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External Research Program



Older Women: A Study of the Housing
and Support Service Needs of Older
"Single" Women



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OLDER WOMEN
A Study of the Housing and
Support Service Needs of
Older "Single" Women

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Older Women

A Study of
the Housing and Support Service Needs
of Older "Single" Women

by

Kathleen Hamilton & Timothy Brehaut



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Abstract

Older Women

A study of the Housing and Support Service Needs of Older "Single" Women

The information gathered during this study shows that single older women do indeed have housing and support service needs specific to their unique circumstances. Most of the women lived their adult lives with a male partner during an era characterized by sexual division of labour. When the husband died, a huge gap was left in terms of finances, experience, and knowledge. This creates multiple disadvantages for single older women, many of whom find themselves impoverished and ill prepared to live independently, especially as home owners.

The focus of *Older Women* is on women 65 or over, who are living in Prince Edward Island. They are either widowed, never married, separated, or divorced. The focus is on women living on their own, rather than women who are currently married, and are referred to here as "single".

Most of the existing information on single older women is based on statistical data. It is possible to build a profile of these women from the statistics available, and to make assumptions about their lives: they are generally poor, often live alone, and are likely in need of assistance. However, statistics provide only half a picture.

What *Older Women* offers is information provided by women themselves about the challenges they encounter in their daily lives and what they believe is required to improve their lives. The report is an attempt to describe and analyze the diversity of women's experiences as they relate to housing and support services needs.

Table of Contents

Executive Summary	i
Introduction and Methodology	1
Maintaining an Independent Lifestyle	7
Housing and Older Women	12
Current Housing - Preferences and Alternatives	12
Maintaining the Home	18
Effect of Location on Quality of Housing	21
Effect of Space and Accessibility on Quality of Housing	22
A Safe Place to Live	25
The Benefits of Good Neighbours	28
Support Service Needs of Older Women	32
Awareness of Existing Support Services	33
Need for Support Services	34
Critiques and Appreciations of Support Services	35
Older Women's Fears and Concerns about Support Services	37
Housing Assistance Programs	38
Women's Awareness of Existing Housing Assistance Programs	39
Experience with Housing Assistance Programs	41
Need for Housing Assistance Programs	42
The Role of the Family and Community	43
Household Services and Poverty	46
Transportation	49
Conclusions and Recommendations	55
Appendix A - Quantitative Profile of Respondents	64
Appendix B - Descriptions of Housing Alternatives	67
Appendix C - Descriptions of Programs and Services	70
Home Care and Support Services	70
Other Support Services	72
Housing Assistance Programs	73
Works Cited	76

Executive Summary

The focus of *Older Women* is on women 65 or over, who are not living with a spouse. They are either widowed, never married, separated, or divorced. The focus is on women living on their own, rather than women who are currently married, and we refer to them here as "single". These women represent approximately 34% of the total 65-plus population of P.E.I., and approximately 60% of the 65-plus female population (Statistics Canada, "Prince Edward Island Part 1 Profiles").

Most of the existing information on single older women is based on statistical data. It is possible to build a profile of these women from the statistics available, and to make assumptions about their lives: they are generally poor, often live alone, and are likely in need of assistance. However, statistics provide only half a picture.

What *Older Women* offers is information provided by women themselves about the challenges they encounter in their daily lives and what they believe is required to improve their lives. The report is an attempt to describe and analyze the diversity of women's experiences as they relate to housing and support services needs.

The information gathered during this study shows that single older women do indeed have needs specific to their unique circumstances. Most of the women lived their adult lives with a male partner during an era characterized by sexual division of labour. When the husband died, a huge gap was left in terms of finances, experience and knowledge. This creates multiple disadvantages for single older women, many of whom find themselves impoverished and ill prepared to live independently, especially as home owners.

Conclusions and Recommendations

Summary of Findings

- Older single women have problems with home ownership, and particularly with home maintenance.
- There is a serious need for increased transportation services in both urban and rural communities.

- There is a lack of awareness of housing alternatives, programs, and services.
- Older single women often live in poverty and need higher incomes.
- Communities have a significant role to play in developing solutions.
- Family members provide the bulk of support services to older single women, and need support to maintain their services.
- Sexual divisions in society have impacted directly on the lives of older single women.

Need for Home Maintenance Services and Training

There is a pressing need for services to alleviate the home maintenance problems of single older women. Schemes to provide maintenance at low or no cost to older home owners through well-publicized and reliable government funded organizations should be developed. This is essential not simply to ensure that older women live in reasonable conditions, but also to maintain the province's housing stock.

One possibility would be a community based Handy Helpers Agency. Staff members could coordinate a group of skilled and unskilled volunteers providing a wide range of services on a year round basis, in cooperation with trade unions, and with the assistance of government subsidies. Such an agency should be designed for those in considerable need, especially those in financial difficulty, who simply cannot afford to hire tradespeople or other workers. As such, single older women would likely be the primary users.

There is also a need for minor home maintenance and repair work, tasks that do not require a skilled tradesperson - snow removal, yard work, gardening, painting, as well as domestic work such as house cleaning, hanging out the wash, etc. Through proper screening and monitoring of workers, a central Handy Helpers Agency would also help to relieve the concerns older women have about bringing strangers into their homes to do odd jobs.

Home maintenance services are of specific relevance to single older women for several reasons. First, many female home owners have a limited income and cannot afford to pay commercial rates for services. Women in the current 65-plus age group tend to have spent their working years as unpaid homemakers, and therefore are excluded from the financial benefits they might otherwise have gained from employment.

Second, women of the current 65-plus generation tend to lack the skills, knowledge and experience which are needed to deal confidently and effectively with home maintenance and repairs. This is due to the traditional role of men as "handyman" of the house. Even when

repair and renovation work was contracted out, it was the husband who hired the contractor, negotiated payment, and supervised the work. While sex role stereotypes are changing, women who are presently in the 65-plus age group grew up before the modern feminist movement began to seriously challenge these roles. The sexual division of labour which shaped many women's lives has left them ill-equipped to cope effectively as independent home owners.

Need for Transportation Services

Sexual division of labour has also impacted significantly on the transportation needs of single older women. Many of these women are unable to drive - operating the car was always the husband's job. In P.E.I., where there is little public transportation, and seniors' bus service is limited, single older women are greatly disadvantaged. They cannot drive themselves, and limited financial resources hinder their attempts to organize other solutions. Where frailty and health problems are an issue, lack of transportation becomes an even greater problem. For some women, even routine grocery shopping is a problem due to transportation and mobility problems and/or restricted incomes.

Government concessions to low income older people to help offset transportation costs would be a great improvement. Where transportation is available many women just need a few extra dollars so that they can get out of the house. Also, the evidence of this study suggests strongly that a variety of transportation services should be introduced. Women need to have many different options to choose from. What suits one woman may not be useful to another. Rural and urban bus service is one obvious solution, mentioned many times over by the women we interviewed.

Both rural and urban women identified the need for a chauffeur/companion service. For them, the need is not just for a ride, but an arm to lean on when walking through icy parking lots and sidewalks, someone to take the bags to the car between stops, a hand to help them up the stairs, to open heavy doors, and so on. With the help of government funding, a community based agency could match older single women with companions who could accompany them on weekly outings. Some older women can even provide the vehicle.

Need for Increased Awareness

A major finding of this study is that the women lacked knowledge of housing alternatives, support services and housing assistance programs. It is particularly important to note that an awareness gap exists in the area of housing alternatives, especially those informal housing arrangements which enable women to remain in their own homes (homesharing, accessory apartments, garden suites, etc). Women were adamant about staying in their own houses, yet they were most knowledgeable of alternatives which require them to move.

An independent and well publicized "Housing Counsellor" service should be introduced. The housing counsellor would assess the personal circumstances of the woman and help her to identify her housing needs. The various housing alternatives could then be explored with a view to helping the woman to find the best solution, given her individual needs and preferences.

Role of the Community

Community meetings should be organized to invite dialogue and begin to identify the special needs of the senior population in each community. In terms of appropriate solutions, many would best be determined at the community level, based on local conditions, and building on existing resources. Dialogue at the community level would also help to foster an atmosphere of mutual aid and support among all age groups.

Priority should be given and government funds allocated to the development of innovative methods of outreach to older people, and particularly to older single women. There is a need to demystify the system, so that older women can understand it and develop an interest in it. Discussion sessions organized at the community level and promoted through word of mouth, church/community bulletins, seniors clubs, medical clinics, and other community channels would be appropriate. Community based efforts to share knowledge of the system and advice on how to access resources would contribute greatly to women's independence in old age.

Need for Increased Income

With average annual incomes of less than \$10,000, one of the greatest barriers to the independence of single older women is poverty. The evidence clearly indicates that low income women need more money. Additional government assistance to older people with low incomes should be introduced. Assistance could come in the form of rental assistance, and concessions for electricity and heating costs, as well as transportation and snow removal costs. For older single women with low incomes, even small concessions would make a significant difference. Government should also introduce a reduced property tax assessment rate for 65-plus home owners with low incomes.

Final Comments

It is apparent that there are housing and support service needs specific to older single women. Government housing agencies and support service departments should be encouraged to compile information which allows the needs of older women and older men to be analyzed separately, rather than grouping them together as "seniors". This will enable decision makers to develop policies which respect and respond to the unique experiences and problems faced by women as they age.

