence on the available choices. Florida is a large and diversified state, stretching roughly 850 km from the border of Georgia to Key West. Three regions are generally recognized; the southern, central, and northern zones. The southern and central zones contain most of the major population centres and attract the largest number of tourists, winter residents, and retirees both from the United States and Canada. As a rule, the cost of accommodation, food, entertainment and leisure time activities is highest in the south and moderates gradually into central Florida. Both areas are in great year-round demand so that there is virtually no seasonal difference in cost within each. This does not hold for northern Florida, and in particular not for the

extension of the state westward from Tallahassee, the state capital, along the shores of the Gulf of Mexico to the Alabama state line. In the months of January and February this region is subject to coldsnaps which invade the Mississippi delta from the north. In contrast to most other regions of Florida, here the tourist industry offers substantial seasonal rate fluctuations. Ecologically and culturally, this relatively narrow strip, commonly known as the Florida Panhandle, forms more a part of Alabama and Georgia than of Florida. Unfriendly commentators have called it "The Red Neck Riviera."

In a wider sense, cost differentials have been a determining factor in the exploitation of the tourist and retirement potential of the state. The southeastern coast, dominated by Miami, Miami Beach, and Fort Lauderdale, have the reputation of being most pricey. Therefore, the greatest concentration of retired persons; at least as a proportion of the total population, has gathered not in the south, but in the central region, where the cost of living is lower. St. Petersburg, for better or worse, claims to be the retirement capital of the United States. In an adjoining county, Pinellas, residents over the age of 65 make up 75% of the population.

But there are other options, especially for people of limited means. Contrary to a commonly held belief, not only relatively well-to-do Canadian seniors venture south. A usual reaction to my studying Snowbirds is: "Ah, you are researching the rich." Nothing could be farther from fact. I have fought back the impulse to study the affluent and decided to focus on those who amaze us with their ability to make the most of little. My informants were extremely conscious of the value of money and parsimonious in its use. But they also knew that money, even in modest amounts, can be a very pliable and adaptable medium for achieving desired ends.

Being a variable, the money or cost factor lends itself to interpretation and manipulation. It enters the equation as an active rather than a passive element. For temporary Florida residents, cost considerations can be used to determine either the place or the duration (and many other aspects) of their stay. If we are looking for a simple formula, we may say that:

$$\frac{\text{available funds}}{\text{cost of accommodation per month}} = \text{length of stay.}$$

This formula can also be manipulated to read:

$$\frac{\text{available funds}}{\text{preferred length of stay}} = \text{allowable cost of lodgings.}$$

It is therefore not the relative wealth of retired Canadians alone which determines whether they can go south. (The least affluent person among my informants was a workingman who never earned more than \$2.50 an hour in

his life, yet spent 6 months of each of ten retirement years in a beach apartment on the Gulf coast.) Whether they wish to go at all is, of course, an arbitrary and personal decision. The specific location in which they are found, however, is the result of trade-offs among several factors which everyone has to weigh according to preference. There are so many possible permutations that almost everyone who wishes to can find a place in the sun. To gain an understanding of their thinking, we would have to know how long their stay is to be, how much their accommodations are to cost and, of course, what their attitude to spending money may be. The latter is a variable hard to ascertain. One can, however, come close to a minimum amount which would be necessary to stay at a given place for a given time, and this minimum amount would also tell how much or how little a Canadian visitor would require over and above his normal cost of living to engage in a pattern of transhumance.

If we take six months as a standard for calculation, it becomes possible to plot the presence of Canadian retirees on a map of Florida in a way which expresses their retirement situation fairly exactly. In descending order of affluence, we would find the best-heeled, naturally, in the south, in Fort Lauderdale or Naples; the middle income range around St. Petersburg, Clearwater, and Dunedin, and we would finish up in the northwest, that largely unsung part of Florida, the Panhandle.

The Panhandle was the locus of my study. The Panhandle and the specific group of Canadians who select it for their winter refuge seem made for each other. The setting fulfills all their expectations and the price structure answers all their needs. The Panhandle is an unpretentious area, and the Canadians whom it attracted are unpretentious people.

Until relatively recently, the Panhandle was a vacation playground mainly for citizens of the states bordering immediately to the north. It offers rich salt and fresh water fishing, golf courses, and above all, possibly the most splendid beaches in all of North America. A broad expanse of white "sugar sand" runs along the Gulf of Mexico, facing south for endless miles, open to the sun all day, and thereby unlike any other coast on the continent. Families from the neighboring states were attracted to spend the summer months, and professional people built summer residences of all kinds in close proximity of the shore, while investors created the predictable motels and leisure activity services. The Panhandle began as a strictly seasonal paradise, quiescent and fallow during the winter half of the year.

Local developers had to close their establishments year after year as soon as the school year began in September, not to reopen until the following Easter. Jobs died when the summer visitors left. The absentee owners of bungalows and condominiums locked them up, having to pay taxes and maintenance costs for half a year without a shred of benefit to themselves.

Attempting to rent the properties for the winter months at prices that could underbid any other place in Florida was no less than a brilliant idea. True, it gets cool in the Panhandle in the winter, even cold for a few weeks in January or February. But for the most part, it is beautiful and quiet. A pointed advertising effort was directed at Canadians, in the expectation that to someone accustomed to Canadian winters any other climate would seem warm. For the first eight years of this scheme, Canadians made up 80% of the winter visitors.

This scheme worked to everyone's satisfaction. Many motels and restaurants were able to stay open, though at a reduced scale and, what is more important, at greatly reduced rates. Grocery stores and especially beauty parlors had a secure income. Local people held on to their jobs and the absentee owners in Atlanta, Jackson, and Montgomery could realize a return on their investment.

At the same time, Canadians who would not have been able to pay the prices of central Florida for more than a few weeks found themselves staying in Panama City Beach for the entire winter. They gladly made allowance for a climate sometimes less than tropical. On cool days they wear sweaters, on cold days an overcoat. The Natives marvel at how 'sensible' these Canadians are. But during most of the time the weather is pleasant and warm, the beaches broad and lonely, the green fees low, the company congenial and of one's own age and choosing. For people with measured expectations of Eden, this is indeed a winter paradise.

TWO SOCIAL MICRO-ENVIRONMENTS

Even this cut-rate version of Florida has room for social differentiation and the rule of thumb formula I offered above still serves well enough to outline it. Panama City Beach and Destin, the two towns which became the venues for my research, are as distinct as two communities can be, and as they differ from each other, so do the groups of Canadian winter residents whom they attract.

Panama City Beach consists of miles of motels, fast food establishments, small theme parks, and souvenir shops. In winter these businesses close. Now the motels, however, welcome the "Snowbirds." At Panama City Beach life is very inexpensive. It was still possible in 1982 to get a fairly large bedroom with a smaller room attached, a well equipped kitchenette, bathroom, and balcony, directly on the beach and the Gulf of Mexico, for US\$185 a month. Slightly more elaborate accommodations were available for about US\$250 per month. These prices are predicated on a four to six month contract.

The community of Destin lies about 55km west of Panama City Beach. In the 1950's, Destin was a fishing village still inaccessible by road from Fort

Walton Beach, the nearest settled community. Only after a bridge was built in the late 50's could the little village begin to assume the trappings of civilization. Among these were fishing piers serving the developing tourist trade, marinas, restaurants, small motels, at last also golf courses and condominiums. Not having the theme parks and kiddie rides of Panama City Beach, the village of Destin managed to protect some of its earlier charms, at least until the present. The commercial establishments and the condominium owners of Destin took up the example of offering winter accommodations to northerners but, having a better product to offer, did so at a slightly higher price.

Depending on location, preferably right on a golf course, two-bedroom bungalows or condominiums rent for prices beginning about US\$325, going up to US\$450. Condominiums directly on the beach cost from US\$450 to US\$500, but offer two full-sized bedrooms, bath, livingroom, kitchens equipped with five major appliances, color TV including Pay-TV channels, telephone, and patio or balcony. Their size makes them attractive to people who expect family or friends to visit. The Beach and the waters of the Gulf are only a few feet away.

It must always be kept in mind that the price of comparable accommodations and facilities in Central and Southern Florida would have to be multiplied by a factor of *four* or even more.

Narrow as the price gap between Panama City Beach and Destin may seem, it is sufficient to separate the Canadian winter residents into two quite distinct groups. Panama City Beach is clearly the socially less pretentious of the two, if pretentious is the correct word for either one. The blue collar retirees in my sample are likely to be found there, as are retired salaried employees, and retirees from the provincial civil service who did not have the same benefits of unrestricted indexing of pensions enjoyed by their federal brethren. The latter are more likely to be found in Destin, along with independent small business people, and lower or middle level executives. Though this is not a totally accurate division, it covers the great majority of cases.

Evidently the social gap between Panama City Beach Canadians and Destin Canadians is greater and possibly looms larger than the price gap between them would predict. And that tells something about the mindset of the people who choose one or the other. In neither community are we likely to find Canadian who are or have ever been "important", none are wealthy.

It does not require much more money to live in one of the two communities than in the other. Transportation, cost of food and other expenses are the same for both. Rent is the only other real distinction, and even there the difference between the average in Panama City Beach and the average in Destin is only about \$1000 over a six month period.

Funds for living in Florida come, as a rule, from interest on savings and not from the pensions or savings of my informants; never from capital! It was frequently explained to me that "We don't have any money sent to us here. We bring what we think we need." Even if they stayed in Canada, they would have to pay for food and general living expenses, so that it is only the monthly rent and some incidental costs that are additional. Many claim that they "can go to Florida for what it cost to heat the house at home". For Panama City Beach the extra expenses range from US\$1200 to US\$1500, and for Destin from US\$1950 to US\$3000. Taking minima and maxima into account, personal savings of no more than \$12,000 to \$30,000 should make this possible, assuming an average return of 10% on savings accounts or savings bonds over the last few years. Yet, the ranges make a decided difference in sorting the types of people who congregate in the two villages.

(The previously described ratios may be applied equally well to those Canadians who spend their winters in the pricier areas of Florida. They must either have greater capital resources or may choose to spend less time in the sun.)

It seems, therefore, that 'surplus wealth' does not of itself determine whether a retired person can indulge in the sunward transhumance which we usually associate with the lifestyle of the rich and famous. There are always trade-offs and options. Outsiders to the community of the elderly too often underrate their ability to fend and manage for themselves. Most of them are quite capable of analyzing their opportunities for the future at least in terms of the opportunities they have confronted in the past, and manage them with equal adroitness. This agrees with Victor Marshall's (1981) finding that class backgrounds operational throughout the life cycle project themselves into the lifestyle of the later years. The fact is, that the reliable resources which retirement puts at the disposal of older people who are accustomed to judicious management of money can assure their continuance in a state of comfort and satisfaction according to their own understanding. Comfort and Satisfaction are, after all, not absolute and universal values.

A form of transhumance or ambilocal residence was no sudden innovation for a surprising proportion of my informants. Roughly 70% of them had owned or rented rural cottages in Canada long before retirement and for many, the summer cottage had become a year-round home. In fact, real estate transactions focused on cottage and primary home provided the bulk of the savings which, in turn, produce the interest income on which their margin of comfort now depends; or, which underwrites their annual indulgence in the sun.

The decisive factor seems to be *how* individuals had accepted and adjusted to the relative status and standard of the life situation which they had attained and maintained prior to retirement. My informants had been people of more

or less modest means throughout their working lives, and their level of expectations had been neither raised nor much lowered in retirement. Neither should their present modest status be considered a failure of achievement since it is never seen as such by my informants themselves. They had never set their ambitions to exalted and unfulfillable heights and therefore can now have nothing but a feeling of success and achievement. This then is where the title "A Run for the Bronze Medal", which I gave to the larger study, enters. My informants ran the good race but without exaggerated illusions of what life owed them in return for the amount of effort they were willing to put in. And for this they deserve their medal.

The Florida transhumance is a mark of continuing achievement for these Snowbirds. They found out in due time that through judicious trade-offs of the kind they had practiced all their lives they would be able to afford this later phase of moderate excitement and fulfillment. They have found a niche in which they can maintain themselves without having to be more competitive than their life experience had taught them to be. By accident or design they found there companions of equal mind.

My informants experienced no difficulty when it came to operating within "the community," however defined. This, too, I ascribe to continuity. In a larger sense they had been the community all along and do not feel that they have left it through retirement. It could be that remaining within the community means no more than to stay independent and to demand few if any services of others. Receiving services implies passivity and, listening to my informants, passivity is alien to their self-concept.

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**PART VI: FEDERAL AND
PROVINCIAL POLICIES
AND PROGRAMS**

10 THE FEDERAL GOVERNMENT'S ROLE IN HOUSING ELDERLY CANADIANS

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This paper provides an historical picture of the Government's role in the provision of senior citizens housing. It may come as a surprise to some readers to learn that Canada was the last of the western industrialized nations to adopt subsidized public housing as a national measure. Federal housing legislation went on the books as early as 1938 to provide aid to provinces and municipalities which were prepared to take the initiative and build accommodation for those who could not afford housing at market prices. It took almost 30 years for public housing on a meaningful scale to become a reality (Goldblatt, 1965). In the period 1950-1960, Canada built 7,500 public housing units out of a total of one quarter million housing units built in that period. Ontario was the centre of the action.

The National Housing Act (NHA) of 1944 is an enlightened piece of social legislation. The amendments passed in 1954 and 1964 attempted to add flexibility to the Act so that governments at all three levels could become involved.

Ontario passed Bill 135 on 24 April 1964. This was, in effect, an instrument to create the Ontario Housing Corporation (OHC). In a booklet put out at the time outlining the structure and functions of the OHC, it is described as "a single agency responsible for all aspects of housing in Ontario" (Government of Ontario, n.d.). The forms of accommodation which it could provide included: family, senior citizens, hostel accommodation for single persons, and accommodation for other special groups. The booklet points out that the capital cost of all housing developed by OHC would be financed by the federal and provincial governments. In order to retain the local interest vital to any housing program, the municipality would be asked to pay 7.5% of any operating losses incurred, except for senior citizens housing. The municipality would be asked to waive all realty taxes in excess of \$25 per suite per annum for senior citizens housing. When other provinces in Canada entered the housing field they adapted the Ontario legislation to meet their financial resources. For example, Ontario and British Columbia took advantage of the 1964 NHA amendments which permitted provincial governments to borrow 90% of the capital cost of public housing from the federal government and cost share losses 50-50. The housing was exclusively owned by the province. Other provinces chose to stay with earlier legislation and remain a part owner, with the federal government owning 75% and the province 25%. Losses were shared on the same ratio. To complicate the picture Alberta and Quebec made their own deals.

The National Housing Act has been amended many times in response to social and economic changes in the country. However, a common theme has been present over the years. In a 1982 publication called *CMHC and the National Housing Act*, two general objectives are identified for the NHA: "to assist the private market in producing enough affordable housing to meet the

needs of most Canadians and to provide assistance for people whose needs cannot be met through the private market" (p. 3).

Thirty years and some 200,000 units later, the Public Housing Program was essentially discontinued in 1979. It should be noted, however, that approximately one half of the units built under this program were designated for senior citizens.

These designated units are for one and two-person occupancy. They may be of the following type: elevator high-rise or low-rise, one-storey row houses, or two storey walkups. Public housing for seniors has been built right across the country. Many projects have design features that make them more convenient for an older person: the kitchen cupboards are lower to make it easier to reach the shelves; electric outlets are placed higher on the wall to avoid having to reach down to the floor; in the bathroom, grab bars are installed by the toilet and bathtub; slip-resistant floors and low-piled carpeting is used. The buildings are provided with social and recreation space to encourage tenants to socialize and share activities.