Introduction and Methodology

Focus of Study

This report is about the experiences of 75 older women living in Prince Edward Island. The women make up a diverse group. They have different backgrounds, different personalities, and different needs. They are individuals - despite society's tendency to view them homogenously as "seniors", "the elderly", or "old ladies", and the stories they share reflect the richness and complexities of individual lives.

The focus of this book is on women 65 or over, who are not living with a spouse. They are either widowed, never married, separated, or divorced. The focus is on women living on their own, rather than women who are currently married, and we refer to them here as "single".

Most of the existing information on single older women is based on statistical data. It is possible to build a profile of these women from the statistics available, and to make assumptions about their lives: they are generally poor, often live alone, and are likely in need of assistance. However, statistics provide only half a picture. What *Older Women* offers is information provided by women themselves about the difficulties they encounter in their daily lives and what they believe is required to improve their lives. The report is an attempt to describe and analyze the diversity of women's experiences as they relate to housing and support services needs.

We chose to focus on older single women for a few reasons: women live longer than men and so form the majority of the older population (Statistics Canada, "Prince Edward Island Part 1 Profiles"); women are three times more likely than men to live their final years without a mate (Statistics Canada, "Age, Sex and Marital Status"); and research on old people seldom differentiates between the sexes and yet sexual divisions in society do impact on the lives of older women.

Given that the majority of the current generation of senior women spent their working years as unpaid homemakers or in low-paying jobs without pension plans, they often face their later years with no pension plan except for the Old Age Security/Guaranteed Income Supplement. As such, we assumed that older single women would encounter particular challenges to maintaining their independence.

It is estimated that 26% of Canadian women over the age of 65 who live in their own homes pay over 30% of their income on shelter costs, and 20% pay over 50% of their

income on shelter (Statistics Canada, "Household Facilities by Income..."). The average income for a Prince Edward Island woman over the age of 65 is \$9,244 (Statistics Canada, "Income Distribution by Size in Canada").

We chose to focus on housing and support service needs because housing has been identified as one of the most important quality of life issues facing older people. The opportunity to remain independent and in their own homes for as long as possible is often cited by older people as central to their emotional and physical well-being.

But what about older single women - the individuals most likely to live alone and in poverty? We wanted to hear from the women themselves what they consider their special needs to be. Given their diminished economic resources, what are they facing in terms of housing? What housing and support service needs are specific to older single women? What do women deem to be essential to maintaining an acceptable quality of life?

Unique Circumstances of Older, Single Women

The information gathered during this study shows that single older women do indeed have needs specific to their unique circumstances. Most of the women lived their adult lives with a male partner during an era characterized by female dependence on males and sexual division of labour. When their husbands died, a huge gap was left in terms of finances, experience, and knowledge. This creates multiple disadvantages for older single women, many of whom find themselves impoverished and ill prepared to live independently, especially as home owners.

This report does not claim to address all of the issues relevant to single older women. Indeed, many questions presented themselves during the analysis and writing stages of this report. Once the door is opened, there are endless areas to explore and we are left with much curiosity. Through interviews with a wide range of single older women however, we hope to provide significant information about the circumstances of their lives, particularly as they relate to housing and support services.

Where possible, we have included direct quotes from the women themselves, as a way of highlighting the diversity of women's lives in old age. We have not edited their grammar or "prettied up" their wording, so that readers may gain a sense of the woman herself, not just her ideas. We believe that older women are the most qualified to describe their lives and their needs, and further, that their uncensored voices are important ones to hear.

Urban/Rural Stratification

Seventy-five women were interviewed - 38 in urban areas of Prince Edward Island and 37 in rural areas. Charlottetown, Summerside and surrounding areas are considered urban, as are Souris, Alberton, and Montague.

Residents of P.E.I. may be surprised to see Alberton and Souris included as urban, since they are small isolated communities and offer few of the services normally associated with urban centres. On the Island, even Charlottetown is considered to be a town, rather than a city. Part of what characterizes cities to Canadians is the presence of public transportation, but this is available on a limited basis in only one of the province's communities.

When first proposing this study, we determined that 79% of seniors lived in rural areas, based on our perception that only Charlottetown could be considered urban. However, we discovered that Statistics Canada defines the above mentioned communities as urban (1986 Census), and evaluates other Canadian communities by the same criteria. Therefore, we adopted the Statistics Canada guidelines, and reduced our assessment of the rural population of older single women to 48% (Statistics Canada, "Canada Seniors").

Representation and Qualitative Nature of Study

The intention was to interview as many women in as many different housing types and locations as possible. Clearly, with only 75 interviews, no claims can be made for the representativeness of the sample. However, what can be said is that the women interviewed came from a diversity of situations and experiences and from 42 communities across the Island.

Care was taken to stratify the sample according to ratios found in the larger population of older women. Stratification was according to urban-rural location, rural farm and rural non-farm, county of residence, as well as home owners-renters.

Statistics Canada data indicates that 10% of older women on rural P.E.I. live on farms (Statistics Canada, "Canada Seniors"). Accordingly we further divided our 48% rural sample (see section above on Urban/Rural Stratification) into farm and non-farm categories to reflect that representation. The available data also shows that of the older women living on P.E.I., 15.2% live in Kings County, 33.2% in Prince County, and 51.6% in Queens County (Statistics Canada, "Prince Edward Island Part 1 Profiles"). Our sample was selected to reflect that distribution (11 from Kings, 24 from Prince, and 40 from Queens). Of the older P.E.I. women who declare themselves to be maintainers of households, 56.5 % are owners and 43.5% are renters (Statistics Canada, "Prince Edward Island Part 1 Profiles"). Hence our sample was divided into 45 owners (60%) and 30 renters (40%).

It is important to remember, however, that the study is qualitative in nature and does not attempt to provide statistical analysis, nor does it generalise widely from the women's experiences. Through the statements of the older women themselves, the report does highlight some of the issues of importance which need to be addressed in policies and provisions for older women. It is hoped that this research will be useful to federal and provincial governments when formulating programs and services. The information will also benefit the private sector in the determination of future market opportunities in housing and related services. Also, there is much for the volunteer sector to mobilize on in terms of service gaps and opportunities for social action.

Sample Selection

The women were found through Senior Citizens' Clubs. A letter was sent to the president of every club on P.E.I., explaining the study objectives and asking for names of local women who were over 65, and either widowed, never married, separated or divorced. The letter was followed with a telephone call. Most of these initial contact people provided names and telephone numbers, as well as information including marital status, location of residence, and whether the woman owned or rented her home. From this master list of approximately 320 potential interviewees, a stratified random sample was selected. We then contacted the women, explained our purpose, and requested an interview. In the end, 75 women were interviewed.

There was some concern that perhaps women who belong to seniors clubs are "joiners" and not typical of the larger population of older single women. However, those working closely with senior citizens groups told us that members do represent the "average person". They come from varied socio-economic backgrounds "from all walks of life". The one common characteristic, however, would be that club members tend to have been active in their communities, albeit in greatly varying capacities. Now they continue to be active through their involvement in seniors' organisations.

Based on this advice, we were prepared for a sample that would represent a reasonable cross section but that might exclude women who are not "joiners" and perhaps those who tend to be isolated and inactive in their communities. We were pleased, then, that our senior's club contacts were able to provide us with names of both members and non-members. Although we did not keep track of this variable, our sense is that the final sample contains a good mix of "joiners" and "non-joiners".

Socio-economic Characteristics of the Women

The majority of women (66) were widowed, 6 were never married, 2 were separated, and only 1 was divorced. 58 of the women lived alone. 37 of the women reported annual incomes of less than \$10,000, 27 had less than \$15,000, 5 had less than \$20,000, and the remaining 6 women had annual incomes of less than \$25,000.

The women ranged in age from 65 to 89. Of the 75 women, 32 were between the ages of 65 and 74 years, 37 were between 75 and 84 years, and 6 of the women were older than 85 years.

More than half of the women (45) owned their own homes, while the others lived in rental accommodations. Five women lived on farms. 23 of the 30 renters lived in government senior citizen's housing. Other housing types included private sector apartments (4), accessory apartments (2), non-profit senior's housing (1), garden suite (1), motel - during winter months (1), and bedsitter (1).

We did not interview women who live in nursing homes or manors for a few reasons. First, it would be more difficult to find women in nursing homes willing and able to participate in lengthy interviews. Also, we wanted to avoid the problem of gaining permission from nursing home administrators and family members. The primary reason, however, was that we wanted to hear from women who are currently independent. We wanted to find out from them what is needed in order for them to *remain* independent.

The Interviews

The interviews consisted of both open and closed-ended question focusing on (a) - (k) as listed below. All interviews were taped and later transcribed. No names are used to identify the women, although sometimes the name of their community or their housing type is mentioned.

Questions were designed to obtain information from each woman regarding: (a) current housing arrangements; (b) positive aspects of current housing arrangements; (c) negative aspects of current housing arrangements; (d) preferred housing arrangements; (e) awareness of housing alternatives; (f) use of support services; (g) need for support services; (h) awareness of support services available; (i) awareness of federal and provincial housing assistance programs; (j) perceived quality of life; (k) what is essential to their maintenance of an independent lifestyle.

In our questions regarding support services, we concentrated on those existing services designed to help older people remain independent and in their own homes. The interviewers relied on the publication *Housing Options for Seniors on P.E.I.* (1990),

researched and written by Olive Bryanton and sponsored by the P.E.I. Association on Gerontology.

The booklet was used as a resource to provide the women with information (for instance, descriptions of housing alternatives or support services) needed to facilitate their responses. Most of the women had never seen the booklet before, and all were given a copy at the close of the interview.

Descriptions of Housing Alternatives, Programs, and Services

Throughout the report, we refer to specific housing alternatives, support services, and housing assistance programs available in P.E.I. Full descriptions of housing alternatives are provided in Appendix B on page 67. The descriptions of support services and housing assistance programs are found in Appendix C on page 70.

Maintaining an Independent Lifestyle

To be independent and stay alone you have to have health - mental and physical. And then your mobility to get around. I think those are the essentials. And of course you have to be able to afford it. ... I don't know how long I'll be able to do that.

One major thrust of this study was the examination of "independence". We wanted to know what "independence" means to single older women. We wanted to find out how the women managed to maintain independent lifestyles - what enabled them to do so. We wanted to know what and who was helping them and what more could be done.

Not surprisingly, there was a diversity of description among the women about what constituted independence. For most, however, "independence" meant a practical sort of freedom - something that enabled them to be and go where they wished. As one Summerside woman said, "I do what I want and I can go where I want to go."

For some, independence meant simply the ability to care for oneself. Some women told us that independence to them was just being able to do their work. Others spoke of needing a sense of control over their lives - needing to be able to make their own decisions, to manage their financial affairs, and to have freedom of movement. For some women it meant not being married. For one woman it meant freedom from worrying about not having enough money to pay for unexpected emergencies. For others, independence was a state of mind, the will to "do things for yourself and not expect someone else to do everything for you". For all of the women, independence was synonymous with freedom.

We asked the women what they needed in order to have that essential freedom. The overwhelming majority said that they needed their health first and adequate income second. For this Southport woman it was enough to have good health. "If I had my health I'd have everything. ... As long as I'm healthy and can do for myself and I don't have to depend on anybody. That's my goal." But most of the women we interviewed believed that both health and income were essential to their independence. As this Charlottetown woman said: "Money is not everything; health is important too. But health without money and money without health, neither of them are any use really."

Personal mobility and adequate transportation are also essential for independence - for independent freedom of movement. For the many women who don't drive, that can be difficult to achieve.

They don't drive. It's too hard to get someone to take them here, take them there, take them some place else. So to be independent - mobility is a big thing.

These then are the basic necessities that provide a framework for independent living - health, adequate income, and mobility. What supports are in place to help older women maintain that framework? Although the whole issue of support services is examined in detail in a later section, we will briefly explore the roles played by family, government, community, and the women themselves in supporting independent living for older women.

Role of the Family

Many of the women talked about their reliance on family. They attribute their degree of independence in large part to the support provided by daughters, sons, and grandchildren. Family are frequently cited as the ones who help out with drives to the store and pharmacy; with cleaning the hard to reach places; with doing all the many chores that become much more difficult with age.

Well, in my case - I feel quite independent, and that's due to my own family's care. I never look farther than them.

Some are able to remain in their own homes only because family is nearby.

If I didn't have my family here, I wouldn't be here five minutes. Some people say about me here [alone] in this house and I will say look - if my son wasn't out in the other house, I'd be out of here so fast.

We asked one woman from Ten Mile House what kind of services she would need if her family weren't around. She laughed and replied, "I wouldn't be here - I'd be in Tracadie graveyard".

Role of the Government

Many of the women expressed appreciation for existing government programs that contribute to their increased independence. Those living in government housing, for example, appreciate "having the rent within reason ... based on your income". Helping Hands for Seniors and the Visiting Homemaker Service earned high praise from most of the women who were aware of them. Even though many of the women said they need

more money, the government pensions were frequently praised for their important contribution.

Well I think the pensions are the most important aspect in the seniors' life. They would be very, very miserable without them. That's one great thing that has been done.

Several of the women, however, expressed concern that the medicare program (free in P.E.I.) would be cut - with disastrous consequences for their independence:

If we don't lose this medicare - the medicare program would be the big thing to keep most of us independent. Money is not a big thing in this world when you get our ages - it's health.

Role of the Community

The women held diverse opinions regarding the role of the community in contributing to their independence. Their suggestions included improved community and rural bus services, and volunteer help with shopping, household maintenance, and transportation. Several wished that people would take more interest in their communities.

As far as community is concerned, I find that everybody is so busy looking after their own things that they just don't have the time nor the inclination perhaps, to do it for their neighbours.

- and -

I guess if other people gave you assistance. If some of the young people were interested in you. And I guess I don't even suggest it to anybody, but if the neighbours could keep a closer watch, if your lights weren't on, maybe they'd know there was something really wrong with you. I guess a Neighbourhood Watch would be a good thing.

For many older women, walking is integral to feeling independent. But to a large degree they are dependent on their communities to provide them with safe places to walk. Many communities across Prince Edward Island have made improvements to their sidewalks in recent years, but there is still much to be done. This Southport woman living in her own home hopes that sidewalks come to her area soon.

I don't like the fact that we haven't got a safe place to walk. ... although I walk everyday. I walk up to Kinlock. You have to watch when you're

walking, not to walk when the people are going to work because the traffic is so heavy. When there's cars meeting, there's spots on this road that's not safe to be on. They just haven't room to cope with walkers going along. So that's one of the things I don't like. I think that we could have better sidewalks - and soon, before someone gets hurt!

In the winter, when snow and ice block the sidewalks and roads, foot travel for older women can be impossible without their community's commitment to keeping the walkway's clear. This Charlottetown woman thinks her community could be doing more.

It's not especially nice in the winter time. Because they don't take care of the sidewalks very well and now all last winter there was never a time I could walk down [the street].

The women often expressed appreciation for their community's sponsoring of local entertainment. Some of these were specifically for seniors, but others were for people of all ages, giving older women the opportunity to be in contact with younger people - giving them a reason to get out into the community.

The value of good neighbours was emphasised by a great many of the women in a number of contexts throughout our interviews. One woman we interviewed told us how much it means for neighbours just to keep in touch - "to be neighbourly and you know, pick up the phone. Call. And call anybody that's sick and see how they are." This facet of community involvement is explored in greater detail in the next section, "Housing and Older Women".

Role of the Woman Herself

Family, government, and community can all play significant roles in support of older women, but according to many of the women interviewed, the woman's own mental attitude is just as important.

I mean if you're independent, you want to stay independent. You know what I mean? ... If you want to stay there [in your own home] and you're determined, you're going to stay. That's my idea.

- and -

To look at the bright side of everything is best and to be able to have good friends - and the main thing is to be able to laugh. That's a good way of looking at life. It's pretty hard to do these days isn't it?

- and -

Do things for yourself and don't expect someone else to do everything for you.

Several women recommended steps that older women can take to increase the extent of their independence: by eating a proper diet, by taking care to avoid injury, by driving your own car, and by frugal management of financial resources.

Many of the women emphasised that staying active was an essential ingredient for remaining independent. This 89-year old woman operates a Bed & Breakfast.

I enjoy my work. It's part of my living. I meet people and you're happier if you're busy. I don't know what I'd do if I was put into a rocking chair. Rock myself away - I don't think I'd rock very long. ... I think there's too many people retiring. Retiring too early - a useless life - nothing to live for. I'm sure it has killed a lot of people.

Older women who remain active can contribute a great deal to their families. This 81-year old retired schoolteacher has taught all of her many grandchildren at one time or another.

I teach the grandchildren - when they need it. I teach all of my grandchildren - all of the different families. ... One of my grandchildren is a slow learner, and I took him an hour a day for a whole year and I taught him all the basics.

A Summerside woman finds that helping out with her daughter's child care is good for all concerned.

I really enjoy living alone. I have a daughter that teaches school - it's a one parent family and she has four children and every day there's some kind of thing. They spend time with me and they often have meals with me if the girls are going to their youth group ... and then I take them home and put them to bed. And I'm never lonely. Never lonely.

All of these segments of our society - family, government and community - can contribute. Each in their own way can help older women help themselves to retain the highest degree of independence possible.

Housing and Older Women

Housing has been identified as one of the most important quality of life issues facing older people. The opportunity to remain independent and in their own homes for as long as possible is most often cited by older people as central to their emotional and physical well-being. We wished to explore housing issues within the context of single older women because they are the members of our society most likely to be living alone and in impoverished circumstances.

As can be seen from the information on Tables A-6 & A-7, page 65, the women in our sample reflect that reality. Of the 75 women we interviewed, 58 live alone and nearly half have annual incomes of less than \$10,000. Note that the Statistics Canada Low-Income Cutoff for a person living alone in urban Canada (population < 30,000) is \$12,829. For a person living alone in rural Canada, the Cutoff is \$10,179 (Statistics Canada, "Income Distribution by Size in Canada", 1991).

During the course of our interviews we asked the women about their current housing - what they liked and what they didn't like. We asked them where they preferred to live and about the alternatives available to them should they need to move. Their responses are a testament to their need for a sense of place - to their preference for remaining in their own familiar homes. Even when a husband has died and neighbours have moved away, the older woman's preference is often to stay in her home as long as she can manage.