A key factor in the successful use of this space is the attitude of the Housing Authority and the management style it imposes on the residents. Along with the province, it is the local municipality that carries a large share of this responsibility. Once the housing is occupied the federal government has no contact with the tenants.

Some municipalities send public health nurses to check on the health of the tenants; some send staff from their recreation department to bring leadership and skills that stimulate activity. Some buildings are provided with a resident superintendent who constitutes an important link both with management and with community services. If this person enjoys working with older people and is a helpful type, he/she can make a great difference to the quality of life in the complex. It will be recalled that the importance of good management was among the key findings that emerged from the "Beyond Shelter" study of NHA-financed housing for the elderly (Audain et al., 1973).

The Public Housing program was expensive for the public purse. Public Housing also had to fight negativism centered around the fact that by its nature it brought to a single site people who had financial difficulties. This created, in the case of family housing more than senior citizens housing, pressure on local governments to deal with the need for services. High visibility was given to the need for marriage counselling, child rearing assistance, mental health clinics, recreation facilities and school teachers with the skill to handle children who were coping with serious problems at home. Without this assistance some of the public housing projects became less than desirable places to live. The public was unfriendly toward the program, worried that if it was built in their

neighbourhood it would devalue the homes they owned. It should also be noted that while senior citizens public housing was more warmly received by the community, the apartment buildings for seniors that were built as part of a family complex were not always well received by elderly people themselves.

SECTION 56.1

The Public Housing Program was replaced by a Social Housing Program that is sometimes referred to as 56.1, which is the section of the National Housing Act that describes its parameters. This program addresses the problem of segregating the poor by assigning only a portion of the units in any project to rent-to-income tenants. The balance is rented to people who can afford low-end of market rents. The overall price of the units is controlled by a Maximum Unit Price (MUPS) that is established by CMHC for each area of the country. This ensures that the size of the unit is kept to a modest scale. Everyone who moves in receives a subsidy towards their rent because they are benefitting from the writedown in the mortgage interest rate to 2%. A designated number of the residents who have financial problems get further assistance by having their rent set at 30% of their income. The rents are set for the majority of tenants at the low end of the market rents for similar accommodation not under rent control. It is the difference between this market rent and the economic rent (meeting mortgage payments and operating costs) that is used to assist the low-income renters.

One type of complex sponsored under this program may have a central dining room service where the evening meal is built into the rental structure. Everyone has a small kitchen in their own apartment for preparing their other meals.

Developments built under Section 56.1 are referred to as private non-profit projects if the sponsor is a church group, ethnic group or service organization. Housing can, however, also be sponsored by public non-profit organizations, such as a province or more usually, a city. The latter would use the program to provide housing for families and seniors - usually in separate buildings. Their senior housing is likely to consist mainly of one-bedroom units, have a few two-bedroom units but no provision for a meal service.

Co-operative housing for seniors, also eligible for funding under Section 56.1 as a not for profit sponsor, is similar to the city's product in that it is unlikely to include meal service and the apartments would be one and two bedroom units. For those who prefer to have more control of their environment, to carry some responsibility, and to contribute to the success of the project, the management of co-operatives is structured to encourage participation. In a co-op the share holders or residents are in total control of the

housing. They incorporate as a non-profit co-op with a legal charter and they control the management of the complex. They must build according to the local maximum unit prices but within that price they can make decisions that express their own preferences. They choose their own management style and decide what tasks can be carried out by the members in order to save on monthly charges. Everyone pays an initial fee of around five hundred dollars to purchase their share. This is refundable when they leave the co-op. To date, the turnover has been very light and co-ops have proved to be a viable alternative for consumers who are seeking modest housing that offers an alternative to home ownership.

To the extent that the co-op members choose to create a network of mutual support between neighbours the opportunity is there. This is illustrated in a film called "The Battle of Beech Hall" which describes a group that acquired some existing housing and turned it into a co-op.¹ Under the 56.1 program a sponsor can acquire and upgrade an existing building or start with new construction or combine the two.

The 56.1 program also makes it possible for a sponsor to provide hostel accommodation (a bedroom) and a complete range of health, social and recreational facilities but not a hospital facility. In the case of Nursing Homes or Homes for the Aged that are built under the 56.1 program, it is the province that provides the per diem assistance to meet operating costs and the capital cost of the health component in the building. CMHC covers the capital cost of the shelter component.

OTHER PROGRAMS

There is another program called the Residential Rehabilitation Assistance Program (RRAP), which is designed to help homeowners upgrade their home with respect to health and safety standards, energy conservation and accessibility for disabled people. Grant money and a loan is available to the owner. There are designated areas of the country where the house must be located in order to be eligible for these grants. However, owners who want to make changes that increase accessibility for disabled persons can receive this assistance wherever they might live.

The CMHC also has the authority under Part V of the National Housing Act to expend funds on housing research, publications and information services. Advisory documents such as *Housing the Elderly* (CMHC, 1975), *Housing the Disabled* (CMHC, 1975) and *Nursing Homes and Hostels with*

¹The Battle of Beech Hall was filmed by Christopher Wilson for the Citizens' Co-op Project. Produced by Cinemagic Productions, Toronto, and released in 1982, the film is available from: Audi-Visual Unit, ICOM, CMHC National Office, Montreal Road, Ottawa, Canada, K1A 0P7.

Care Service for the Elderly (CMHC, 1979) are sold. A large number of other publications are available for free distribution.²

CONCLUDING REMARKS

The intent of this paper was to describe the variety of housing alternatives available to older Canadians under the National Housing Act. It is likely that in the years ahead, when the number of older Canadians will increase dramatically, more new ideas will be forthcoming, no doubt, a good number contributed by elderly people themselves.

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²To obtain a list of CMHC publications and an order form, contact your local CMHC office which will provide a copy of the 1985 *CMHC Publications Catalogue* (No. NHA 5006). Reports of research projects funded under CMHC's External Research Grants Program are also available free of charge, from the Canadian Housing Information Centre (CHIC) at the CMHC National Office in Ottawa. The CHIC will send out lists of research projects CMHC has funded so that one can choose to receive the reports of particular interest.

11 HOUSING AND SUPPORT SERVICE PROGRAMS FOR OLDER MANITOBANS

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This paper begins with a brief statistical profile of the aged in Manitoba describing their number, proportion, sex ratio and living arrangements. An overview of housing assistance programs is then presented. This is followed by a description of support service programs.

AGING IN MANITOBA - A STATISTICAL PROFILE

General Facts

The older population of Manitoba has grown from slightly more than 5,000 men and women aged 65 and over in 1901 to 121,820 in 1981. This increase reflects a much greater rate of growth than that shown by the total population of the province which rose from approximately a quarter of a million to over a million during the same time period.

Reflecting national trends, the growth of the "old-old" population (80+) has been even more dramatic than that of the 65+ population. In 1901 fewer than 1,000 Manitobans were aged 80 and over; by 1981, 25,000 were in that age group.

In 1981, 11.9% of Manitobans were aged 65 and over; 2.4% were aged 80 or over. Projections for the year 2001 are 12.7% and 3.5% respectively, slightly above projections for Canada as a whole.

In terms of number of elderly individuals, Manitoba ranks sixth when compared to the other provinces. However, only P.E.I. and Saskatchewan have a greater proportion of their population aged 65 and over.

In 1981, there were 109 females per 100 males in the 65-79 age group. The 80+ group reflects a greater sex disparity: 125 females to every 100 males. Differences, however, are less pronounced than for Canada as a whole where the sex ratio is 124:100 for the 65-79 group and 184:100 for the 80+ group.

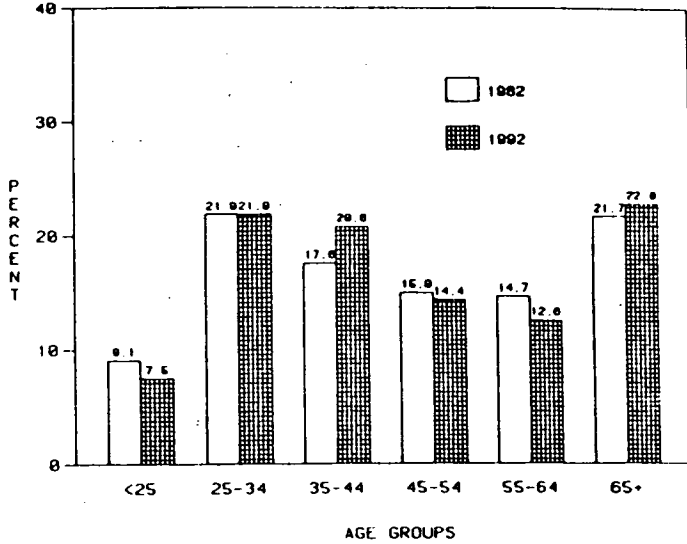
Living Arrangements

In 1982, 22% (78,120) of Manitoba households were headed by persons 65 years of age or older. Projections for 1992 (see Figure 1) show an increase in the proportion of elderly households and of middle aged "baby boom" households.

Approximately two-thirds (67.8%) of older Manitobans are homeowners (52,965) and older households have the highest rate of ownership without a mortgage (see Figure 2). Renters comprise 32.2% of older households (25,155).

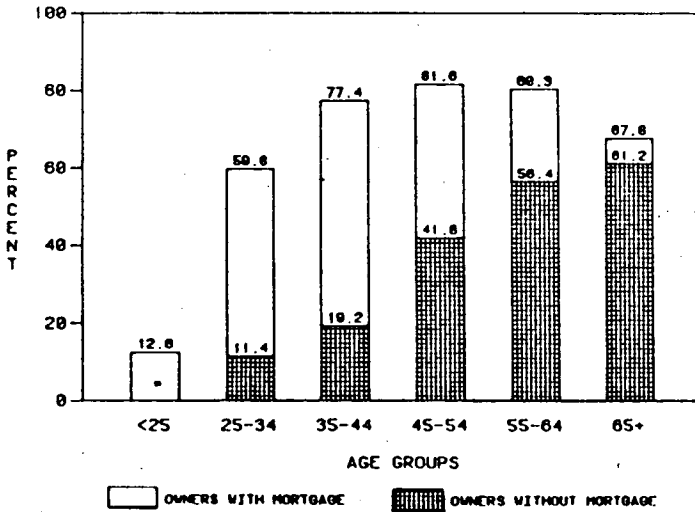
Males are more likely to be homeowners than females in both the 65-74 and 75+ sub-groups. The majority (56%) of females 75+ are renters (see Figure 3).

**FIGURE 1: HOUSEHOLDS BY AGE OF HOUSEHOLD HEAD
MANITOBA, 1982-1992**



Source: CMHC, *Housing in Manitoba - A Statistical Profile*, Ottawa, 1984.
(taken from Statistics Canada, HIFE 1982 Micro Data File)

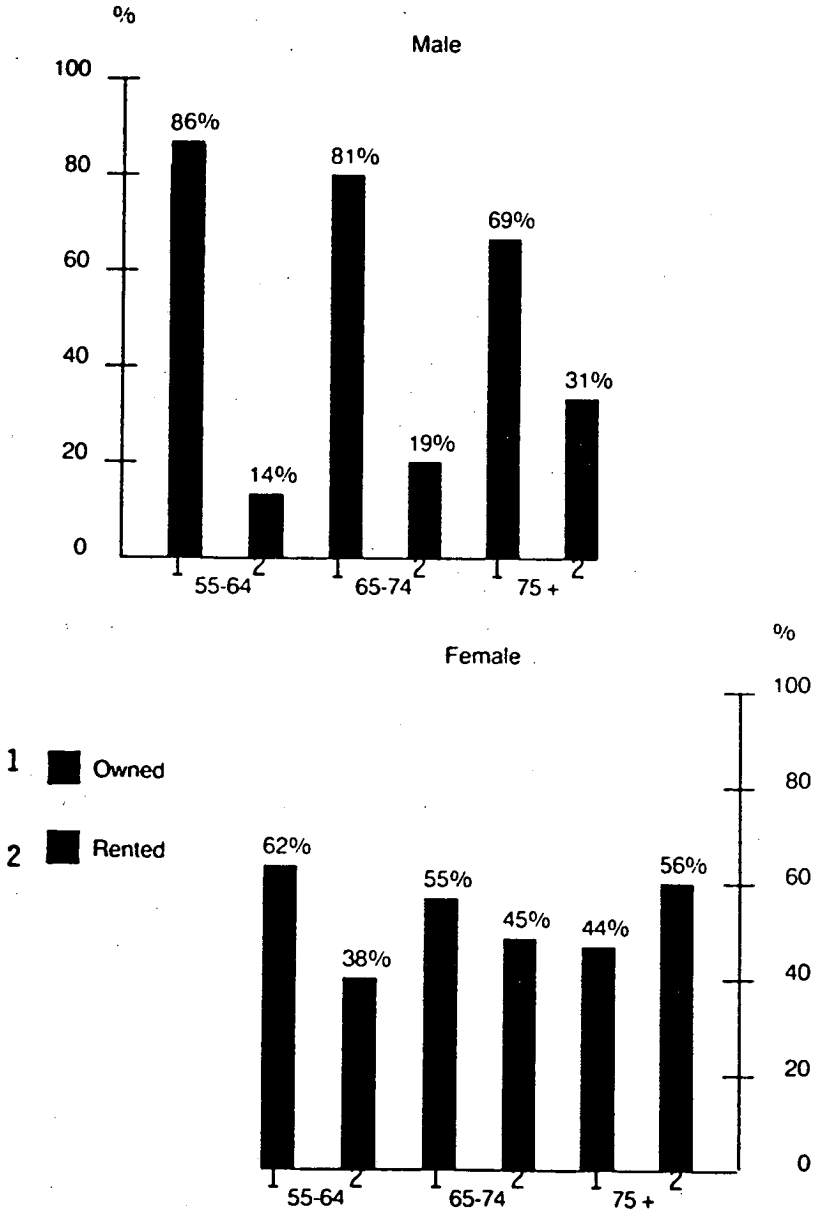
**FIGURE 2: HOMEOWNERS AS A PERCENTAGE OF TOTAL
HOUSEHOLDS, BY AGE OF HOUSEHOLD HEAD,
MANITOBA, 1982**



* SAMPLE SIZE TOO SMALL TO PROVIDE A RELIABLE ESTIMATE

Source: CMHC, *Housing in Manitoba - A Statistical Profile*, Ottawa, 1984.
(taken from Statistics Canada, HIFE 1982 Micro Data File)

FIGURE 3: PERCENTAGE DISTRIBUTIONS OF PRIVATE HOUSEHOLDS BY OWNERSHIP BY SEX FOR SELECTED AGE GROUPS OF HOUSEHOLD HEADS, MANITOBA, 1981



Source: Statistics Canada Occupied Private Dwellings, Private Households Census Families in Private Household, 1981 Census Ottawa: Minister of Supply and Services. April 1984. CS93-943, Table 33, p. 33-2 to 33-3.

From: *The Provincial Fact Book on Aging - Manitoba*, p. 45.

The majority of older men live in families with a spouse or never-married children. Even among men aged 75 and over, three out of five (60%) live in such family settings. Among elderly women, the proportion living in family arrangements decreases dramatically with age. There is a concomitant increase in the proportion living in non-family households either alone in private households (43% of women aged 75 +) or as residents of "collective" dwellings (19% of women aged 75 +).