Current Housing - Preferences and Alternatives

Current Housing Arrangements

Older women on Prince Edward Island live in a variety of housing arrangements. Of the 75 women we interviewed, 41 were living in their own houses and 23 were renting government seniors housing units. Of the remaining 11 women, 4 were in private sector apartments, 2 in accessory apartments, and 1 in each of the following: non-profit seniors housing, garden suite, motel or hotel, bedsitter and condominium. 60% (45) of the women in our sample were living in owned accommodation and 40% (30) in rental accommodation. Statistics Canada data on older P.E.I. women, who listed themselves as maintainers of their households, shows that 56.5% live in owned accommodation and

43.5% in rental accommodation (Statistics Canada, "Prince Edward Island Part 1 Profiles").

Table 1: Respondents' Current Housing Type

Current Housing Type	# of Women Living in this Type of Housing	Description of Housing Type
Her own or family home	41	Lives in a house which she owns.
Government senior citizen's housing	23	Rents a government operated one-bedroom apartment. Rent is set as a percentage of income.
Private sector apartment	3	Rents a privately owned apartment.
Accessory apartment	2	Lives in either an apartment which is an addition to the existing family home or in an independent living space with separate entrance within the family home.
Private sector seniors apartment	1	Rents an apartment in a private sector seniors only building
Non-profit senior's housing	1	Rents a one-bedroom apartment owned by a non-profit organization. Rent is set as a percentage of income.
Garden suite	1	Lives in a mobile home on the grounds of the family home.
Hotel or motel	1	Lives in her own home during the summer and rents a hotel or motel room in the winter.
Bedsitter	1	Rents a room in a non-family home.
Condominium	1	Lives in an apartment which she owns.
Total	75	

Housing Preferences

We asked women this question: "Do you prefer to live here or would you prefer to have some other kind of housing arrangement?" Table 2 on page 14 summarizes their responses. Note that the answers were not offered to the respondent as options to choose

from as in a quantitative survey. Instead, the respondents' initial answers were collated and then grouped into similar response types.

Table 2: Housing Preferences

Code	Response Type	# of Responses	% of Total
1	I prefer to live here	36	48.0%
2	I will live here as long as I am able	19	25.3%
3	I prefer to stay here for the time being	9	12.0%
4	It could be better but it's the best available	7	9.3%
5	I would prefer to live elsewhere	3	4.0%
6	I'm not sure	1	1.3%
	Total Responses	75	

Grouping the first four response types together shows that an overwhelming 71 of the 75 (94.7%) respondents preferred to remain where they were. However, a significant 28 (37.3%) of those 71 (ie. Response codes 2 & 3) immediately qualified that preference with a comment about how uncertain their future is or how failing health or lack of money will likely mean they will have to move. One woman living in her own rural home puts it this way:

I can't picture myself living anywhere else but I suppose someday I'll have to move if I can't look after myself.

Significantly more owners (36%) than renters (10%) answered with response code 2, "I will live here as long as I am able". However, 50% of both home-owners and renters answered with response code 1, "I prefer to live here". The implication is that each group has an equal preference to remain in their current housing, but home-owners have less confidence in their ability to do so.

A further 7 women (those grouped into response code 4) wished that their situation could be different but preferred it anyway, believing that it was the best available. 6 of these women (86%) were living in rental accommodation.

This is the practical reality for the older women we interviewed: they prefer to stay where they are, but know that eventually the time will arrive when they are no longer able to stay. At that point, in order to make the best possible decision, they need to be aware of the alternative housing available to them. To find out what the women perceived their options to be, we surveyed the respondents to assess their level of awareness of housing alternatives.

Awareness of Housing Alternatives

The questions in the housing alternatives survey were presented in this manner. First the respondent was asked, "What do you know about [type of housing alternative]?" If the woman answered negatively, she was prompted with a description of the type of housing and, if possible, given a local example. If she still responded negatively she was scored as being "unaware" of the alternative. If she indicated that she was aware that the alternative existed, she was scored as being "somewhat aware". If she was able to offer some descriptive detail or anecdotal information about the housing type, she was scored as being "aware". Table 3 below summarizes the respondents' answers.

Table 3: Awareness of Housing Alternatives

Awareness of ...	N/R	Aware	Somewhat Aware	Unaware	Total
Government Senior Citizens Housing	0	40	20	15	75
Non-profit Senior Citizens Housing	0	6	23	46	75
Seniors Co-op Housing	0	2	21	52	75
Licensed Community Care Facilities	0	11	27	37	75
Garden Suites	0	5	27	43	75
Accessory Apartments	0	14	30	31	75
Homesharing	1	11	25	38	75
Congregate Housing	2	3	12	58	75
Privately Owned Seniors Apartments	1	3	40	31	75
Hotels and Motels	0	17	44	14	75
Know where to find information on housing alternatives?	6	4	27	38	75

Descriptions of housing alternatives are provided in Appendix B, page 67.

It is clear from the information gleaned in this survey that older women in P.E.I. could be better informed about housing alternatives. Three of the women we interviewed were "unaware" of any of the alternatives we asked about. Over all, the respondents knew more about government housing than any of the other alternatives, with 40 being "aware" and 20 being "somewhat aware" (in total representing 80% of respondents). However, of those not currently living in government units, 29% were "unaware" of them. Of those 15 women, only 1 was "somewhat aware" of how she could find information. The rest were "unaware" of how to find out about housing alternatives.

The level of awareness of most other housing alternatives was substantially less. Just 38 of the women we interviewed were at least "somewhat aware" of Licensed Community Care Facilities. These mid-level care facilities are available in some 20 communities across the Island. Non-profit Senior Citizens Housing and Seniors Co-op Housing fared even worse, with only 29 and 23 respectively of the respondents being at least "somewhat aware" of each.

Three of the housing options covered in the awareness survey (garden suites, accessory apartments, and homesharing) allow older women to remain in or near their homes, while relieving much of the burden of home maintenance. One rural home-owner we interviewed is very pleased with her garden suite arrangement. She traded her house for her son's mobile home. Now the son and his family live in the large family home and she has a small mobile home on the same property. She is close to family, doesn't have to move away from her life-long community, and isn't burdened with the maintenance of a large home.

I think it [a garden suite] is a solution to a lot of people going to senior citizen's homes ... when they could easily get a home like this alongside of some of their family and be a lot happier than in the senior citizens' [housing units].

But alternatives which allow older women to remain in their own homes are not widely known. Of the 75 women we interviewed, 15 (20%) knew about none of them. 32 (43%) were aware (at least "somewhat aware") of garden suites, 36 (48%) of homesharing, and 44 (59%) of accessory apartments. On the other hand, 61 (81%) of the respondents were aware that motels and hotels were available for seniors to rent at reduced rates during the winter months and 60 (80%) were aware of government housing units. It seems that for many older women on the Island, "housing alternatives" means having to move out of their homes.

Reluctance to Leave Their Homes

The older women we spoke with were very reluctant to sell their houses and move away from their homes. Many have lived in the same house for 50 to 75 years; they've married, raised families, grown roots in their communities.

I settled here when I married and I raised my family here and it's very near and dear to me. I don't wish to go anywhere else.

- and -

My friends are all around here. This was where I lived all my life, I was born down the road two miles. So it's my homeland. ... I'm happy here. It's my home.

This Skinners Pond woman was vehement in her refusal to leave:

I wouldn't go to a home. Well if I knew they were taking me, I'd give them black eyes, I guess.

Pressure to Leave Their Homes

There is increasing pressure placed on older women living in their own homes as they gradually become less able to manage on their own. Government housing, because of its high profile, is often perceived as the only alternative to the nursing home. Family members, afraid for their mother's safety and worried about the possibility of long waiting lists, will often try to persuade her to put her name in for seniors housing early. One rural home-owner we interviewed refused to yield to the pressure because she was afraid she would spoil her chances if she put her name in too soon.

No. I didn't put my name in yet because if they call me and I didn't go - well, they wouldn't be very anxious of calling me again.

The perception is that if a senior waits too long to put her name in, she may not have the option available when she needs it - even though that time may be years in the future. According to the P.E.I. Housing Corporation, however, people who decline units are not penalized. They continue to be eligible for future selection. Nonetheless, several of the women we interviewed moved to seniors housing while they were still able to manage their own homes for just this reason. They didn't want to lose their chance.

According to the P.E.I. Housing Corporation, most of the homes they administer have quite short waiting lists. It is only in the two larger urban centres, and to some extent

communities such as Montague and Souris, that there are substantial waiting lists. But even a short waiting period can be too long for an older woman when illness or injury strikes. One urban resident we interviewed, currently living in a private sector apartment, moved there when she was "in a bad state and sick and not able to do much" because she was unable to get into the government units.

Promoting public awareness of the purpose and administration of the waiting lists for assisted housing could reduce the concerns of seniors and their families. Staff involved in the administration of the assisted housing should make it clear to each caller or potential applicant how the waiting lists work. In particular, it should be clearly indicated that there is no penalty for refusal of a unit. Perhaps a letter containing information designed to alleviate these concerns could be sent to each applicant.

Pressure to move out of the home can also arise out of strained living arrangements with the older woman's family. One woman, although reluctant to give us details while being recorded, described feeling obliged to move to seniors housing so that her son and family could have "their own private way of life".

As aging gradually decreases the older woman's capacity to cope with her current living arrangement, the pressure to find alternative housing mounts. Since the strongly stated preference for most of the women is to remain in their homes, it is unfortunate that the most commonly known housing alternatives require them to leave. There is a clear need for these women to be made aware of and helped to understand the full range of alternatives available to them.

Maintaining the Home

It is certain that of the women home-owners we interviewed, almost all have a strong commitment to remaining in their own homes. Each struggles on a daily basis to keep that commitment alive. But many of these women face tremendous upheaval at the time of their husband's death. The combined burdens of grief, reduced physical ability, and much reduced income can often become insurmountable.

The Burden of Home Repairs

One of the most frequently cited reasons for having to sell and move out of the family home is the difficulty and high cost of maintaining the house. This woman, currently living in seniors housing explains why she left her home.

I had a big house in Fortune. I found it hard to keep up: living alone, putting storm windows on, and banking and everything. You had to get someone to help you do it, you know, and pay extra for shoveling snow and cutting grass. All that was extra and I wasn't able to do it.

Houses deteriorate over time if they're not kept up. The women we interviewed mentioned many repairs needed for their homes - repairs for leaky roofs, peeling paint, drafty doors, leaky windows, broken steps, fallen in basements, holes in the walls, faulty furnaces, and water in the basement.

Many of these women had relied on their husbands to do the upkeep work on the house and now find themselves ill-equipped to deal with it alone on less than half the income. For some it's not a problem because they have sufficient money to hire out the work when it's needed. In a few cases the husbands had made sure that the house was well-maintained before they died, and not many repairs have been needed since. Other women face costly repairs with insufficient resources.

This Victoria woman is selling her house and looking for a job as a live-in companion because she can't afford to keep her house now that her husband is dead.

If I had the money, I would gladly stay here for the rest of my days, but now that he's gone it's going to be a burden ...

One woman and an adult dependent both live on her old age pension of \$700.00 per month. She borrowed \$2500, to be paid back over fifteen years, in order to do essential repairs. But even after those repairs were done, the interviewer described the house as being in "total disrepair" and "very rundown".

Even when funds are available to have house repairs done, it can be a difficult prospect dealing with the service people. This Charlottetown area home-owner describes the difficulty of making major repair decisions without adequate background knowledge.

Well, last winter I had my furnace cleaned and the oil man told me it was time I had a new oil tank, which is fine - four or five hundred dollars - and so I had another man come and have a look at it. And he said he couldn't see anything wrong with the tank. He told me to go up to Canadian Tire

and buy a container of "something-7" and spray it all over the bottom of the tank, and take a cloth and clean it off. So there's never been any sign of a leak and it's almost a year. So I mean that was kind of a major decision that I had to make.

Other older women, faced with insufficient money and uncertain control over their future housing, choose to do only a minimum of maintenance. In this way they can attempt to keep at least part of the house in liveable condition.

But if anybody came and lived in it after me, boy, they'd sure tear it to pieces - with the rat holes in the corners out there in the hallway? I live here and in the kitchen and the living-room and it's comfortable.

Maintenance and Assisted Housing

For the women living in government units, maintenance and repair worries are drastically reduced. Many of them moved there primarily because they were no longer able to maintain their own homes. Most report that the maintenance service provided by the P.E.I. Housing Corporation is excellent.

We get good service.

- and -

Yes, I will say they're very - really good.

- and -

If anything goes wrong like leaks and things like that they're always good. They're right here to fix it.

Electricity, Heating, & Property Taxes

The cost of home repair is not the only financial burden for Island women living in their own homes. Electricity costs can run as high as \$90 to \$150 per month. Several of the women we interviewed reported heating bills in excess of \$1500 per year. Increasing fuel and electricity costs have forced a White Sands woman to restrict her living space during the winter.

I don't heat all the house in the winter. I close all but one bedroom in the winter time and the bathroom. And I don't heat my dining room ... Because your oil is so expensive you can't heat it all.

Property taxes are also an increasing burden for women living alone in their own homes. Women, trying to budget on a fixed income, find the assessed value of their houses increasing and their ability to maintain the property decreasing. This Charlottetown area woman living in her own house questions the government's commitment to helping seniors remain in their own homes.

Well, I'll tell you one fact - and I mentioned this to a couple of Members of Parliament - as you probably know, this year the assessment went way up and that puts your taxes up and I think there should be a reduction for seniors. I mean they're preaching for seniors to stay in their own home but they're not making it any easier for us to stay here.

In spite of the hardships, many of the women we interviewed are determined to live in their own homes. How long they continue to do so will depend in large part on their having the resources to maintain their homes in liveable condition.

Effect of Location on Quality of Housing

Proximity to services is of primary importance to the women we interviewed. When asked what they liked about their current housing, a great many responded by listing the services that were easily accessible from their location (given their level of mobility). For many who drove cars it was a great benefit to be "just close enough" to town to do their shopping at the supermarket and drive to the bank when their cheque comes - but not too close. Others preferred to be in the centre of town where services are within walking distance - preferably with no hills.

Although women did speak positively about their access to services, there are many for whom a lack of transportation imposes hardship. One Keppoch woman, who, like many older women doesn't drive, pays a \$20 taxi fare every time she gets groceries.

Another important factor in the location of housing for older women is the view. Several of the women we interviewed stressed the value of open green spaces, trees and sky to their emotional well-being. One woman living in a rural seniors housing project chose to

remain in her extremely isolated location, in spite of her serious heart condition, because the only alternative government housing available to her had such a depressing view.

I didn't like the place at all, it was too dreary for me. So I thought I would tough it out here.

For the most part, however, the older women we spoke with were pleased with the location of their housing, and would not want to relocate. One Charlottetown woman said she felt fortunate just to be living in P.E.I.

It's a nice place to live, Prince Edward Island, that's for sure; the surroundings are cheerful and the people in it are.

Effect of Space and Accessibility on Quality of Housing

The Right Amount of Space

Many of the women emphasised that having the right amount of living space was important to their perceived quality of housing. Most of the discussion centred around the living space available within seniors housing apartments. Of those 23 women currently living in seniors apartments, most considered their living space adequate. The consensus was that more space would be nice but it was enough for one person living alone and that more space would mean more cleaning.

Some of the women, however, found the downsizing from their own homes to seniors apartments a difficult adjustment to make. Some found the kitchens just too small for comfort. Several mentioned that they were unable to have meals in their apartments with family because there was no room for a table. This Alberton woman wishes that her seniors apartment was as spacious as the older apartments on the same site:

Well as far as the apartment goes, if we had a little more room in the kitchen - and I don't know why they didn't make these apartments the same as they made the first ones. Those are lovely apartments over there. They have a nice kitchen. You can put your table in it and things like that, instead of having them stuck in the living room like that. ... There's no room in here for anything.

Some women have chosen not to move to seniors housing because they can't bear the thought of being "cooped up" ("caged", "crowded up") in a small apartment. In their own homes they have room available for guests to stay overnight, which dramatically increases their access to family or friends who don't live nearby.

Women in their own homes find it easier to remain active. They can work on quilting, hooking, wood-working, and other projects and not have to put away the work after each session. For an older woman that extra bit of space can mean the difference between having the strength to continue with the work and having to give it up.

Accessibility of Space

It is not enough, however, for there to be the right amount of space. That space must also be accessible. For some women living in their own homes, an extra set of rails on the stairs can make the second floor available to them again. Others require renovations to the house in order to bring the essential living space - bathroom, bedroom, kitchen, laundry - all to one floor. Some women living in multi-floor apartment buildings can climb the stairs on their own, but find it difficult to manage while carrying anything.

Most of the women reported that their housing was accessible to their current level of mobility. They told us about renovations and furnishings that had been added to their living space which had improved the level of accessibility. But many homes, apartment buildings, and even some seniors housing apartments still require the use of stairs. These represent an everpresent danger to many older women for whom a fall can mean serious injury and often a significant loss of independence. This Summerside woman is living in a two floor government seniors housing building:

As I said before, there should be an elevator. There's a woman fell the other day and she went to the doctor this morning. She thought she had broken a rib, but she didn't. She was carrying parcels up the stairs and she fell and hurt her side.

Living space may be accessible and still not be safe. If a woman has a demonstrable physical problem, such as with her legs or heart, she can ask a doctor for a certificate indicating that she shouldn't be using stairs. In these cases, according to a Charlottetown woman, the Housing Corporation officials will arrange to have her moved to the first floor "whenever there's a chance".

However, as one Summerside woman explained, you have to have "a good, good excuse". Her increasing difficulty in climbing up the stairs with her groceries was not enough of a reason. "They didn't bother with me anyhow. I tried."

It is certain to be difficult to accommodate the needs of all residents in this regard, since not everyone can live on the first floor, but one wonders why seniors are being housed in multi-floor buildings without elevators in the first place.

Outdoor Space

The women living in their own homes had easier access to outdoor space. They often have small gardens which provide them with fresh vegetables, beautiful flowers, and pleasurable exercise throughout the summer. Some of the women have neighbours or family who will do the hard work of preparing the soil for them. With that much done, they can usually manage the rest.

I planted all them flowers out there. They haul the manure and stuff. It's ok if I need it but I do mostly all the weeding and hoeing. They might stop a little bit sometimes and pull a few weeds. She plants the garden, but I tend to it after that, so far. I don't know how long I'm going to last at it. But I like it.