In total, 8.7% of the population aged 65 and over in Manitoba reside in "collective" dwellings (dwellings of an institutional or commercial nature such as nursing homes and rooming or lodging houses) while four out of seven older persons live with their relatives in family settings.

HOUSING ASSISTANCE PROGRAMS FOR OLDER ADULTS IN MANITOBA

There are four major groups of housing and shelter assistance programs available to older Manitobans: Public Housing, Assistance to Third Sector/Non-Profit Housing, Shelter Allowance/Tax Credit Programs, Rehabilitation Programs.

The major program components of each group are described below in terms of objectives, features, key results and resource allocations.

While the majority of these programs require a means test to establish eligibility some offer benefits regardless of income.

Public Housing

This program area has three major components: housing unit subsidies, the Rural and Northern Housing Program, and public non-profit development.

1) - HOUSING UNIT SUBSIDIES

Objective - to support the operation of the social housing stock for low/moderate income households.

Features - Financed under Sections 43/44 of the National Housing Act (NHA). Rental rates are geared to household income. The Federal Government assumes 50% of the annual operating subsidies but discontinued the development of new units under the program in the late 70's.

Key Results - there are approximately 7000 public housing units for the elderly in Manitoba of which about 65% are located in Winnipeg. These units are managed locally by Housing Authorities or Management Sponsor Groups appointed by Manitoba Housing.

Resource Allocation - as shown in Table 1, in calendar year 1984, the net operating loss associated with the elderly public housing stock totalled \$12.11 million of which the Provincial share was 50% (\$6.05 million).

TABLE 1: HOUSING AND SUPPORT SERVICES PROGRAMS FOR OLDER MANITOBBANS

PROGRAM/ACTIVITY	NO. OF PERSONS/UNITS/ HOUSEHOLDS ASSISTED	RESOURCE ALLOCATIONS	COMMENTS
I - HOUSING PUBLIC HOUSING 1) Housing Unit Subsidies Elderly Persons Housing (NHA Sec.43/44) 2) Rural and Northern Housing (NHA Sec.43) 3) Public Non-Profit (Sec.56.1)	CAL. YEAR '84 7000 units 482 units 50 units	CAL. YEAR '84 \$ 6,055,000 \$ 397,000	1) Prov. share of net operating loss of \$12,111,000. 2) Prov. share of net operating loss of \$1,591,000. 3) Inventory to increase to 277 units by end Spring '86.
ASSISTANCE TO 3RD SECTOR/ NON-PROFIT HOUSING 1) Capital Assistance to Private Non-Profits (NHA Sec.56.1) 2) Elderly and Infirm Persons Housing (NHA Sec.15.1) Capital Grants 3) 44-1-b Rent Supplement	FY 84/85 500 units 3700 units 2300 units	FY 84/85 \$ 1,392,000 \$ 206,000 \$ 25,000	1) Since 1979, 2665 units have received assistance. 2) Grants paid-out in annual installments 3) Note that the 2300 reflects units eligible for subsidy: as well, these units interface with the 3700 indicated in (2).

TABLE 1: HOUSING AND SUPPORT SERVICES PROGRAMS FOR OLDER MANITOBBANS (continued)

PROGRAM/ACTIVITY	NO. OF PERSONS/UNITS/ HOUSEHOLDS ASSISTED	RESOURCE ALLOCATIONS	COMMENTS
SHELTER ALLOWANCE/ TAX CREDIT PROGRAMS 1) Shelter Allowances for Elderly Renters 2) Property Tax Credit Program a) Homeowners (> 65) b) Renters (> 65) 3) School Tax Assistance a) Homeowners (> 55) b) Renters (> 55)	FY 84/85 3300 households CAL. YEAR '84 46,000 owners 37,000 renters 55,000 owners 8,900 renters	FY 84/85 \$3,397,000 CAL. YEAR '84 \$21,100,000 \$14,500,000 \$ 8,600,000 \$ 1,670,000	1) Average benefit \$1030 per year. Average credit \$460 Average credit \$390
REHABILITATION 1) Critical Home Repair Program for Pensioners 2) Core Area Home Repair Program	FY 84/85 1600 households 1200	FY 84/85 \$ 1,860,000 \$ 280,000	1) Take-up fluctuates, eg., 3000 households FY 82/83.
II - SUPPORT SERVICE PROGRAMS 1) Home care 2) Resource and Support Services to Seniors	FY84/85 16,670 persons > 65 Active target group projected at 21,000 persons (> 80 years)	FY 84/85 \$21,205,000 FY 85/86 \$ 524,000	1) Direct care costs for all clients > 65 = 78% of caseload: 2) Average monthly caseload of 9679. 3) Annual expenditures to increase to \$1,500,000 by FY 87/88.

2) – **THE RURAL AND NORTHERN HOUSING PROGRAM**

Objective - to provide affordable rental housing to elderly low income households residing in rural and remote communities.

Features - Financed under Section 40 of the NHA. Rents are set pursuant to federal scale, with operating subsidies cost-shared with the Federal Government on a 75/25 (Fed./Prov.) basis. The housing forms developed under this program have been duplex, 4-plex or "motel" type structures depending on community size and housing need.

Key Results - there are 482 rural and northern elderly units dispersed in Manitoba communities with populations of under 2500. The program is still active with an estimated 50 to 75 units delivered on an annual basis.

Resource Allocation - in calendar year 1984, the net operating loss was \$1.59 million of which the Federal government contributed \$1.20 million and the province \$.397 million.

3) – **PUBLIC NON-PROFIT HOUSING**

Objective - to provide affordable rental housing developed under Section 56.1 NHA.

Features - Canada Mortgage and Housing Corporation (CMHC) subsidizes the mortgage interest rate down to 2% for approved capital cost. The Province provides further subsidies to tenants so that rent is set according to the public housing scale.

Key Results - At the end of 1984, there were approximately 50 elderly units under provincial management. An additional 277 units are currently close to completion or under construction/development for occupancy by the end of FY 85/86.

Resource Allocation - Operating subsidies are reflected under Housing Unit Subsidies.

Assistance to Third Sector/Non-Profit Housing

This program area encourages the development and maintenance of a viable non-profit housing sector. It assists non-profit and co-op housing sponsors in the provision of affordable and accessible alternate housing options for those of low to moderate income or with special accommodation needs. Three types of assistance are provided: capital and operating assistance to non-profit sponsors who have built housing under Section 56.1 of the NHA, ongoing grants for housing built under Manitoba's Elderly and Infirm Persons (E & IPH) Act and rent supplements.

1) – **ASSISTANCE TO PRIVATE NON-PROFIT SPONSORS**

(Capital and Operating)

Objective - to provide non-profit sponsors with forgivable equity loans to a maximum of 5% of CMHC approved project costs so as to reduce the mortgage principal.

Features - Mainly sponsors of housing for older adults have been the recipients of this assistance with the result that unit rents of all residents are lowered by 5% to 10%, i.e., slightly lower amortization costs. CMHC directs eligible sponsor groups to the Property Management Division which processes and disburses the forgivable loan with CMHC concurrence. The "forgivable loan" is, in effect, a capital grant.

Key Results - Since 1979, 2,665 units have been assisted through this activity for a total expenditure of \$5.9 million.

Resource Allocation - during FY 84/85, 500 units were assisted at a cost of \$1.4 million.

2) - ELDERLY AND INFIRM PERSONS HOUSING

Objective - to provide ongoing capital grants to private non-profit sponsors approved under the Manitoba Elderly and Infirm Persons (E & IPH) Act.

Features - Recipients are older non-profit projects (i.e., those built prior to 1978) either privately financed or financed through NHA Section 15.1. These per unit capital grants are paid out through annual installments over the life of the mortgage.

Key Results - approximately 3,700 units are affected by the grants through maintenance of previous commitments. No new commitments under the E & IPH Act have been made since the late 70's.

Resource Allocation - grants dispersed in 1984 totalled \$206,000.

3) - RENT SUPPLEMENT PROGRAM - PRIVATE NON-PROFIT

Objective - to provide rental subsidies to tenants with affordability problems who reside in non-profit housing for the elderly (E & IPH housing).

Features - through Section 44-1-b of the NHA Rent Supplement Agreements, a percentage of units (e.g. 25%) are designated for potential subsidy. Rents are based on the public housing scale.

Key Results - there are currently 2300 units eligible for subsidy. Take up has been between 500 and 600 units annually.

Resource Allocation - During 1984, 574 units were assisted at a subsidy cost of \$50,512 of which the provincial share was 50%.

Shelter Allowances/Tax Credit Programs

This program area includes both housing allowances for renters and property tax and school tax rebates for homeowners and renters.

1) - SHELTER ALLOWANCES FOR ELDERLY RENTERS (SAFER)

Objective - to provide low income pensioners¹ whose rent exceeds

¹"Pensioners", for purposes of program eligibility, means persons aged 55 or over whose income is composed in whole or in part of pensions (e.g., OAS, GIS, Spouses Allowance, CPP).

25% of household income with direct monthly cash assistance (allowances) to ensure affordability of adequate accommodation in private market or non-profit units.

Features - provides monthly cash assistance (allowances) to cover up to 90% of eligible rent cost over 25% of income. Through allowances, pensioner renters are able to maintain an acceptable rent expenditure in proportion to income. Income ceilings, maximum rent levels, and benefit levels are reviewed annually for adjustment.

Key Results - the average number of households receiving monthly benefits during FY 84/85 was 3300. The total number of households who received a benefit for one month or longer during the year was approximately 3700. Average monthly benefits at the end of March 1985 were \$80 for singles who make up 85-90% of clients and \$53 for couples.

Resource Allocation - SAFER subsidies totalled \$3.4 million during FY 84/85 which translates to an average annual benefit per household of \$1030.

2) - **PROPERTY TAX CREDIT PROGRAM**

Objective - to provide property tax relief to both renters and homeowners. A basic minimum credit is available on a universal basis while further credit beyond the minimum up to a maximum is available based on income.

Features - a minimum annual credit of \$325 is available on a universal basis. A maximum credit of \$625 is available to applicants 65 + . Credit above the minimum is calculated based on:

a) 20% of total rental payments for renters or total homeowner taxes

OR

b) the maximum \$625 minus 1% of "Family Income", i.e., net income (income tax) of household, whichever is less.

Key Results -during 1984 the programs benefited 46,000 owners and 37,000 renter. (Note: residents of collective dwellings such as Personal Care Homes are eligible for the "Renters Credit").

Resource Allocation - older homeowners received \$21.1 million in benefits which comprised 22% of the total tax credit expenditure of \$94.9 million for homeowners; average benefit was \$460 for 1984. Older renters received \$14.5 million in benefits which comprised 23% of the total expenditure of \$60.8 million; average benefit was \$390.

3) - **SCHOOL TAX ASSISTANCE PROGRAM**

Objective - to rebate school taxes assessed to homeowners or the school tax portion of rent paid by renters aged 55 + . Recipients aged 55-64 must have incomes of which at least 50% is from pension sources. Those 65 + are eligible regardless of income.

Features - up to \$175 per annum is rebated depending on school taxes assessed or total rent paid for the year. Eligibility for benefits does not require a means test.

Key Results - 55,000 older homeowners received benefits in 1984 (46,000 were 65 +). 8,900 renter households were also recipients of the rebate in FY 84/85. Approximately 2,000 of the renter households were also in receipt of SAFER benefits.

Resource Allocation - rebates to homeowners (1984) totaled \$8.6 million; renters received \$1.67 million (FY 84/85).

Housing Rehabilitation Programs

Two programs are directed towards assisting homeowners to upgrade and preserve their homes: the Critical Home Repair Program for Pensioners and the Core Area Initiatives Home Repair Program. Both provide incentives to owners who otherwise might not have been able to afford necessary repair to their homes.

1) - CRITICAL HOME REPAIR PROGRAM (CHRP)

Objective - to help extend the life of the existing housing stock in Manitoba and assist older homeowners to improve and maintain their homes.

Features - a grant of up to \$1500 is available to homeowners with annual incomes of \$14,000 or less. The amount received is a function of income. The program provides assistance for repairs which are essential for unit preservation as well as for the health and safety of the occupants (e.g. structural, roofing, insulation, plumbing/heating).

Key Results - since the inception of the program in 1975 approximately 17,500 pensioner homeowners have been assisted. The annual take-up for the program fluctuates: e.g. 3,000 households were assisted during FY 82/83; 2000 during FY 83/84 and 1600 during FY 84/85.

Resource Allocation - recent expenditures have ranged from \$3.1 million in FY 82/83 to \$1.8 million for FY 84/85.

2) - CORE AREA INITIATIVES HOME REPAIR PROGRAM (CAIHRP)

Objective - to improve the quality of the housing stock in the core area of Winnipeg by facilitating use of the Federal Residential Rehabilitation Assistance Program (RRAP).

Features - the province writes down the interest rate on RRAP loans on an income tested basis. The write down can be as low as 0% for households with incomes of \$16,500 or less. The subsidy continues during the entire loan repayment period.

Key Results - approximately 1200 pensioner households have received interest rate subsidies since the program's inception in 1982.

Resource Allocation - the expenditure for FY 84/85 was \$280,000 but has increased since that time to \$460,000 as new clients were added to the subsidy system.

SUPPORT SERVICE PROGRAMS

This section profiles two support service programs aimed at providing community based and/or in-home support and care services to frail and "at risk" seniors: the Home Care Program and the Support Services Program.

1) - THE HOME CARE PROGRAM

Objective - to provide assistance to persons who are at risk of hospitalization or placement in a Personal Care Home but who, with help, can manage at home.

Features - referral to the program can be self-activated or initiated by family, friends or health professionals. Once referred to Home Care, an individual is assessed to determine the need for services. The assessment takes into account activities the person can perform independently and those services that can be performed by others in the household or by family members. As a result of the assessment, any one or a mix of the following services can be provided:

- a) Household Maintenance - to help the person maintain a clean and safe household.
- b) Health Care - direct health care provided by a registered nurse or licenced practical nurse.
- c) Personal Care - may include hygiene care, assistance with dressing, etc.
- d) Family Relief - respite care to relieve family primary care providers. Can be at home or through short-term admission to an institution.
- e) Supplies and Equipment.
- f) Volunteer Services - to assist with household chores, transportation, etc.
- g) Referral to adult day care. Services provided are the minimum required to meet need and to support the independent functioning of the person. Home Care is meant to complement services/activities which can be performed by the client or family members. There is no charge for services placed by the Home Care Program.

Key Results - during FY 84/85 approximately 16,670 persons aged 65 + were served by the program. The average active caseload per month was 9,679 persons. Resource Allocation - Total direct care

costs for clients of all ages were \$21,205,000 for FY 84/85. Those aged 65 + comprised 78% of the caseload. Administrative costs, supplies and equipment costs are excluded from this figure.

2) - **RESOURCES AND SUPPORT SERVICES TO SENIORS PROGRAM**

Objective - to support frail and "at risk" seniors in their efforts to maintain their independent community living status thereby deferring or precluding the need for Home Care services or premature institutionalization.

Features - in 1983 an Interagency Committee on Support Services to Seniors was formed with representation from the Departments of Health, Housing and Community Services. The mandate of this committee was to fund and coordinate the delivery of a range of services in the "basic living" category (not care services) including meals and assistance in meal preparation, transportation, escort, handyman services, meaningful social and recreational activities, telephone reassurance, friendly visiting, etc. Mobilizing community resources to develop and establish the necessary support services to seniors is a major aspect of the committee's activities. While the original intent of the Interagency group was to examine support service needs of residents of housing for the elderly to enable these tenants to retain the rights, responsibilities and self-esteem associated with "supported independent living" it subsequently became apparent that the mandate needed to be expanded to provide services to seniors wherever they live. Committee resources are used to:

- a) provide *direct service subsidies* to sponsors of programs such as congregate meals so as to make such services available at rates affordable and attractive to seniors.
- b) foster the development of "*Supportive Service Housing*" - i.e., assist managers and sponsors of public or non-profit housing for older adults to organize and finance a variety of support services appropriate to the resident population.
- c) foster the development of *Community Resource Councils* which would provide the framework for a stable, co-ordinated service delivery system in a particular town, city, region or neighbourhood. Councils are intended to include a broad-based membership from existing community groups, consumers and local service providers and are mandated to:
 - 1) assess local needs of community resident seniors
 - 2) plan service delivery or coordination on a community wide basis
 - 3) ensure effective use of existing local resources
 - 4) facilitate development of new resources and services

Committee funds are used for start-up and staff expenses of Councils, which may also make proposals under the other two channels of funding for services, i.e., direct service subsidies or "Support Services Housing."

Key Results - it has been estimated that the active target population is largely the age 80 and over group or approximately 21,000 persons not yet institutionalized of whom approximately 63% are women. By the end of FY 84/85, 7 projects were in place; 26 are expected to be operational by the end of FY 85/86. These projects reflect all three of the strategies described above and are affecting both urban and non-urban communities.

Resource Allocation - the Interagency Committee was given authority by Cabinet to build up annual funding of support service projects/sponsors to a level of \$1.5 million. This was to be achieved over a three year period ending with FY 87/88 at which time project allocations would flow through the External Agency Funding Branch of the Department of Health. Expenditures during FY 84/85 were \$57,000 but are expected to reach \$524,000 by the end of FY 85/86 as more projects become fully operational.

CONCLUSION

Housing Programs and Their Impact on Older Manitobans

As in most provinces, programs for older adults in Manitoba benefit both homeowners and renters. When examining each tenure group separately, however, it is apparent that renters are served to a greater degree than owners in spite of the fact that renters are a minority of all households. Allocating priority to renters is based on their experiencing greater housing affordability problems than owners given the preponderance of unattached individuals with low incomes in the renter category.

The extent of housing programs for renters is impressive. Approximately 65-70% of rental households where the head is aged 65 or older are beneficiaries of social housing (public, non-profit) and shelter allowances programs. Still, CMHC (1984) estimates that 26% (6,500) of elderly renters in Manitoba are experiencing "core housing need", i.e., spend more than 30% of their income to obtain suitable housing in their locality. Manitoba is therefore committed to pursuing and expanding both supply side (social housing) and demand side (housing allowance) strategies. Current Federal/Provincial discussions on redefining the housing "partnership" will no doubt impact the future course of delivery for capital programs. The scenarios are varied and future accomplishments will be the consequence of defining and quantifying the respective resource allocations of both "partners".

In the case of homeowners, the major provincial thrust has been home repair grant programs, e.g., CHRP. Preservation of the housing stock is increasingly becoming a public priority. Approximately 26% of the provincial stock was built prior to 1946 and almost 50% prior to 1960. In 1982, 13% of the total stock and 24% of the pre-1940 stock was assessed as needing major repair (CMHC, 1984).

Though there is no difference in the proportion of dwellings occupied by older and younger homeowners requiring repair (Provincial Fact Book on Aging, 1985), older homeowners are more likely to require the stimulus of government intervention in order to undertake necessary repairs. In fact, the Critical Home Repair Program (CHRP), which is available to both pensioners and lower income families, has seen older owners receive most of the benefits (over 65% of expenditures in 1984). While approximately 55% of owner occupied households with incomes below \$15,000 are headed by persons 65 and over, the pensioner component of CHRP represents 78% of program take-up.

Resource Allocation to Older Manitobans

When considering Social Housing subsidy budgets, it should be noted that older households receive approximately 40% of these resources (elderly units comprised approximately 51% of the stock in 1984).

Shelter allowance programs cater to older households who comprise 75% of the average monthly active caseload of the elderly and family programs combined. Pensioners likewise consume 70% of the total shelter allowance subsidy disbursements.

As indicated above, the Critical Home Repair Program exhibits a definite bias towards older beneficiaries.

Tax Credit programs impact the vast majority of older households who consume almost 1/4 of the total property tax assistance. School tax rebate programs provide a further \$10 million in assistance to almost 65,000 pensioner households of both tenure groups.

Home Care assistance is definitely weighted towards older clients who comprise 78% of the caseload.

Future Directions

Regenstreif (1985) raises two critical policy questions when discussing the present/future living arrangement needs of the elderly:

- How many new heavy-care elderly units can be deferred by providing less costly alternative housing and support services arrangements? and conversely,
- How many unnecessary moves of "middle" and "old" elderly can be avoided by timely modifications to existing housing, environments, and services?

The above issues/challenges are reflective of a rising tide of thinking which emphasizes and supports a “Stay-Home Option” for older households. This option recognizes that new housing growth will not realistically meet the housing needs of the future increased numbers of elderly, many of whom may not welcome the economic or life-style changes such new housing may imply (Regenstreif, 1985).

This option also recognizes that with the majority of elderly at present, and in the foreseeable future, continuing to live in their own individual homes, existing owner-occupied housing is the largest and most important shelter resource available. Programs which concentrate on maintenance and repair of housing intended for or presently occupied by older adults can thus provide an important foundation for policy initiatives.

Additionally, the “Stay-Home Option” recognizes the need to continually merge and intertwine housing and support services which together respond to the frail and “at risk” consumer group who require and want “assisted independent living” as an alternative to institutional approaches.

Housing policy and programs in Manitoba are cognizant of the “Stay-Home Option” and will continue to develop a balanced approach to meeting housing needs. Towards this end:

- quality planning will guide the delivery of adequate levels of housing for an increasingly aging society, taking into consideration the geographic distribution of the elderly within the province and the lead-time required to accommodate such age-cohorts as the “baby boomers”. Regional or community disparities in service levels will continually be remedied through direct public action or collaboration with third sector initiators.
- home repair and maintenance programs will be critically reviewed and enhanced to ensure that older householders who want to “stay-put” will have the resources to make their environment barrier-free, well-maintained, safe and structurally sound, and
- inter-departmental action will continue to coalesce the efforts of housing, health and social service providers in the analysis of need, planning, implementation and resourcing of strategies which extend the useability of “independent living units”, whether renter or owner stock.

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12 PROVINCIAL HOUSING AND SHELTER SUPPORT PROGRAMS FOR THE ELDERLY: ONTARIO

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BACKGROUND AND ISSUES

The changing demographic profile of the elderly, and the resultant shelter and home support issues which face them and government, are well known and not specific to Ontario. But they take on special meaning in this province due to the weight of numbers. In 1981 there were 868,195 persons in the 65 + category in Ontario, representing 10% of the total population of the Province and 37% of all older persons in Canada.

Within this group, the large majority - 80% - function independently in the community; a further 13% function with some community support; while only 7% require accommodation with care. Of those who require accommodation with care, 24% require less than 1.5 hours per day of nursing care; 64% require modified nursing care of 1.5 hours or more; and only 12% require intensive chronic hospital services. Of those 24% requiring less than 1.5 hours of nursing care per day, it has been suggested that up to one-quarter may be under-utilizing those services and could benefit from independent living in the community with some degree of social and community support (Ontario Seniors Secretariat for Social Development and United Senior Citizens of Ontario, 1985).

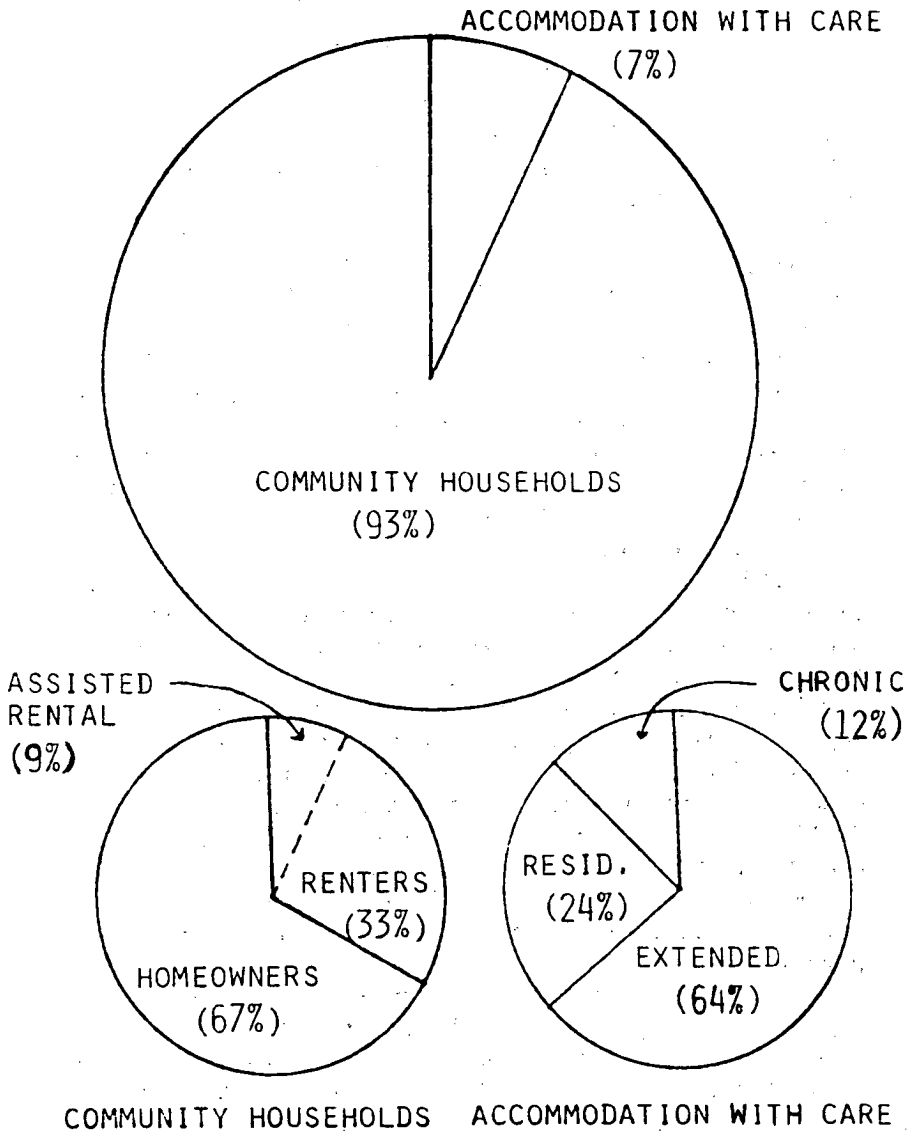
Of the 93% of seniors living in the community, approximately two-thirds (67%) are homeowners. Some 27% of tenants (9% of the total number of independent seniors households) live in government assisted housing. The balance live in market housing (see Figure 1).

In forty years (i.e., by the year 2021), the proportion of seniors in the population in Ontario is expected to double and the absolute numbers to increase to just over two million. This seniors population will have aged considerably - almost one third will be in the 75-84 category; more than 10% will be over 85. As the "old" elderly traditionally consume higher proportions of expensive health-related services, we can anticipate that their utilization of community and institutional services will increase, and that to continue our current concepts of service delivery will increase costs exponentially.

Concomitantly, there will be fewer younger people to support the increasing burden. Aged dependency, defined as the ratio of the population aged 65+ to the population of labour force age (between 20 and 64) is projected to increase from approximately 12% in 1981 to 30% to 35% in 2021 (see Figure 2). A sensitive and innovative policy environment will be required to meet this challenge if the politics of "sharing the pie" are to remain peaceful.

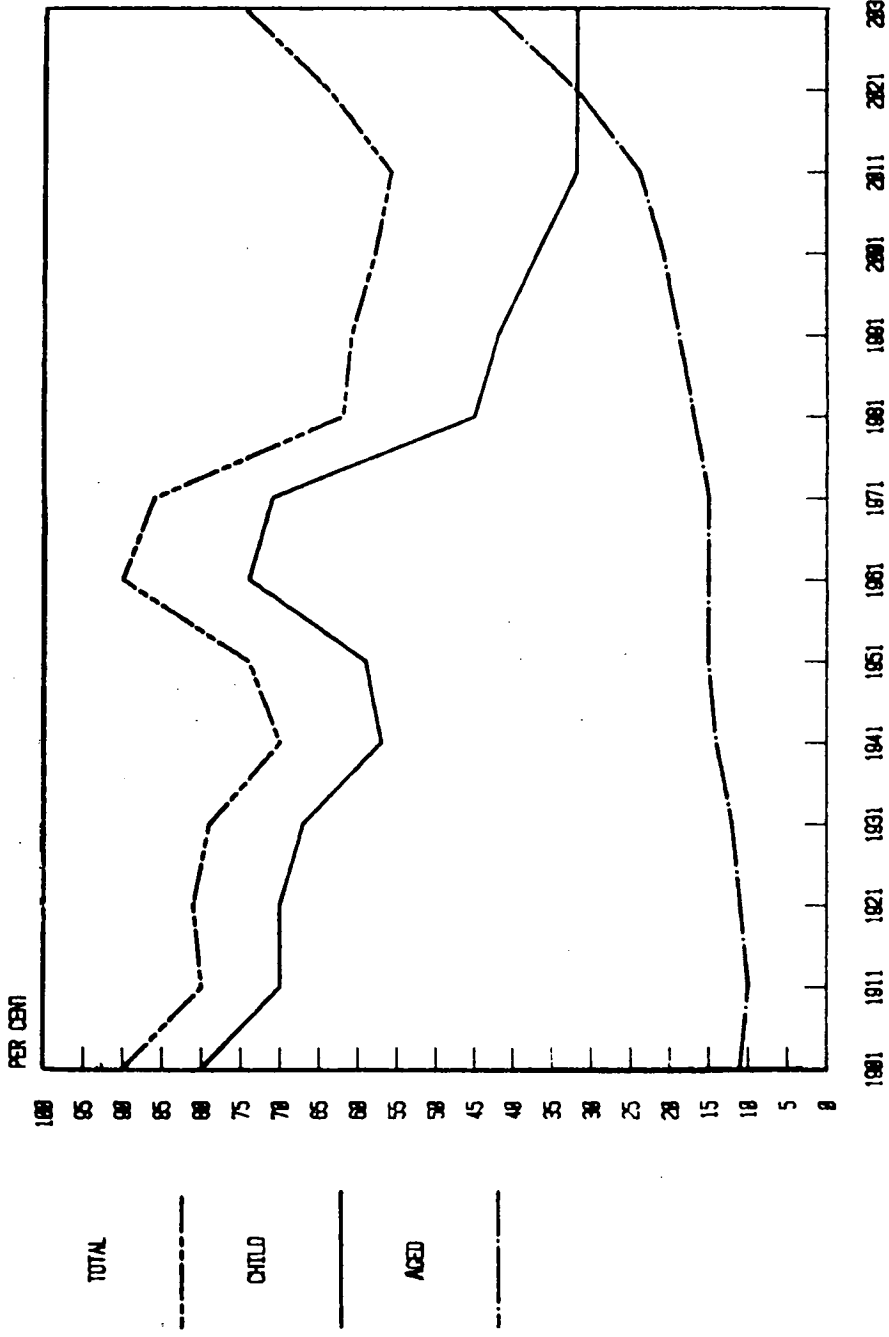
At the same time that a supply issue is emerging in the provision of services for the elderly, there are also demand or consumer issues that need to be taken into consideration. The elderly wish to remain in the community longer.