For the women living in government seniors housing the situation is different. Because the land is not owned by the residents, permission must be sought from the P.E.I. Housing Corporation before a garden can be put in. While several of the women we interviewed knew of or had gardens on the seniors housing property, others who were interested in having a garden were under the impression that it wasn't allowed and so didn't pursue the matter further. Perhaps if more residents were aware of the possibility, more women would enjoy the pleasure of their own gardens.

Storage Space

Storage space is also an important variable in the lives of the women we interviewed. Several women living in older houses mentioned that their closet space was inadequate. But at least for these women there is enough physical space available to add portable closet units.

For the residents of many government seniors housing buildings inadequate storage space is a frequent irritation. In some cases space is so tight that when visitors arrive at the apartment there is no place to put their coats and boots. It makes little difference that there is no room to sit at a table for dinner because there is not enough room in the cupboards for extra dishes with which to serve them. The women manage by having family dinners in the common room and storing their own excess clothing under their beds.

It wouldn't hurt one little tiny bit for them to have made a little more cupboards like for hanging clothes or storing clothes. A little more storage space. And you get your winter clothes and summer clothes and bedding and things, where under the sun are you going to put all those things? Stogged underneath the bed, the majority of it. That's no good.

One Alberton woman we interviewed had several suggestions for improvements in the design of storage space. She suggests that cupboards be designed with accessibility for older people in mind - perhaps set at shoulder height so that they wouldn't have to "get down on their hands and knees" to get at the pots and pans. She also suggests that drawers be set on rollers that roll out to allow efficient access to the entire space. Several women suggested that a separate storage room with space allocated to residents (such as is available in the Legion-owned housing units in Montague) would relieve much of the congestion within their apartments.

The amount and accessibility of living and storage space can have a substantial impact on an older woman's quality of life. Too much space means extra work at a time of life when strength is at a premium. Too little or inaccessible space robs her of independence and enjoyment of life. For those working in the field of housing the challenge is in helping older women find the right balance.

A Safe Place to Live

The culture of Prince Edward Island ("the Island way of life") places a high value on trusting your neighbours. People on P.E.I. often leave their doors unlocked, especially in rural areas. A stranger you pass in the street might meet your eyes - perhaps even smile. For many it seems a safe place to live. But even in the relative tranquility of rural P.E.I., reports of violence against women, children, and the elderly are increasing. As in other Canadian communities, there are daily reports of assaults, theft, and other crime. Another source of concern for the many Island residents who heat their homes with wood is the ever present danger of fire. We wished to know if safety was a significant concern to single older women - women often living alone in isolated circumstances.

Of the women we interviewed, most felt safe in their current housing. 2 weren't confident in their safety, and 4 did not feel safe. Concerns were expressed, even by those who

generally felt safe, about front door and building security, reports of break-ins nearby, and fire. "Good neighbours" was the most frequently cited source of reassurance.

Safety and the Community

The nearby presence of neighbours, family, and friends figure prominently in these women's sense of safety. They feel safe in their homes because they know what to expect from their neighbours.

I guess because you know all the people. That's what I figure. If you were living in a strange place, well, you wouldn't know the people and be nervous. I'm not nervous. I lock the door and go to bed and that's all there is to it. There never was anything done so far and I've been here 12 years alone.

For some it's enough to know that if "anything happened" there are people around to help out - people they can count on in a crisis, such as sudden illness, injury, or fire. Others know they can expect their neighbours to help *prevent* trouble.

Having such good neighbours. They keep watch - they each have a key. I go away. I say I'm leaving. I'll be away X number of days, so the neighbour on this side comes over and checks my plants and waters them. The other chap, he guards the house. Watches out for me.

For some women, the decision to remain in their homes has not meant that they continue to live in the safe, friendly environment of years past. In the case of one Montague woman, the community changed around her until she no longer feels safe. Neighbours died and their houses were converted to rental units. New people move in, but they come and go - they don't stay long enough to become known by the long time residents and are perceived as strange and threatening.

We never used to lock our doors here. We would go out and leave our doors but not any more - you can't do that anymore. ... It's a different generation of people and different - I don't know - they don't have any regards for anything anymore.

Another class of "stranger" perceived to be a threat to women living alone is that of passing motorists. The concern is about people coming to the door saying that their car has broken down and wanting to use the phone. One woman living near a bad hill in the country has had this happen to her several times. Sometimes there are bad accidents:

A couple of times there were accidents down here and they came up here to use the phone. One time early, early in the morning - must have been about 4 a.m. or so. I was nervous about coming down. They talked to me through the upstairs window and they said the car went into the ditch down here and he said I think one of the guys is dead. I want to use the phone. So, what could you do? I had to let him in but he just used the phone - there was no problem. He wasn't dead - the other guy - but he was out, [unconscious] I guess. I don't know what they did. They were coming down the hill there and they went into the ditch on that side of the driveway and struck the culvert and flipped over the culvert upside down on the other side of the road. It was a sorry looking sight. And he was a sorry looking sight. He was bleeding and anyway I let him phone the RCMP.

Reports of break-ins and vandalism nearby are also a source of worry for older women living alone. Few of those interviewed seemed "nervous" about it, choosing rather to focus on the fact that they were so far unscathed, but the stories do seem to undermine their feeling of safety. "I don't know if you can feel safe anywhere now, really. It's terrible."

One White Sands woman says that a lot of the older women she knows would rather be living outside the village (Murray River) because of recent break-ins there. Other women feel that their safety in government housing units is better than in their old homes.

Well that's one good thing I think about living in homes like this. I've never heard tell of anybody breaking in to a senior citizens', have you?

Regular police patrols also provide some assurance of safety, according to several Charlottetown residents. One woman we interviewed counts herself blessed to have a police officer as her next door neighbour.

Building Security

Front door security was a safety issue given a high priority by the women we interviewed. Most women indicated that they regularly locked the door and that doing so helped them to feel safe.

... I certainly wouldn't sit around here alone without having the doors locked, the screen door locked or something. But that's just for my own peace of mind.

Not all older women have that peace of mind. One Charlottetown woman living in a government housing unit says that everybody's biggest complaint in her building is the

poor quality of security. The front door lock requires the use of a key to open it *and* to lock it again. Thus, if anyone forgets to lock the door going out or in, it stays unlocked - often all night. This problem of easy access to the building is compounded by a sign at the front door listing the names and room numbers of all the residents:

I don't know what you think, but I don't really appreciate that sign being up there. I live too handy the door and they know I'm [room number], well, anybody can come in here anytime of the night, really ...

Fire Safety

Fear of fire was also identified as a concern. The danger of having to deal with wood stoves is one of the reasons some older women move out of their homes and seek alternative housing. They feel safer not having to worry about it. But fear of fire is a worry for another reason. Some of the government housing units are set up with only a single exit from the apartment into the hall and from there to the main exits. Women in these units would feel safer if they had a second exit in the apartment in case of fire. In the meantime, though, one Alberton woman says if there is a fire she'll just "pick up a chair and put it through the window."

Although there are concerns, most of the women we interviewed feel they are living in a safe place. They feel safest where they know their neighbours and have adequate security arrangements. This practical outlook is summed up by one New Dominion woman still living in her own home:

I lock the doors, I'm close to the Lord, and my neighbours are there to protect me if there's any reason.

The Benefits of Good Neighbours

Good neighbours are important to single older women on P.E.I. We asked the 75 women we interviewed the following questions: "What do you like about living here", and "What makes it easy or enjoyable for you to live here"? 36 of the women responded by speaking about the value of good neighbours.

Neighbours Helping Out

What makes good neighbours good? One New Glasgow woman phrases it succinctly: "Well, *my* neighbours help neighbours." Some older women have neighbours who help out in practical and often essential ways, by clearing the lane in winter, doing housework, providing transportation, and helping with the gardening - help unasked for and given freely.

So my neighbours next door they come and they till up a bit of a garden for me because they say "you're not giving up yet". This year I said, "This is it, I'm not having a garden". They came over and they tilled it again and then she came and helped me put the seeds in. You know, they're very good to me.

Other women have to get by without that kind of help. One woman we interviewed lives in an area where so many of the husbands have died that the community is mostly widows, all of whom are coping separately with their grief and struggling with their day-to-day living.

The place is full of widow women around here. By the time they do their own work, they don't feel like coming to say to you, "what do you want done?" - they feel the same way as what I feel towards them. I don't have time to help them, and I don't feel they got time to help me neither.

Some of the women told of neighbours helping out in times of grief or illness.

If you're not feeling well they're at the door. They don't make a nuisance of themselves, you know, but they'll come and if there is anything they can do - they will.

Social Relationships

Many women expressed appreciation for their neighbours' companionship - as one Charlottetown woman put it:

Well you always have company - [living] right next door to neighbours means a lot.

For women living in the government housing units, that companionship is often close at hand. Most of the government buildings have common-rooms which are used as gathering places. The usage varies - it's a common area to meet for a quiet chat; a place to have friends or family to dinner when there are too many for the apartment. There are meetings

and church missions, card games and bingo. There are parties for birthdays and Christmas and the occasional music concert. However they are used, the common-rooms provide a place where neighbours can get together and enjoy each other - especially in the winter when travelling is difficult.