FIGURE 1: CURRENT HOUSING OF ONTARIO 65 + POPULATION



Source: Ontario Task Force on Aging (1983)

FIGURE 2: ONTARIO DEPENDENCY RATIOS, 1901-2031



Source: Ontario Task Force on Aging (1983)

Furthermore, they have varied housing needs which the current market and regulatory environments are not particularly responsive to. These needs go beyond the provision of clean, safe and affordable housing to encompass special design features; the need for locational proximity to services and amenities; the need for a wide variety of options responsive to different lifestyles; and the need for a continuum of choice such that sympathetic change can occur in a timely way before crisis circumstances are reached and the elderly person is propelled from one end of the independent/dependent polarity to the other. Such propulsion often reflects too long a stay in one form of inappropriate housing and a premature move into another inappropriate form of housing. Clearly, the demand side challenge also requires sensitivity and innovation in the development and delivery of shelter and home support services.

However, although we recognize that there will have to be changes, to agree upon what they should be and to implement them is made difficult by the commitments already in the system. For 1984/5 it is estimated that approximately \$3.9 billion provincial dollars were spent on seniors programs in Ontario. These programs are grouped into four broad categories: Income Supports; General Health Care Services; Institutional Care; and Shelter and Home Support expenditures (see Figure 3).

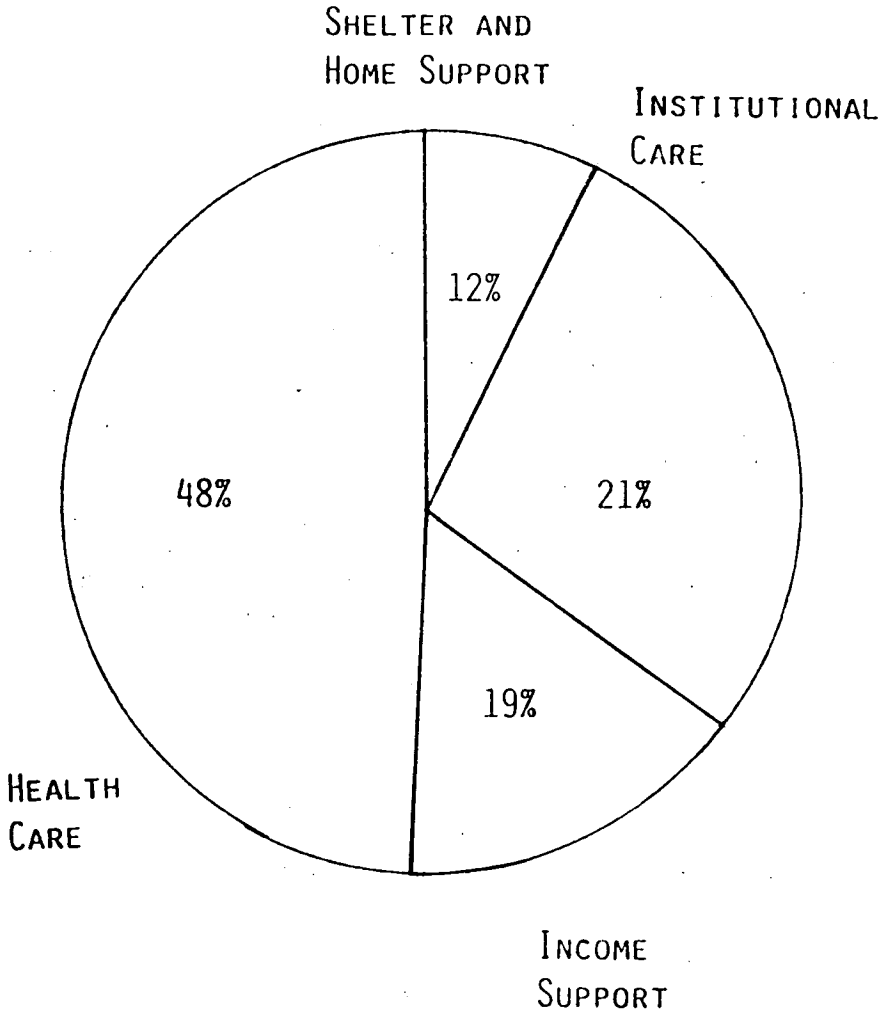
The provision of health care and income support takes by far the largest portion of the elderly program dollar (67%); adding to this the costs of institutional care (21%) leaves a balance of approximately 12%. Within this 12% there are some degrees of freedom, but the difficulty is one of manoeuvrability in an environment of spending restraint. The competition for elderly program dollars is quite fierce and more urgency has always been attached to the remedial dollar than to the preventive dollar however far-sighted policy makers know they have to be. This is as true in the shelter and home-support services component as it is in the health care component. The result is that the innovative housing approaches, which we know we have to attend to, have only just recently begun to command program or, more usually, project dollars.

That gradually, over the past few years, there *has* emerged a small, but growing commitment to non-traditional and experimental approaches to these issues is illustrated in the review, described in the next section, of 25 programs and projects being undertaken by the provincial government of Ontario. There also is some indication that budgetary commitment may increase in years to come.

SHELTER AND HOME SUPPORT PROGRAMS: A REVIEW

Included in this review are programs of shelter provision, and of home support, which are considered to be of significance in assisting seniors to remain independently, or semi-independently, in the community.

FIGURE 3: THE ELDERLY PROGRAM DOLLAR: 1984/85



For convenience, they are grouped into the following categories: the provision of independent assisted living units; tax grants and maintenance support to owners/ tenants; home-support services; and the development of non-traditional, innovative housing projects for seniors.

These four categories roughly constitute the 12% spent in 1984/5 on shelter and home support services for the elderly. It should be noted that dollar estimates, at the time of writing, are unofficial due largely to the difficulty of separating out the seniors' component in some programs. The data are sufficiently accurate, however, to indicate the relative allocation of resources both with regard to activity in other provinces and with regard to traditional and non-traditional program types.

Assisted Rental Housing

For many years the Province of Ontario has, in conjunction with the Federal Government, provided subsidized housing units for senior citizens. These have been provided under a variety of programs, involving both direct subsidies of capital and of operating expenditures, subsidizing financing, or rent supplements. More than 290 municipalities in Ontario have benefitted from these projects.

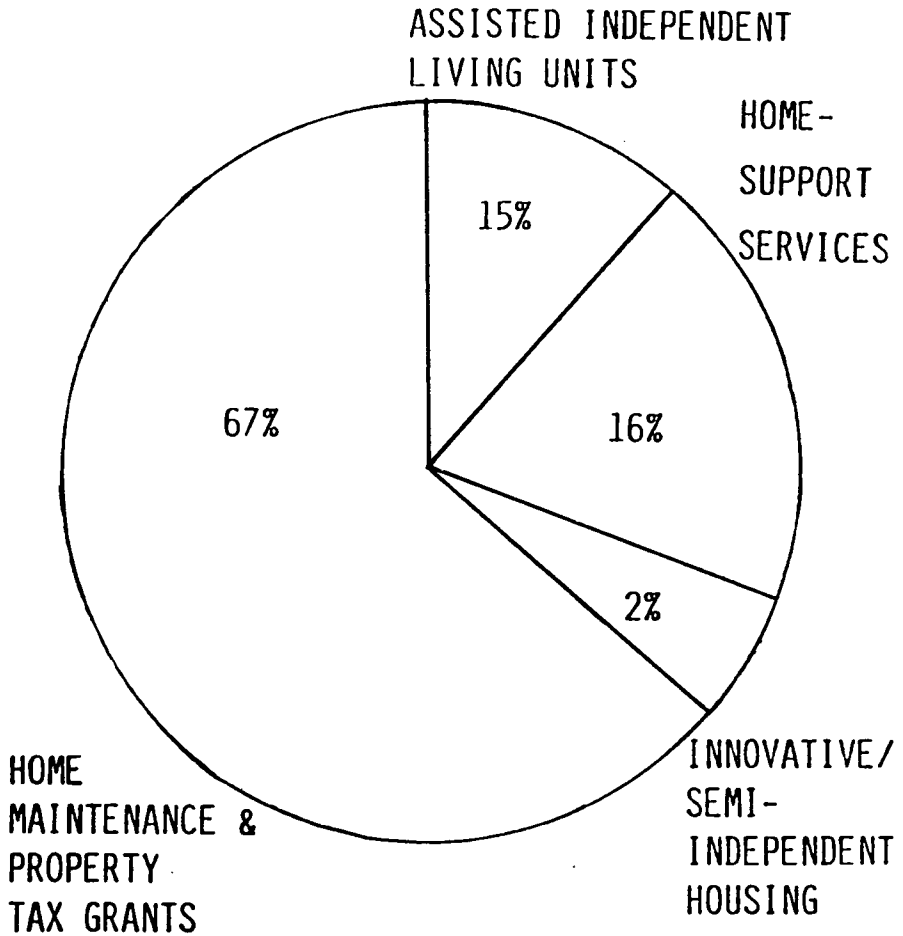
In 1984/5, the provincial share of assisted housing units for seniors was approximately \$60 million. The cumulative total of assisted units now amounts to over 60,000. By far the largest portion of these units (over 80%) were provided by the Ontario Housing Corporation in conjunction with the Federal Government under Section 43 of the National Housing Act (NHA). Rent supplements, in both private buildings and in third-sector, non-profit buildings constitute a further 9%. The balance of units have been provided under Section 56.1 of the NHA in non-profit or cooperative form; or, through the Ontario Government's rent-g geared-to-income enrichment program in the non-profit sector, the Ontario Community Housing Assistance Program.

Of the elderly shelter and home support program dollar for 1984/5, approximately 15% (See Figure 4) was devoted to the provision of age-specific, independent housing in the above categories, where the key problem targeted was one of affordability. Elderly households, capable of independent living, requiring shelter subsidy, and willing to move, often out of their immediate neighbourhoods, have been the primary clients for this form of housing. Current waiting lists total approximately 4500 and have been declining in recent years.

Tax Grants and Maintenance Support

Five programs were reviewed in this category. All include supports to elderly homeowners or tenants which are related to their property and which,

FIGURE 4: THE SHELTER AND HOME SUPPORT PROGRAM DOLLAR: 1984/85



directly or indirectly, assist them in remaining in their own homes. Of the elderly shelter and home support program dollar, this category subsumes by far the largest proportion, approximately 67% or \$300 million. This is of particular interest because the main component of these expenditures, the property and school tax grants, is not targeted in any way.

1) **PROPERTY AND SCHOOL TAX GRANTS:** Delivered by the Ministry of Revenue, this program enables persons over the age of 65 to receive property and school tax rebates or 20% of rent paid, to a maximum of \$500 per household regardless of income or need.

2) **SENIORS AND DISABLED IN THE COMMUNITY:** Delivered by the Ministry of Revenue, this program exempts home modifications made to accommodate seniors and disabled persons from property tax increases.

3) **ONTARIO HOME RENEWAL PROGRAM:** From 1974-83, 27,000 elderly homeowners received this program of interest-free and partially forgivable loans delivered by the Ontario Housing Corporation (OHC) to enable them to up-grade their homes. Eligibility was based on homeowner income and repairs needed. Adjusted family income of \$19,000 was the ceiling and a maximum forgivable loan of \$7500 (\$9500 if disabled) could be earned. Approximately \$95 million was spent over ten years of the program on elderly ownership units.

4) **RESIDENTIAL ENERGY ADVISORY PROGRAM:** Delivered by Ontario Hydro through local utility companies, inspections and interest free loans of up to \$3,000 over 5 years are offered for improving energy efficiency and electrical service.

5) **DRAFTPROOF ONTARIO:** This program, jointly sponsored by the Ministry of Energy and the Youth Corps as a job creation program, is aimed at improving the energy efficiency of the housing units of those receiving income support or housing assistance. Of 1984/5 clients, 59% were elderly persons - some 320.

Home Support Services

Programs in this category are provided by the Ministries of Community and Social Services, and Health. At the time of writing, they are under review by the Minister without Portfolio for Senior Citizens and, efforts to integrate delivery are being made through six pilot projects in different communities. These efforts have yet to be evaluated, and the programs are described as they were for 1984/5.

Of the elderly shelter and home support program dollar, some 16% or approximately \$67 million was spent on these services in 1984/5.

1) **HOME SUPPORT PROGRAM:** The Ministry of Community and Social Services makes available 50% operating grants to 260 agencies (1984/5) for the provision of community services such as: meals-on-wheels, homemaking, adult day care, transportation, postal alert, friendly visiting, and telephone assurance.

2) **HOMEMAKERS AND NURSES SERVICES PROGRAM:** Administered by social services departments of local municipalities, and cost-shared with the Province through Federal "CAP" allocations, services include meal preparation, shopping, light laundry, and personal care services. Eligibility is based on both need for home help and financial status.

3) **ACUTE AND CHRONIC HOME CARE PROGRAMS:** Administered by the Ministry of Health, the Acute Care Program provides rehabilitation services for up to one month to enable recipients to return to independent living. As long as at least one professional service is required, other home care services are provided. The Chronic Home Care Program provides supportive home care as long as required, under on-going medical supervision. Again, as long as at least one professional service is required, other home care services are provided.

A further program which should be included in this category is supplied by the Ontario Housing Corporation (OHC) to its tenants. The OHC provides 72 community relations workers attached to its generalized portfolio to assist tenants in a variety of ways. In addition, OHC has a tenant funding program which currently supports approximately 17 senior citizens associations in its projects.

Innovative and Semi-Independent Housing Projects and Programs

This category represents the leading edge of the kinds of changes which will be necessary in the future. It includes program and project attempts to expand housing and community support choices. In terms of 1984/5 dollar expenditures it was very small compared to the traditional programs (only \$12 million or approximately 2% of the total shelter and home support spending), but it was virtually non-existent five years ago.

1) **SATELLITE AND FOSTER HOMES:** This program was made possible under the 1955 Homes for the Aged legislation. Currently about 52 homes, involving 796 beds, are in operation in Ontario. These homes range in size from 25 or more beds to less than 10 beds. The program includes foster homes as well as group homes. They provide a mid-way point for seniors who require more services than fully independent living can give them but who are not yet ready for institutional living.

2) **SINGLE FAMILY CONVERSION DEMONSTRATION (ADD-A-UNIT):** From Fall 1983 to Spring 1984, the Ministry of Housing ran a

demonstration project involving interest-free loans for the creation of accessory apartments in single family homes. Approximately 26 applications were successful, and although take-up did not involve many seniors, they were represented among participants. A research study recommending future program initiatives will be completed shortly. Accessory Apartments are an excellent example of an initiative which can be taken using existing housing stock, private resources, and small government incentives to create sensitive living arrangements for seniors.

3) **GRANNY FLATS DEMONSTRATION:** As indicated in chapter five of this volume, the Ministry of Housing is currently involved in a 12-unit demonstration of the Australian granny flat concept. These units are modular, factory built, portable and fully self-contained and are placed on the property of an adult child. Applicants have been approved in three demonstration areas in Ontario, re-zoning has been undertaken and the first units have been placed in Ottawa and Sudbury. The units represent a manifestation of the "privacy with proximity" living arrangement and their success will be carefully monitored for future program development.