... winter is great here! It's just great. I can't wait for it to come again. It is great. We're always in the rec room. We live there. (laugh) We have suppers and little get-togethers - you know - lunches and - We have a club, too - we have a friendship club of eighteen and that's the community and then we always meet here when we have the meetings.

Living with neighbours in such close proximity, however, is not an unmixed social blessing. Several of the women living in government units, when asked what they didn't like about their current housing, described unsatisfactory social relations with their neighbours. Fewer women living in their own homes mentioned their neighbours in a negative context, and when they did, were usually concerned with the appearance of the property next door.

Many of the women we interviewed who live in their own homes or in private sector apartments believed that they had better privacy than they would have in government units. This O'Leary woman prefers her apartment.

Yes, it is more enjoyable, because I can have private company come in. You close your door. Well, they [women in government housing] do too, but then everybody's looking. "Who's she got coming - who's that, who's that" - you know - everybody wonders. But here, nobody pays any attention.

The degree of social interaction within the government housing units seems to vary greatly from one to another. Interviewers noted that in some buildings most of the residents' doors were open. People were visiting each other and calling greetings from the hallways, friends were chatting in the common areas. In other buildings, all of the doors were closed and the halls and common areas were empty. In one instance, the interviewer observed this contrast between two buildings in the same housing project. One Charlottetown woman we interviewed describes how closed doors make it difficult to be friendly with her neighbours.

I know myself, if you're going down the hall and the door is open and somebody is waving at you - that's fine, you don't have to go in but it's nice to speak. But if the door is closed you're not going to go ring a bell or knock, because you don't know, maybe they might be resting or something. That's very true. The doors are always closed here.

In some cases, neighbours are not available at all. One woman we interviewed has lived in isolation for many years. She lives in government housing in a small rural community halfway up a steep hill with few houses nearby. The building has just a few units and until recently she was the only woman resident. She has poor health, which prohibits her from walking any distance, and no car. Her nearest family is 10-15 miles away and can provide only minimal transportation help. This woman's access to companionship has been extremely limited. Fortunately, one other woman recently moved into the building.

Keeping Good Neighbours

Given a choice, the women preferred to live where there are good neighbours. They also preferred to remain in their own homes in the communities wherein they have invested much of their lives. Some of the women we interviewed, though unable to remain in their own homes, have been able to find alternate housing within their communities and thereby maintain access to their friends and neighbours.

This O'Leary woman has been lucky enough to find government housing in the community where she has lived for many years:

Oh we're all friends. You know we've known each other. Mostly people we went to school with or - yes, neighbours. Most of them from around different areas here that we went to parties and things with. There's not too many that's really strangers.

The woman who lives in a mobile home on her family property said that an important benefit of her [garden suite] arrangement is that she has stayed close to friends and neighbours. "I think that's better than moving away among all strangers."

For some who are unable to remain in their communities, it's important to find a friendly group of new neighbours who are accessible. One Souris woman finds quite a difference between two buildings in the same housing complex.

I like here. Cause I find them all friendly and it's not like this at some of the units, you know. I go over sometimes to visit some over in the other [building], but they never seem to visit any one at all hardly. The doors will be shut. ... I'm glad I'm here, not over there.

"I'm glad I'm here, not over there" - a statement that is characteristic of these older women - wanting to stay put, appreciating what they have and always mindful of others less fortunate. Their needs are simple: a home, good neighbours, enough money to live on, and a little help with home maintenance - a safe place with friends nearby.

Support Service Needs of Older Women

We asked the women their views on the support services and housing assistance programs which are designed to promote independent living for seniors. There were several things we wanted to find out. First, do women know that these programs exist? Do they know who to contact for information? What programs and services do they use and what is their experience of them? Finally, what is essential to women to remain independent and enjoy a reasonable quality of life? Are more services needed?

Table 4: Awareness of Support Services

Awareness of ...	NR	Aware	Somewhat Aware	Unaware	Total
Community Support Service	16	1	11	47	75
Home Care Nursing Program	0	15	42	18	75
Occupational Therapy	1	5	28	41	75
Visiting Homemaker Service	0	13	52	10	75
Adult Protection Service	1	0	8	66	75
Physiotherapy	0	8	34	33	75
Seniors' Infoline	0	8	16	51	75
Letter Carriers Alert	1	3	16	55	75
Meals on Wheels	0	32	41	2	75
Lifeline	0	19	46	10	75
Healthline	1	4	10	60	75
Equipment Loan Service	1	26	43	5	75
Community Response Program	0	4	20	51	75
Know where to find information on support services?	5	8	33	29	75

Awareness of Existing Support Services

Direct questions to the women we interviewed were limited for the most part to the services featured in Table 4 on the previous page. However, conversation was not limited to these services. One woman talked about service provided to her by the Canadian Institute for the blind, for instance. Her eyesight had deteriorated to the point where she could see shadowy shapes only. Through the CNIB, she was able to borrow books on tape and receive items such as a large print calendar.

Lack of Awareness

It is important to note that most of the women were "unaware" or only "somewhat aware" of the support services offered to seniors in Prince Edward Island. The total number of "unaware" responses was higher than the total number of "somewhat aware" responses. Very few services were well known to most of the women.

Note: Descriptions of Support Services are provided in Appendix C, page 70.

Perhaps most significant is our finding that 51 of the 75 women interviewed had never heard of the Seniors Infoline. This is the one service on P.E.I. which, if utilized, could open the door to all other services and programs for seniors. Through the Seniors Infoline, older people can talk with someone who has a wealth of information on available services at their fingertips. But well over half of our sample didn't know it existed. Not surprisingly, most of the women had no idea or only some idea as to how they could obtain information on support services.

The services best known to the women were Meals on Wheels, Red Cross Equipment Loan Service, Lifeline, Visiting Homemaker Service, and Home Care Nursing Program.

The services least known were Adult Protection Service, Healthline, and the Seniors Infoline. The Red Cross Community Response Program also received a low awareness rating.

How Information is Circulated in P.E.I.

A variety of methods are used to promote services to seniors in P.E.I.. Service providers make presentations to seniors clubs, and advertisements regularly appear in the telephone directory, local newspapers, radio stations, and a local seniors magazine. Posters and notices are displayed on medical clinic walls as well as grocery store and church bulletin boards. There is a special guide for seniors in the front section of the P.E.I. telephone directory, and a comprehensive resource manual, "Services for Seniors" was recently produced by the Department of Health & Social Services.

It appears that reasonable advertising and promotion efforts are already in existence, yet older single women are not aware of programs and services.

Current Use of Services

The few women who were most knowledgeable about services tended to be actively involved in seniors clubs, and seemed to make it their business to know about services for seniors. Most of the other women knew about services through their own experience or that of someone close to them. Either a husband, family member or friend had benefited from the service, or less likely, the woman had herself used the service.

Only a few women we talked to were currently using a service - one woman receives weekly visits from a visiting homemaker who vacuums her floors and does the laundry. Another receives Meals on Wheels three times per week.

Need for Support Services

61 of the 75 women told us that they had never accessed a support service or housing assistance program for themselves. They tended to be familiar with services such as Home Care Nursing or the Equipment Loan Rental because their late husbands had needed them. In many of these cases, access to the services had been initiated by health care professionals, following the husband's hospitalization. The women seemed both proud and relieved that they had not yet needed to use these support services for themselves. "Up to now, thank god, no."

The women tended to share a conservationist philosophy regarding services. They preferred to under-utilize programs and services in hopes that when they really were needed, they would still be there. Even women who were obviously in need of services, or assistance with their home, believed that there were other "needier" people. Most would rather do without, struggle along, or get help from family and friends.

As long as I could keep away from the government, I would.

Of those women who said they had used support services, most had used them for short-term emergencies, following an illness or injury.

I had an operation - that started me. I had a bowel operation for cancer and had to have Meals on Wheels then and it was wonderful.

- and -

Ah, two or three summers ago I asked ... for a little help with my cleaning - 'cause I had a bad back - so someone came.

- and -

I had an operation, see, and I couldn't electrolux or clean, and after my husband died it was marvellous to have somebody come in and clean up your house and chat.

Critiques and Appreciations of Support Services

Since many of the women were not aware of the support services and housing assistance programs, we heard correspondingly few testimonials or critiques. They could not comment on programs or services of which they had no knowledge. However, the experiences the women did convey are significant and worthy of attention.

Meals on Wheels received glowing reports from all women who were familiar with the service, and was unanimously perceived as a vitally important, high quality service. It was known to most of the women we interviewed and was considered to be essential to seniors' independence.

A nice big dinner comes in and no dishes to wash or anything. My sister had that all the time - 3 or 4 days a week - and she just loved it. You know, you have no charge and it's kind of like a surprise. Some people said their dinners weren't good, but I thought they were great, and the variety! You get a dessert and a dish of soup. And a lot of people have the soup and the dessert for supper. It's a wonderful thing and it's cheap too.

- and -

... there is a lot now comes out of hospital and apply for the Meals On Wheels for a while. Or there's a lot of older people that can't get their meal and they get a good hot meal. Everyday except Saturday and Sunday ... So that's wonderful because they wouldn't be cooking a meal for themselves. They would probably open a can of something. But if they get one hot meal in a day that's good. Especially if they're diabetics and you know we have that - we have different diets like ... It's a wonderful thing for the older people.