4) **HOMESHARING DEMONSTRATION:** The Ministry of Housing is also involved in supporting two match-and-share counselling agencies in a demonstration of the homesharing concept for seniors. This concept has obvious advantages - it is inexpensive, requiring no capital costs to achieve an additional rental unit; it is efficient, using space which is otherwise superfluous for many elderly persons living alone; and, it can provide informal support services to seniors who otherwise might feel pressure to change their living arrangements.

5) **CONVERT-TO-RENT:** Since 1983, the Ministry of Housing has offered interest free loans of \$7000 per unit to entrepreneurs wishing to convert non-residential space to rental apartments or wishing to intensify the use of existing non-residential land by adding rental apartments. The program has required that a percentage of these converted units be offered to the Rent Supplement Program, for tenants qualifying for rent-geared-to-income housing. An unexpected side benefit of this program has been the take-up in smaller communities where conventional government programs, such as non-profit development and subsidized new rental construction, have not been prevalent. Often the natural market for these converted units has been older households seeking to move from larger homes as they retire. In this way, adaptive re-use of non-residential buildings contributes to the ability of seniors to remain in their communities when few other options are available.

6) **ENRICHED PUBLIC HOUSING DEMONSTRATIONS:** In the past three years several examples of enriched public housing have been developed, usually co-funded by the Ministries of Community and Social Services, and Housing. Two particularly good examples are projects in Espanola

and Sturgeon Falls, which were undertaken after the Ontario Legislature passed a resolution in June, 1980 that joint ministry efforts should be made in remote areas to provide continuum of care facilities for the elderly. Various levels of care and accommodation are provided.

7) **COMMUNITY OUTREACH FROM HOMES FOR THE AGED:** The Ministry of Community and Social Services has been testing an emergency response system (ERS) through a demonstration project in which 24 homes in the community have been linked with an ERS to a local Home for the Aged. The purpose is to provide seniors living alone with a sense of security and the ability to rapidly gain assistance should an emergency occur. The experiment is being monitored and will be the subject of a report when the demonstration is over. Should this kind of technological approach prove feasible; one of the major fears of seniors and one of the major obstacles to continued community living could be resolved.

SUMMARY AND CONCLUSION

In 1984/85, the proportion of overall elderly spending on shelter and home support programs to enable seniors to remain in the community was approximately 12%. Of this 12%, a very small proportion (2%) was dedicated to finding new ways to accommodate seniors and deliver the services they require. Several have the potential to become programs in the future. Other research projects and demonstrations are being planned to continue the search for workable solutions to the problems of housing the elderly in the community.

PROGRAM UPDATE

Since October, 1985, when this paper was originally presented, the Ontario Ministry of Housing has announced, through its Assured Housing Strategy (December 1985), a number of initiatives which emphasize new directions to be taken in seniors housing program development. Of specific note are:

- 1) The Enriched Convert-to-Rent program: this program has been expanded to include two components of relevance to seniors: the extension of eligibility to include single family home conversion along the lines of the Add-A-Unit demonstration discussed above and, an enrichment to the loan for those wishing to modify converted units to accommodate wheelchair disabled occupants.
- 2) A demonstration project to encourage a streamlined approach to the planning of retirement communities. This project is designed to encourage the private market to pursue and improve its development activities through the smoothing out of local obstacles where possible.

- 3) The Seniors Co-ownership Demonstration Project: this initiative will provide small grants to groups who wish to pursue non-rental, small-scale, multi-household options, e.g., conversion of existing large houses into self-contained cooperative or condominium units. The goal is to explore the feasibility of different tenure forms in supplying supportive but independent living environments.
- 4) The homesharing demonstration has been extended to cover approximately seven to ten new agencies across Ontario. These new agencies will be announced in June, 1986.
- 5) The Social Housing Program has been made more sensitive to the needs of the frail elderly in the community through the inclusion of supportive housing environments in program eligibility.
- 6) In January, 1986, the Ministry of Community and Social Services announced the expenditure of an additional \$71 million over the next few years to expand community support programs for the elderly and to introduce integrated homemaker programs for frail seniors and disabled adults. A wide variety of initiatives will be funded, e.g., day care for Alzheimer's patients, Elderly Persons' Centres, and Senior Talent Banks.

These new initiatives indicate that the way is clearing for some serious consideration of the issues to be faced in managing the community needs of our growing elderly population.

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HOUSING THE ELDERLY IN THE COMMUNITY: A REVIEW OF EXISTING PROGRAMS IN QUEBEC

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INTRODUCTION

Quebec differs from the other provinces of Canada in a number of respects, the most obvious being its language, culture and history. One also notices important differences in the growth of its elderly population and in their tenure pattern.

Demographic Structure

In 1981, there were 569,380 persons aged 65 and over living in Quebec, representing 8.8% of the total provincial population.

While currently among the Canadian provinces having the lowest proportion of population 65 and over, with the recent radical decline in the birth rate, the province's population is rapidly approaching the age profile of the other provinces. For example, (see Figure 1), while it was not until 1979 that Quebec approached the proportion of elderly that Ontario had in 1961, by 1981 Quebec had Ontario's 1976 proportion. In other words an increase that took 15 years in Ontario took only two years in Quebec. By the year 2001, it is expected that the elderly population in Quebec will reach 13.5% of the total population.

Residential Patterns

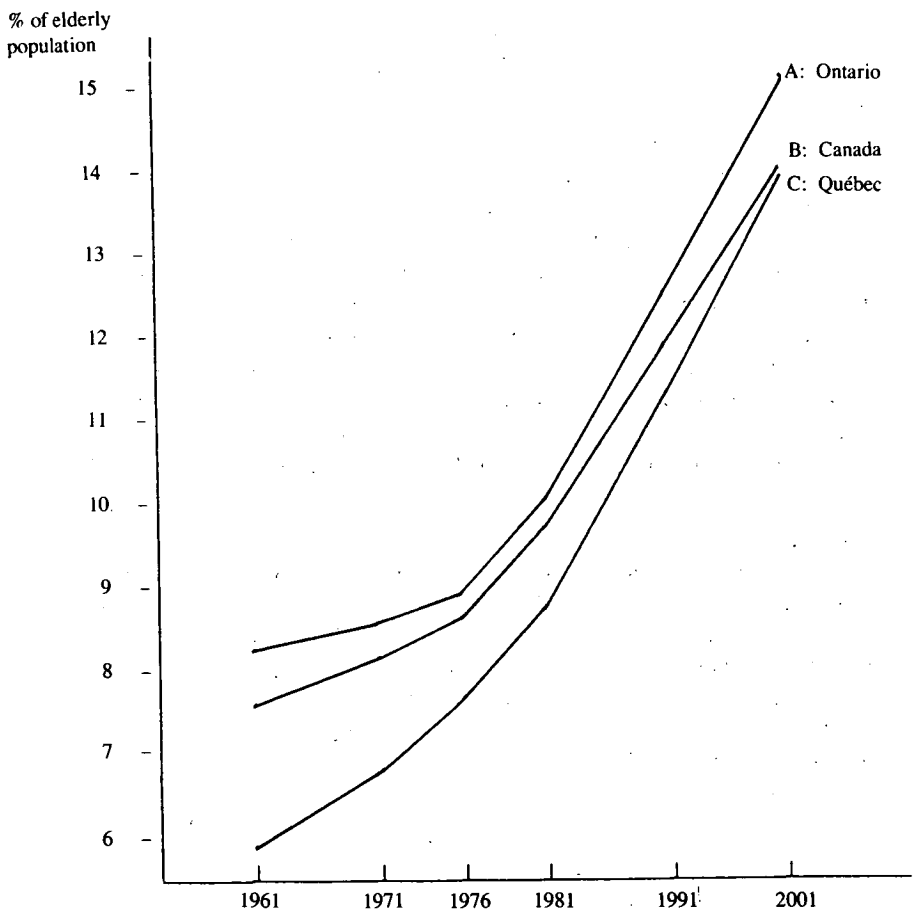
As in the rest of Canada, the vast majority of the elderly in Quebec live in the community. For example, in 1981, 93.1% lived in private housing, while the remaining portion lived in institutions or chronic care hospitals (ministère de l'Habitation et de la Protection du consommateur, 1984). However, among community resident elderly in Quebec, only 47.7% owned their home, very often a duplex or a triplex. By contrast, about two-thirds of elderly in the whole of Canada were homeowners, most often owners of single-family homes (Statistics Canada, 1983).

Traditional Values

In Quebec the Catholic church has traditionally played a major role in the provision of health and social services. The existence of large families provided a source of manpower to assist older relatives. The housing stock in major urban areas, which contains a large number of "plexes", enabled many elderly householders to live in a separate unit but in the same building as at least one of their adult children.¹ A similar occupancy pattern existed in rural areas where larger houses were sometimes subdivided into separate units, each with a distinct entrance and occupied by related households (Collard, 1986).

While many of these traditions no longer exist or exist in substantially altered forms, certain elements persist. For example, although the provincial

FIGURE 1: CHANGE IN PROPORTION OF PERSONS 65 AND OVER IN RELATION TO TOTAL POPULATION, 1961-2001, CANADA, ONTARIO AND QUÉBEC



Source: Statistics Canada, No. 91-520, Projection 2.
 Statistics Canada, federal censuses

and federal governments have assumed responsibility for many of the services once delivered by the church, these are now frequently delivered by local organizations called Centres locaux de services communautaires (CLSC's) which have certain similarities to the older parish structure. The present cohort of elderly still have a large number of children, although this will change dramatically for future cohorts. And the existing urban housing stock still provides a high proportion of duplex and triplex units, which are generally owner-occupied and still often occupied by parents and adult children.

Effects of These Patterns on Programs and Policies

As a result of the rapidly increasing proportion of elderly in Quebec, the demand for additional facilities and increased spending has been strong. Health service budgets have increased dramatically. Hospitals now admit more and more elderly people requiring chronic care while nursing homes are overflowing. The number of elderly persons on waiting lists for public housing also remains high despite a dramatic increase since 1976 in the number of subsidized units for the elderly.

Due to their higher proportion, the special problems affecting older tenants are more widespread in Quebec than in other parts of Canada. As recently discussed in a series of articles on the elderly in Quebec, elderly tenants are more likely to be poor than elderly homeowners (Leblanc, 1986), and often move involuntarily (Wexler, 1985, 1986).

At another level, the recent publication of provincial policies concerning the elderly in the fields of health care and service provision (ministère des Affaires sociales [MAS], 1985) and income security (Comité ministériel permanent du développement social [CMPDS] 1985) demonstrate important inadequacies and a concern over an impending crisis if present patterns of care and assistance continue. These statements are a clear indication that the economic growth and increasing public expenditures of the 1960s and 1970s is over. In its place, one finds competition among the young, the unemployed, welfare recipients and the elderly for their share of ever-dwindling public resources. For example, even though most new public housing is intended for the elderly — about 80% of new units have been earmarked for them over the past five years — increasing numbers of families are now on the waiting lists for public housing (Association des Offices municipaux d'habitation [AOMH], 1984).

HOUSING PROGRAMS FOR THE ELDERLY

In this paper, the various housing programs available to the elderly living in the community are divided into two groups, one in which the beneficiary is required to move in order to benefit from the program, and the other having

no such requirement. This approach was chosen in order to stress the government's intention (MAS, 1985), as well as the desire of many seniors themselves, that the elderly should, to the greatest extent possible, be able to remain in their present homes. This categorization is, of course, but one way of classifying programs. Other useful categorizations are programs geared to elderly owners and tenants or to independent, semi-independent and dependent elderly.

We shall briefly describe each of these programs for 1983, the latest year for which statistics are available. To conclude, we will consider prospects for the short and medium term. We shall deal mainly with the programs where eligibility is restricted to elderly persons who are independent or semi-independent and living in the community. In limiting our discussion to this group, it must be emphasized that the largest portion of public expenditures for housing the elderly — the nonmedical costs of institutional and chronic care facilities — are excluded. As such, this discussion focuses on only about 20% of the total provincial expenditures for elderly housing (see Figure 2).

Programs Promoting Aging-in-Place

HOUSING ALLOWANCES

The housing allowance program, LOGIRENTE, was created in 1980 for households 65 and over, whether owners, tenants or roomers, that devote over 30% of their income to housing. In 1983, there were 18,750 beneficiaries, 98% of whom were tenants or roomers, and each household received an average of \$38 a month. The overall cost of the program as shown in Table 1, \$7.9 million in 1983, is controlled by limiting maximum allowable rents.

An example of how this works is as follows. The amount paid to recipients is calculated either on the basis of the actual rent paid or the maximum allowable rent, whichever is less. In 1983, the maximum allowable rent was \$235 for a person living alone and \$250 for a couple, while the average rent actually paid was \$256 and \$295, respectively. Consequently, only 42% of the beneficiaries paid about 30% of their income on rent while the others who paid rents in excess of the cut-off points (or maximum allowable rent) devoted 46% of their income to rent (Societe d'habitation du Quebec [SHQ], 1984).²

By giving elderly households the means to absorb some rent increases, the LOGIRENTE program should, in theory, enable beneficiaries to remain in their homes and, as well, provide an alternative to public housing. However, the very high rent-to-income ratios still experienced by many beneficiaries makes one skeptical about the possibility of realizing these objectives. Tenants in public housing, for example, are required to devote only 25% of their income to rent for a generally modern, high quality unit and have secure tenure.

FIGURE 2: PROVINCIAL HOUSING EXPENDITURES (1983) FOR THE ELDERLY BY PROGRAM AND BY LEVEL OF INDEPENDENCE.

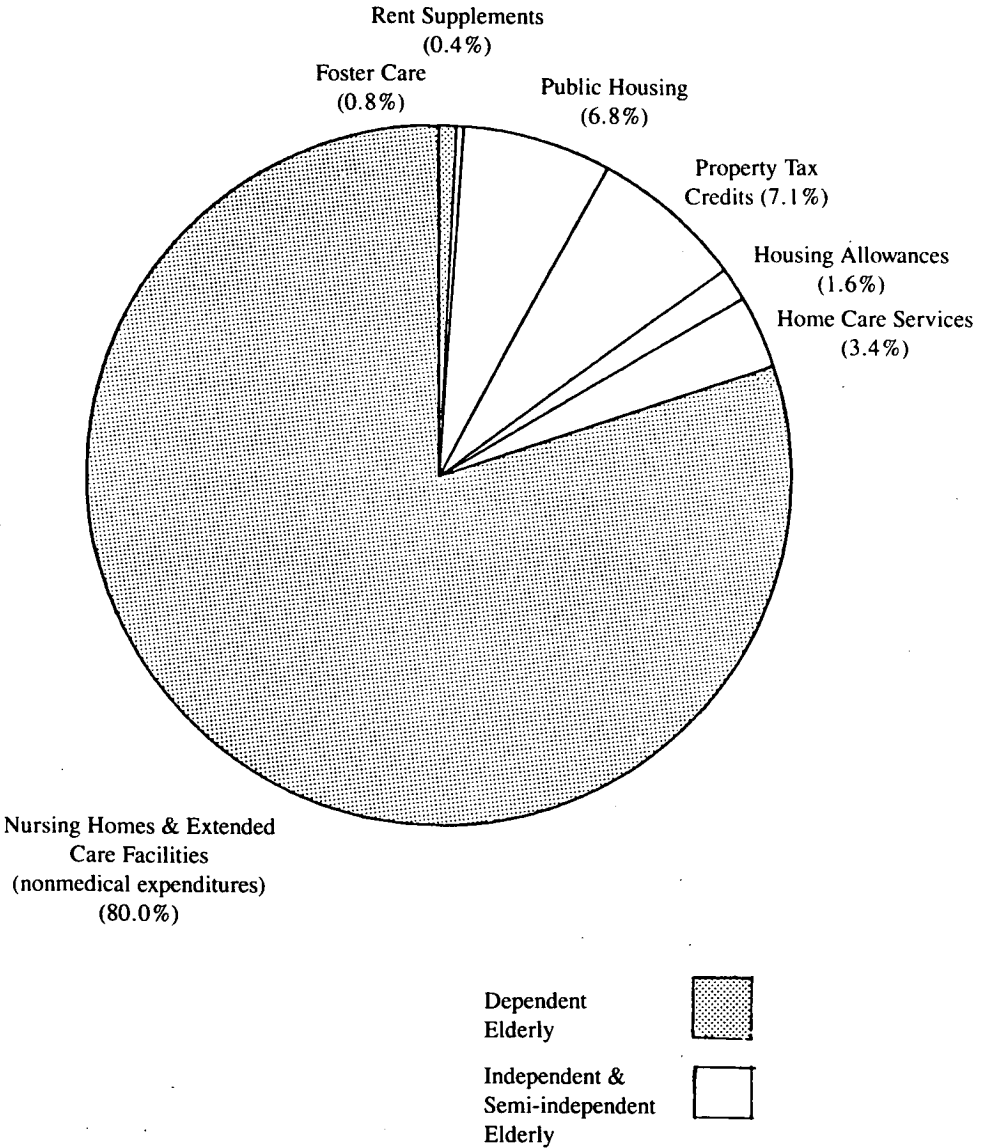


TABLE 1
HOUSING PROGRAMS AVAILABLE TO INDEPENDENT AND SEMI-INDEPENDENT IN QUEBEC (1983), BY PROVINCIAL AND FEDERAL CONTRIBUTION AND NUMBER OF ELDERLY BENEFICIARIES

Program	Number of elderly beneficiaries		Cost of portion affecting elderly beneficiaries	
	Households (H) Individuals (I)	Provincial	Federal (In Millions)	Total
Promoting Aging in Place				
Housing allowance ^a	9,060 (H)	\$7.9 (8.1%)	-	\$7.9 (4.9%)
Property tax credit ^b	198,000 (H)	\$36.0 (37.0%)	-	\$36.0 (22.6%)
Renovation ^a	n.a.	n.a.	n.a.	n.a.
Home care and services ^c	10,000 (I)	\$17.0 (17.5%)	\$17.0 (27.5%)	\$34.0 (21.4%)
Requiring Residential Change				
Public housing ^a	24,000 (H)	\$34.5 (35.5%)	\$43.1 (69.6%)	\$77.6 (48.8%)
Cooperatives and non-profits ^a	n.a.	n.a.	n.a.	n.a.
Rent supplement ^a	2,066 (H)	\$1.8 (1.9%)	\$1.8 (2.9%)	\$3.6 (2.3%)
Total		\$97.2 (100%)	\$61.9 (100%)	\$159.1 (100%)

Ministry or organization responsible:

- a. Société d'habitation du Québec
- b. Ministère du Revenu
- c. Ministère de la Santé et des Services sociaux

Sources: Rapport annuel 1983, Société d'habitation du Québec.
 Rapport annuel 1983, ministère de la Santé et des Services sociaux.
 Compilations spéciales 1982, ministère du Revenu.

PROPERTY TAX CREDIT

The property tax credit program (Remboursement d'impôts fonciers) is intended for tenants and owners of all ages. The maximum refund is \$400 or 40% of the first thousand dollars of municipal property tax, and decreases with increasing income. In 1983, approximately 198,000 elderly persons

received an average refund of \$182, representing a total cost of \$36 million.³ This program, which was substantially modified in 1985, benefited a greater number of elderly persons than any other housing related program and constituted Quebec's largest expenditure for housing, representing slightly more than the amount devoted to public housing and four times that spent on housing allowances.

HOUSING RENOVATION

In urban areas, the Quebec residential renovation program, LOGINOVE, applies in areas where the federal Residential Rehabilitation Assistance Program (RRAP) is in effect. Where both are applicable, the LOGINOVE grant is reduced by the amount of the federal grant. Eligibility for both programs is open to owners of any age as well as to handicapped persons to enable them to adapt their dwellings to their special needs. To make it possible for tenants to remain in their dwellings, LOGINOVE obliges landlords to sign an agreement with the majority of the tenants in the building concerning the nature of the work and the rents following renovation.

There are no published data available on the number of elderly owners who have benefited from the LOGINOVE program. However, the federal government assisted about 1,200 elderly owners annually over a period of ten years under its program in Quebec, representing 30% of the total number of beneficiaries.⁴

The effect of both the federal and the provincial renovation program should be to prolong occupancy. The opposite seems to occur, however, in the case of some elderly tenants who cannot afford the new rent or cannot tolerate temporary relocation while the unit is being renovated (see Wexler, 1985).

A more recent program, EQUERRE, which has been in effect since 1984, was created to encourage owners to carry out necessary repairs to their property. This is an economic recovery program that subsidizes, among other things, work to make dwellings more accessible to the handicapped and the elderly by adapting bathroom and kitchen facilities or installing an access ramp. Work involving the addition of a dwelling unit by the subdivision of an existing dwelling or enlarging a building is also covered. There are no data available at present on the number of elderly persons who have benefited from the program or the type of work that has been subsidized.

HOME CARE SERVICES

The home care services program provides the elderly with material and physical aid and nursing care at home. The combined federal and provincial disbursement in 1983 was about \$34 million (\$17 million contributed by the province) and 10,000 elderly persons were assisted. This amount is to be substantially increased in coming years to meet the demand and to reduce unnecessary institutionalization (MAS, 1985: 30).

The purpose of home care is to help the elderly to continue to live independently in their own homes or to assist those with whom they are living. However, because these services are only available during the day, five days a week, and do not overcome problems of social isolation and loneliness, they do not entirely fulfill the role they were intended to play. Beland (1982), for example, shows that home care services in themselves do not lessen the desire of elderly persons to live in purpose-built housing or in institutions.

EXPERIMENTAL PROGRAMS

There have been a limited number of pilot programs in public housing that permit elderly persons to continue living there despite a decline in their health and capacity to live independently. For example, two municipal housing offices have located foster families in public housing. In one instance, five dwellings, each having three bedrooms, were formed into a foster family. (One of the five units is used by the care provider.) In the second, 18 dwellings dispersed throughout a single building were formed into two foster families.

Programs Requiring Residential Change

SUBSIDIZED PUBLIC HOUSING

Subsidized public housing (Habitations a loyer modique) is the most visible and popular housing program for the elderly because of its low rents (25% of income), the quality of the accommodation, the location of buildings near services and the security such housing offers. About 55% of the total stock of public housing was reserved for the elderly in 1983, accommodating 24,600 households having at least one person 65 and over. Management of these properties is decentralized at the municipal level. It is entrusted to non-profit agencies or municipal housing offices, of which there were 450 in 1983 (SHQ, 1984). The Quebec government allocated about \$34.5 million for public housing for the elderly, which represented an average subsidy of \$117 per unit per month. If one adds to this the amount spent by the federal government, the average monthly subsidy comes to \$263 per unit.

The waiting period for a unit in public housing is generally very long, but varies from one municipality to another. Although elderly participants must move to benefit from this program, the negative effects of such a move appear to be limited.

Moves to public housing are generally perceived as voluntary and, because buildings are located in existing neighborhoods and preference given to the elderly from these communities, tenants are able to continue living in their neighborhood and in familiar surroundings.

COOPERATIVE AND NON-PROFIT HOUSING

In addition to the public housing program, the provincial and federal governments encourage the creation of housing cooperatives and non-profit housing organizations. Through its LOGIPOP program, Quebec provides technical aid as well as a capital subsidy, the amount depending on whether or not the project has a federal subsidy in the form of a mortgage loan at a reduced interest rate.

Although the number of elderly households in this category of housing is relatively small, the Quebec government in its Green Paper on housing has expressed a desire to see more elderly persons become interested in this form of housing (MHPC, 1984). Data are not available on the cost of this program for elderly participants, although such costs are relatively small.

RENT SUPPLEMENT

The Quebec rent supplement program is designed for persons with low income living in a dwelling administered by a housing cooperative or non-profit organization. In 1983, 2,066 households having at least one elderly member benefited under this program. The cost was \$3.6 million. Half of this amount came from the federal government and half from the Quebec government (SHQ, 1984).

DISCUSSION

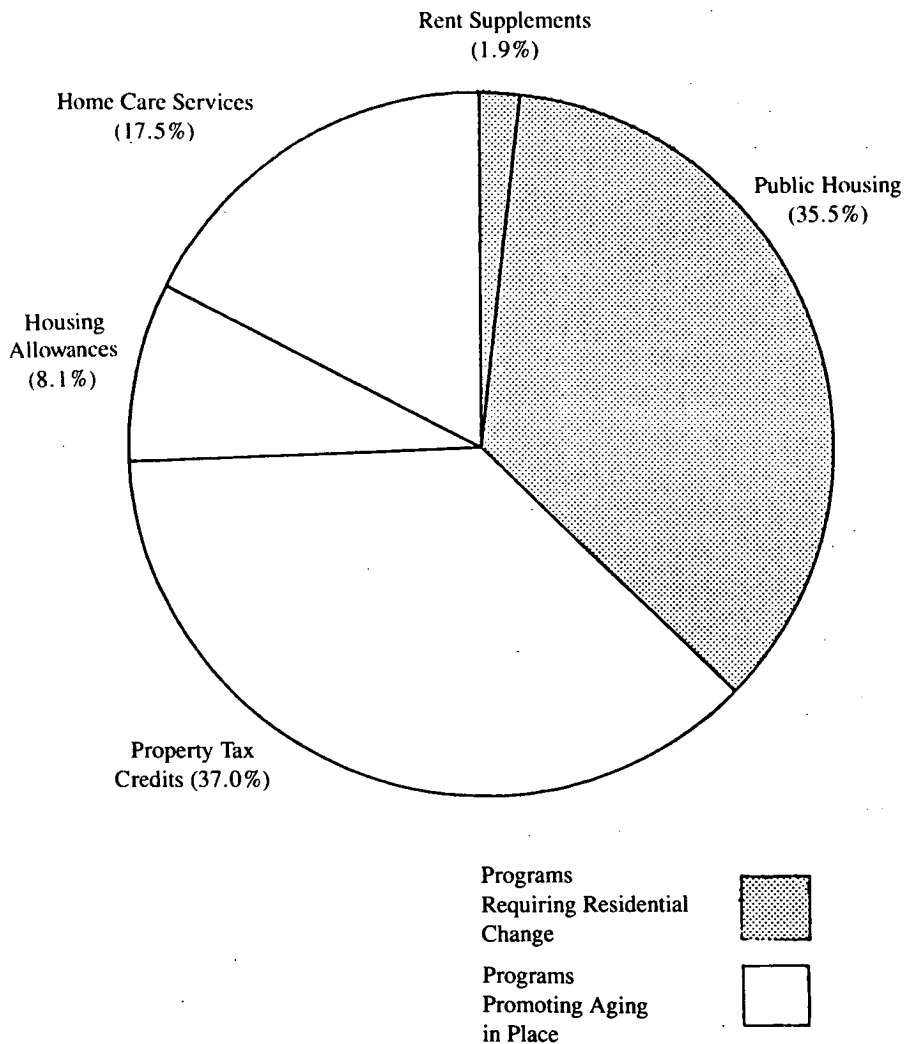
The present situation

It is useful to recall that this review of programs has only dealt with assistance to the elderly living in the community. The cost to the Province totaled \$97.2 million dollars in 1983 and represented only about 20% of all provincial dollars spent on housing the elderly population. The remainder or \$409 million went mostly to nursing homes and institutional housing, both of which require the older person to move. If public housing and rent supplements are added to this amount, 88% of provincial dollars were spent on programs that require a move, most often to an institutional environment.

If only programs for *community resident* elderly are considered, however, the picture is reversed. Slightly over 60% of provincial spending in 1983 went to programs that, to varying degrees, encourage the elderly to remain in their present homes (see Figure 3).

Three programs took up almost 90% of the provincial funds allotted to housing the elderly in the community. The property tax credit program accounted for 37% of the total, the program of subsidized housing 35.5%, and home care and services 17.5%.⁵ If the relative importance of each of these programs is considered according to the total financial contributions of *both* levels of government, their ranking is reversed. Public housing, in which the federal government has been particularly active and which con-

FIGURE 3: PROVINCIAL HOUSING EXPENDITURES (1983) FOR ELDERLY LIVING IN THE COMMUNITY, BY PROGRAM AND BY EFFECT ON RESIDENTIAL MOBILITY.



sumed about 70% of its total spending on housing the independent elderly in Quebec in 1983, accounted for close to half of the funds allocated to housing the elderly in the community. The property tax credit and home services, even when taken together, do not equal the total funds attached to public housing.

It is also interesting to note that the two most costly programs to the province fall under the responsibility of ministries whose first concern is not housing, i.e., the ministère du Revenu and the ministère de la Santé et des Services sociaux. In the latter ministry's budget, the cost of home services represents only 4% of the funds allocated to the various programs for housing elderly persons. By contrast, the ministère de l'Habitation et de la Protection du consommateur spends about 27% of its annual housing budget to help the independent and semi-independent elderly living in the community (MHPC, 1984). While it might be desirable to reallocate a portion of the funds now being spent on the elderly living in institutions (and in public housing), the likelihood of any significant change is limited in the short run given the very significant investments already made and the future expenditures these require.

Future Orientations

New housing programs will need to reflect today's economic and social environment, which differs considerably from that which existed at the time the present programs, e.g., public housing, housing allowances, LOGIRENTE and property tax refunds, were instituted. Future interventions, it appears, will place greater emphasis on independence and personal and familial responsibility. For example, in the forward to the Green Paper of the ministère de l'Habitation et de la Protection du consommateur, *Housing for Quebecers: The Situation Today, a Challenge for the Future* (1985), the following conditional statement appears:

We must not expect the government alone, through such a policy, to solve all of the problems besetting housing... With some exceptions, it is not up to the State to furnish citizens with lodging. To those who do not have the means to lodge themselves properly it is better to offer help of a kind that will enable them to be responsible for themselves (from the English version, p. 8).

This approach is again emphasized in the section of the Green Paper concerning the elderly and the handicapped.

The role of the government is essentially one of support and encouragement. Diversification of residential services adapted to the

needs of special client groups depends on the *initiative taken by people in the field*.

Initiatives advanced in the Green Paper in turn reflect this orientation. Highlighted, for example, are reverse annuity mortgages, granny flats, and incentives for adult children, such as eligibility for the Home Ownership Assistance Program or for renovation assistance when used to add a unit, where housing or services are provided to elderly parents.

In place of public housing, the Green Paper encourages the creation of housing cooperatives and non-profit housing organizations in which members have control over the management of their building and, at the same time, require less public subsidy. In line with this orientation, the Green Paper encourages homeownership, which represents an important change for a society in which, until recently, the majority were tenants. One of the reasons used to justify homeownership is to increase the proportion of future elderly cohorts who will have been able to accumulate substantial savings upon retirement through the equity in a house.⁶

At about the same time the Green Paper on housing appeared, two other important policy statements concerning the elderly were released that show remarkably similar orientations. The first, published by the ministère de la Santé et des Services sociaux, stresses the recovery, maintenance and development of functional autonomy that will enable the elderly who are capable and who wish to remain in their own surroundings to do so for as long as possible. The ministry therefore intends to place greater emphasis on the home care and services sector. It also wishes to promote, in the case of the elderly in need of assistance, greater responsibility by the milieu in which they live, whether by family, friends or volunteer agencies. In short, there is a desire to develop alternatives to the conventional type of care given the elderly in need of assistance (CMPDS, 1985).

The MAS intends to support and take part in the development of a type of program which favours, in practical ways, keeping the elderly in their own natural surroundings, and which enables the young and the community, among others, to assume greater responsibility in caring for their elders by facilitating their social integration (MAS 1985: 44 [our translation]).

The second statement, published by the ministère de la Main-d'oeuvre et de la Sécurité du revenu (summarized in CMPDS, 1985), paves the way for a global reform of the income security system for the elderly whether or not they have participated in the labour market during their active life. It is closely linked to the policy statements on health services and housing in that,

at the same time that the government wishes to reduce its responsibilities in providing care and housing to the elderly, it wishes to insure that the elderly themselves have the economic means to purchase the services they need according to their life style. In the long run, this reform would imply a revision of certain federal programs, with an inevitable increase in contributions to pension programs and further incentives to stimulate greater personal savings with a view toward retirement (CMPDS, 1985).

The simultaneous publication of these two statements and the Green Paper on housing suggests a basic change of direction on the part of the Quebec government with respect to elderly persons and needs to be closely followed. Will this new orientation generate an array of rich and varied programs that reflect the diverse situations of the aged? Will new community based alternatives be sufficiently flexible to meet individual needs, encourage greater choice and control, and, at the same time, support traditional patterns of mutual assistance? Or, is this new orientation merely another rationale for reducing government responsibilities and costs? And, in the end, will these new initiatives actually cost less?

These and other questions need to be fully explored as new policies are designed and implemented.

POST-SCRIPT

Since this paper was presented, there has been a change in government in the province of Quebec. While the new Liberal government will, no doubt, wish to put its stamp on whatever programs are implemented, it seems unlikely that there will be a substantial change in the orientation reflected in the documents cited here. The key demographic and economic factors that existed prior to the December, 1985 election continue to hold as do the wishes and hopes of the elderly themselves.

Footnotes

1. Plexes are small, often owner-occupied apartment buildings having two to five units which are superimposed with each or every two units having a separate, street-related entry and street address.
2. A number of modifications have been made since the program's inception. For example, to increase the number of participants, which had consistently decreased since the program started, the maximum allowable rent was substantially increased which resulted in a 15% increase in the number of beneficiaries in 1984-1985.
3. Estimate based on a special compilation of the ministère du Revenu for 1982. The total cost of the program for all age groups was \$120 million in 1983.

4. Information obtained from CMHC, Program Evaluation Division, October, 1985.
5. The total amount and the average amount paid out for each household under the property tax credit program will drop in 1986 as a result of the major changes made in program parameters.
6. There are, of course, many other means available for stimulating savings such as RRSP's or the non-taxation of capital gains. The increasing number of women working outside the home will also significantly affect the future pension income of households.

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14 HOUSING POLICIES AND PROGRAMS IN NOVA SCOTIA

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INTRODUCTION

The population aged 65 and over in the Province of Nova Scotia numbers 102,200 and constitutes 11.5% of the total population of the Province.

Approximately 60% of those 65 and over receive the Guaranteed Income Supplement (GIS). Approximately 6,500 (6.4%) live in government subsidized public housing, 6,400 (6.3%) live in Homes for Special Care or Nursing Homes while the remaining 89,300 (87.4%) live independently in their own homes or board with families or friends.

Housing policies in Nova Scotia have changed gradually over the last decade. The present government is committed to keeping seniors in their own homes and communities for as long as is possible, and present programs reflect this commitment.

Various housing and related programs have been developed to assist with repairs and/or renovations of private dwellings so that seniors may continue to live in their homes instead of moving into public housing.

While the Department of Housing, in cooperation with Canada Mortgage and Housing Corporation (CMHC) and local government are continuing to build new housing, the need for construction of senior housing in rural Nova Scotia has leveled off, and monies have been allocated for maintenance types of programs.

As described below, many support programs and services are available to assist seniors in living in their own homes. These include programs coordinated by the Department of Housing as well as by the Departments of Social Services and Health.

PROGRAMS COORDINATED BY THE DEPARTMENT OF HOUSING

As shown in Table 1, in 1984-85, 9289 clients were served by programs coordinated by the Department of Housing. These programs included the Senior Citizens Public Housing Program, the Senior Citizens Assistance Program, the Provincial Housing-Emergency Repair Program, the Small Loans Assistance and the Access-a-Home Program.

Senior Citizens Public Housing

The Nova Scotia Department of Housing, with the cooperation of CMHC, local housing authorities and non-profit housing groups has constructed 6,407 units of affordable, comfortable living accommodations for senior citizens. The apartment units are generally self-contained bachelor or one-bedroom suites. Some units are designed for handicapped seniors.

The administration and management of these units rests with the local housing authority of which there are 45 in Nova Scotia. The admission process is the responsibility of the local housing authority.

**TABLE 1:
COSTS OF PROGRAMS FOR SENIORS -
NOVA SCOTIA, 1984-1985***

HOUSING

Senior Citizens Public Housing	\$17,488,186.
Senior Citizens Public Housing - new construction	1,114,000.
Senior Citizens Assistance (established 1979)	6,997,650.
Emergency Repair	34,340.
Small Loans Assistance (established 1979)	104,310.
Access-a-Home (established 1981)	23,400.
	\$25,761,886.

Clients served, 9289

SOCIAL SERVICES

Homes for Special Care	\$57,119,661.
Special Social Assistance	10,447,662.
Property Tax Rebates (established 1981)	2,694,000.
Rental Assistance (established 1981)	1,121,729.
Homemakers Services	2,038,700.
Demonstration Grants - Home Life Supports (est. 1984)	130,329.
Expanded Homemakers - Home Life Supports (est. 1984)	330,906.
In-Home Supports (established 1984)	1,000,000.
	\$74,882,987.

Clients served, 4370

HEALTH

Pharmacare	\$35,577,041.
Hospital Care (12 month estimate based on 11 month actual cost)	136,077,670.
Physicians Services	29,649,000.
	\$201,303,711.

Cost of Physicians Services by Age Group

65 - 69 - \$260 per person

70 - 74 - \$321 per person

75+ \$375 per person

GRANT TOTAL

\$301,948,584.

*Figures supplied by departments concerned.

An applicant, in order to be eligible for admission, must be 58 years of age or older and must be physically and mentally capable of self-care in an apartment. There is a 12 month residence requirement during the three years immediately prior to the application. There is no income ceiling, but priority is given to applicants in the lower income group.

The rent is subsidized by both the federal and provincial governments with the result that the tenant pays 16.7% to 25% of gross income in rental. The capital costs are shared 75% by CMHC and 25% by the Nova Scotia Department of Housing. Operating losses are shared on the same formula, with the provincial share being divided between the province and the relevant municipality.

Senior Citizens' Public Housing, New Construction (Non-Profit Housing)

The Nova Scotia Department of Housing, CMHC, public and non-profit housing groups and relevant municipalities work together to provide non-profit housing.

The purpose is to provide housing to low and moderate income groups, and to those persons requiring special care due to physical or mental infirmities.

The eligibility requirements are:

- (a) Public non-profit groups organized to represent and made up of Provincial or Municipal representatives (members of municipal councils, etc.).
- (b) Private non-profit groups comprised of members drawn from church organizations, legion branches, etc.

CMHC insures a loan to the non-profit housing group through a private lender and, if required, provides a subsidy in the form of a write-down on the interest rate on the loan from the current rate to 2%. Should the write-down not provide sufficient assistance in public non-profit projects, the Province of Nova Scotia will share in the operating loss, dollar for dollar, with the municipality until the provincial share reached a maximum of 12.5% of the operating deficit or 25% of the Federal contribution, whichever is less. Any further deficit must be handled by the municipality.

Rents paid by tenants are similar to those paid under other provincial public housing programs.

The public non-profit group, after having been incorporated, advises the Nova Scotia Department of Housing of the project it wishes to undertake. Such projects may be new construction or the acquisition and conversion of existing units. The group also indicates the "all in" costs of the project, the estimated revenue from rentals and the cost of operation.

Private non-profit groups deal directly with CMHC.

Senior Citizens' Assistance Program

The Nova Scotia Department of Housing provides this program, to assist seniors who wish to remain in their own homes but who cannot afford to carry out the necessary repairs.

The eligibility requirements *for the client* are:

- (a) either spouse must be 65 years of age or over,
- (b) must have a combined annual income of \$13,000 or less,
- (c) must own, be part owner or have a life interest and must reside in the dwelling for which the application was made, and
- (d) must not have received previous assistance.

The eligibility requirements *for the dwelling* are:

- (a) must be principle residence of applicant.
- (b) must be a single family unit, and may be detached, semi-detached or one unit of row housing.

The form of assistance is a forgivable loan of up to \$3,000. The loan is secured by a Loan Agreement. Loans are forgiven at the rate of \$83.34 per month as long as the recipient continues to own and occupy the premises. If title is transferred, the unforgiven balance becomes due and payable.

The Department of Housing also makes some money available to renovate space within a private dwelling to enable an elderly relative to live with their family yet have their own self-contained living quarters.

Provincial Housing Emergency Repair Program

The Nova Scotia Department of Housing is solely responsible for this program, the purpose of which is to provide assistance to low income persons who cannot afford to carry out the emergency repairs required to ensure the preservation of their home as a habitable unit.

Priority is will be given to those having a combined income of less than \$6,000 per annum and the client must own, be part owner or have a life interest in the dwelling for which the application is made and must occupy the dwelling.

Only housing having severe health and safety hazards will be considered for this program. Other eligibility requirements for the dwelling are that it must be the principle residence of the applicant and that it must be a single family unit and may be detached, semi-detached, a mobile home or one unit of row housing.

A one time grant of up to \$2,500. is made for labour and materials.

Access-A-Home

The Nova Scotia Department of Housing uses the Access-A-Home program to assist persons or family members whose mobility is limited to a wheelchair.

To be eligible, the applicant or a member of the applicant's family must be limited to a wheelchair by reason of a long term disability and must own or be a part owner or have a life interest in and reside in the dwelling for which application is made. The dwelling must be the principle residence of the applicant and the person limited to a wheelchair. It must be a single family unit and may be detached or semi-detached or one unit of row housing.

The work done must relate to those architectural barriers which restrict the use of a wheelchair and the result of the work must be of a permanent nature.

PROGRAMS COORDINATED BY THE DEPARTMENT OF SOCIAL SERVICES

Special Social Assistance

A special allowance is paid to all persons residing in the Province of Nova Scotia who receive the Guaranteed Income Supplement (GIS). The allowance is paid once a year.

The amount of the allowance is related to the amount of the GIS received by the senior citizen. The 1981 level of payments was indexed and the four levels of payment in 1982 were \$219, \$197, \$146 and \$109 per annum. These payments remained the same in 1984.

Property Tax Rebates

A Property Tax Rebate program was implemented in September 1980 whereby senior citizen homeowners who are in receipt of the Guaranteed Income Supplement (GIS) or Spouse's Allowance (SA) are entitled to a 50% rebate of their residential property taxes.

The eligibility criteria are as follows:

- (a) The senior must be a recipient of the GIS or SA.
- (b) The senior must own the property in which he or she resides.
- (c) The property must be in Nova Scotia.
- (d) The taxes must have been paid for the rebate year.
- (e) An application form must be completed, signed by the senior and returned to the Department together with the tax bill and receipt for taxes paid for the rebate year.

Rental Assistance

Singles and couples who are in receipt of the GIS or SA and single persons whose income does not exceed \$9,800 per year are eligible for a rental subsidy. The maximum rent on which the supplement is paid is \$245 for singles and \$320 for couples. The minimum payment is \$15 per month.

The amount of the rental assistance ranges from 50% to 75% of the rent in excess of 30% of the senior citizen's income. The percentage varies depend-

ing on the amount of the income. The maximum assistance for a single person is \$95 per month payable where the gross monthly income is \$395 and the rent is \$245 or more.

Repair and Maintenance

Students are hired to do minor repairs, lawn mowing and painting for seniors. This program begins in early summer and may extend into the fall months, thus assisting seniors with storm windows, raking of leaves, etc. The students are paid minimum wage. The financing of this program is through the Department of Development, however it is administered by the Department of Housing.

Homemaker Services

A broad network of Homemaker Agencies has been established in Nova Scotia. The services provided include meal preparation, light housekeeping, shopping and banking assistance, and limited personal care.

Home Life Supports Program

The Home Life Supports Program, under the coordination and administration of the Department of Social Services, has increased the traditional services available through the Homemakers Program and broadened this program to include such services as:

Home Handy-person

Snow Shovelling

Meals-on-Wheels

Wheels-to-Meals

Adult Day Care

Respite Care

Attendant Care

Information and Referral Services

Persons interested in obtaining any of the above services may inquire at their local Homemakers Services Agency. Monies are also available to non-profit community organizations to develop volunteer services for seniors that are unique regionally or not addressed under other formal programs. A maximum sum of \$15,000 per annum per project will be provided for a period of three years.

As well, the Province has implemented, under the Home Life Supports umbrella a program of "In-home Support". This program provides financial assistance of up to \$400 per month for family members who are caring for a senior family member (parent, aunt, uncle, sibling).

The response to the Home Life Supports Program has been significant and the services offered by many of the established homemaker agencies has expanded.

The program seeks to increase the homemakers staff in the Province from 151 (March 31, 1984) to 330. It is anticipated that a total of 6500 people will benefit from services under the Home Life Supports program; 85% of those benefiting will be in the senior age range.

PROGRAMS COORDINATED BY THE DEPARTMENT OF HEALTH

M.S.I. Pharmacare

The Pharmacare plan is available to all residents of Nova Scotia who have been registered under the M.S.I. program and are 65 years of age and over.

Pharmacare covers those preparations which are normally prescribed by a doctor or dentist in the course of treatment and dispensed by a pharmacist.

All persons eligible for Pharmacare are provided with a personalized plastic "Pharmacard" which is presented to the pharmacist along with the prescription.

If the pharmacy has agreed to participate in the plan, a claim form will be completed listing the medication(s) and cost.

If the pharmacy is not a participating one, the client will be required to pay for any prescriptions dispensed but will be given a "Pay Patient" claim form which he/she sends to M.S.I. M.S.I. will pay the client up to the allowance that would be paid a participating pharmacy for dispensing the same prescription.

Provision has been made to ensure drugs are provided by a physician where there is no pharmacy within 15 miles of the physician's office.

Provision has also been made for Nursing Homes, Extended Care Facilities and similar institutions to be granted "authorized provider" status by M.S.I. for the dispensing of insured prescription services.

Community Health Nursing

There are seven Health Units serving the province, each unit providing the services of community health nurses. The nursing staff are available to make home visits to carry out treatments ordered by physicians, provide nutrition counselling, and to promote health and mobility. Well elderly clinics are held in many areas of the province. There is no fee for the Community Nursing services in Nova Scotia.

NON-GOVERNMENT PROGRAMS

A program called Share-a-Home is operating very well in the city of Dartmouth. This program enables seniors to share a home with another senior or younger person. A careful matching process is followed and the two clients then work out their own financial responsibilities.