- and -

There's one thing now since my eyesight - well, my left eye is pretty well gone - I get my Meals On Wheels at noon time. And that saves me cooking me dinner on the stove. The doctor advised not to go around the stove any more than I could help, for fear of getting burned.

A strong criticism expressed about Meals On Wheels was really a demand for expanded service. The need was identified for service to seniors in rural areas. Service is currently provided by volunteers and is limited to the larger communities. This is a great disadvantage for older rural women who are isolated and in need of outside services. As one woman pointed out,

You can't get Meals on Wheels in the country and that's one thing against it ...

The Visiting Homemaker Service received a high level of appreciation. Most women saw it as extremely important to the independence of seniors. Many knew others who were currently benefitting. One woman spoke of an 80-year old who lives in an apartment and receives daily homemaking service. Another, who was not aware that the service existed, suggested that one be developed. Few of the women were currently using the homemaker service. They simply realized that a time would come when they would not be able to perform certain household tasks.

If they had somebody come in and help them - you know - once a week to clean the place, or once every two weeks; well they could stay there [at home].

- and -

They could have these ladies that come into the home perhaps a couple of days a week and do some chores for them and perhaps bath them, and fix them a meal and do whatever they want. And that's a wonderful help to them. Makes them stay independent, to a certain extent, much longer, I think.

One woman who had a gall bladder operation reported this of the Visiting Homemaker Service:

I applied and they came four different times ... Wonderful. Just wonderful. I'm not that fussy, so - but they're just - they do whatever they have to do. You don't have to boss them or tell them. They just ask what you want done and they go ahead and do it. Really good.

Older Women's Fears and Concerns about Support Services

Several of the women were particularly concerned that there are not enough Visiting Homemakers to provide service to the growing numbers of seniors who need it. One woman living in government seniors housing told of her 87-year-old friend who had recently moved to another town to a licensed community care facility. Prior to the move, her friend had been receiving the Visiting Homemaker Service once a week. The woman expressed her opinion that her friend may have been able to stay in her apartment longer if the Visiting Homemaker Service had been increased to several visits per week.

... her memory is good and everything, and I think if she had had a little more help she would have loved to stay longer here ... because she calls here every day and now you can tell she just misses it.

As mentioned earlier, many of the women expressed relief that they were not dependent on government or community support services. This relief was tempered somewhat by acknowledgement that likely, in the future, they would be less able to do things for themselves. Women expressed fear that they might in future need a service, only to find that the service was not available to them. Strong concerns were raised about funding for the Visiting Homemakers Service.

I'm fine now, but 10 years down the road I might need the visiting homemaker to come in. But do they have enough visiting homemakers is the

thing. Do they have the money to train people to do this sort of thing, without spreading it too thin? ... I think that there's not enough. There should be more people. I guess there are more seniors than anything else now and there's going to be more than that in the next 20 years or so. It's an older society.

- and -

I know the homemakers here have a lot of trouble ... We had the one homemaker; she came the one morning. And she had to hurry it up because they're very busy. There ain't half enough homemakers to cover the Island. There is so many people living at home now and needs so many things and more.

Among all of the services that the women talked about, the Visiting Homemakers Service and Meals On Wheels seemed most important to them. When they were asked what could be done to help senior women remain independent longer, these existing services were recommended most often. The main concern was that services need to be extended to rural areas and expanded to keep up with the increasing demand.

Housing Assistance Programs

The women we interviewed were asked to share what they knew about the federal and provincial programs named in the chart on the next page. Since we expected that programs may not be known by their actual names, we also gave brief verbal descriptions of the programs. Regarding the Residential Rehabilitation Assistance Program for Home Owners, for instance, the interviewer would say, "It is a program offered by Canada Mortgage and Housing. If you own your home and have a low-income, it can help pay for renovations to your house."

Table 5: Awareness of Housing Assistance Programs

Awareness of ...	NNR	Aware	Somewhat Aware	Unaware	Total
Tax Deferral Program for Senior Citizens	6	3	9	57	75
Emergency Home Repair Program for Seniors	7	7	24	37	75
Helping Hands for Seniors	6	8	44	17	75
Residential Rehabilitation Assistance Program for Home Owners	7	8	23	37	75
Residential Rehabilitation Assistance Program for Disabled Persons	6	0	14	55	75
Know where to find information on housing assistance programs?	10	9	24	32	75

Note: Descriptions of Housing Assistance Programs are provided in Appendix C, page 70.

Since 30 of the 75 women we interviewed were renters, and consequently less interested in housing assistance programs, we focus here on the responses of the 45 home owners.

Women's Awareness of Existing Housing Assistance Programs

Lack of Awareness

Of the five programs, only Helping Hands for Seniors was reasonably well known, with most women being "somewhat aware" of that program. The other housing assistance programs were not well known, and the women were "unaware" of these programs twice as often as they were "somewhat aware".

Slightly less than half of the 45 home owners were "somewhat aware" or "aware" of where they could get information about these programs. Most of these women said they would call the P.E.I. Housing Corporation, or as some called it, "The Housing". However, 20 women said they had no idea how they could get information.

It was common for the women to have "heard something" about housing assistance programs in general, but have no knowledge of specifics. They might have a vague awareness of government grants, but no concrete information. The following comment was made by a woman whose home was sorely in need of painting. It illustrates the nebulous awareness many of the women had of programs and services for seniors.

But they say that there's children out for painting for old age. I don't know, I never, did you hear any about it?

One woman told us that she had heard a radio advertisement for Helping Hands for Seniors, but by the time she got home, she could no longer remember the telephone number. After two or three calls, she was directed to the correct office. Other women in similar circumstances may have been less successful in their search. It is worth repeating that 20 of the 45 home owners had no idea how to obtain information if they needed it.

Another woman's home was in need of essential repairs. She had drafty windows and a ceiling "leaking like a basket". The house was deteriorating because she could not afford the repair costs, nor could she cope with the heating bills she incurred to compensate for the drafty windows. She was not aware of government housing assistance programs.

Negative & Incorrect Perceptions

The Tax Deferral Program was largely unknown. When the program was described to the women by the interviewer, women overwhelmingly responded with negative comments. They clearly thought that the disadvantages of the program outweighed the advantages, and many seemed insulted. One woman who was already familiar with the Tax Deferral Program had this to say:

I remember one time quite an important man was here canvassing for election and he was asking questions and I said "I have a question for you too: If you like senior citizens to live in their own home, how come you raise the taxes every day?" He said, "You don't have to pay them." I said, "What?" He said, "No, but when you leave we'll take the house." So I said, "Well forget about that."

Although some seniors may fear that they will have their homes taken if they use the Property Tax Deferral Program, this is not the case. Government would only claim the value of the deferred taxes. It seemed that the women were loathe to enter into any arrangement that would lower the value of their estate, even if it would mean a significant increase in their current standard of living. Perhaps this is understandable given that this current generation of 65-plus women grew up in a cash era. Many of the women were

very proud that their mortgages were fully paid and they had no debts. They tended to see the tax deferral program as going in debt to the government, and risking their only asset. Pride was also a factor. The women were proud to have always paid their taxes and contributed their share to society.

Still, their automatic aversion to such a program seems unfortunate, since the same type of arrangement could be made through government-funded housing agencies for loans to finance repairs, renovations and home maintenance. In this case, the value of the woman's estate would probably not suffer, since renovations and maintenance would protect and possibly increase the market value of the home. Perhaps such programs will attain greater popularity with future generations of older women. It may also be worthwhile to develop a public education campaign geared to adult children of senior citizens, since they often act as advisers to their parents. It is possible that many adult children would prefer their mother to live well now, no matter how it might effect their inheritance.

Experience with Housing Assistance Programs

As previously stated, 51 of the 75 women said they had never used a support service or housing assistance program. Although most of the women had no direct experience with the programs, the testimonials we did receive are noteworthy.

Helping Hands for Seniors was praised highly by those women who had used the service. (Most had not.) It was considered to be very important for two reasons. By using this program, women are able to avoid the problems associated with finding and hiring workers, and the cost is minimal. Since many of the women are on fixed incomes of less than \$800.00 per month, even the cost of yard work presents a financial hardship. Thus, Helping Hands for Seniors is well regarded among the senior women we interviewed.

And by golly ... I got a call and they had two students who could come with me for two days. It was a girl and boy - I suppose they'd be late teens. And you talk about good workers! They did all my white fence there all the way along. Cut grass under the fence and worked like little Trojans. They got it all done for me ... I really appreciated that. All I had to do was provide the material, and I guess they were paid by government.

Some women had also received grants from provincial or federal government housing assistance programs to help with the cost of renovations or repairs. The work they talked

about included new storm doors, new roofs, siding, steps, flooring, and bathroom installation. Here, two women share their experiences with housing programs.

I'm on a fixed income and I try to keep it up as best I can but the major repairs I just can't do. And I had aluminum siding put on it some years ago when they had a deal on that - they paid a thousand dollars or 12 hundred or something like that, and I managed to get that on. And then they had another deal on a few years ago where I had got the roof shingled. Through the housing - I guess it was the housing ... and right now it needs painting which I can't afford to do.

- and -

They just don't hand out money without a reason, you know. They ask you what you have in the bank, and all that. And I never - we were always used to doing our own thing, so - but I appreciated getting that done because it would have been a lot. It was over a period of three years with different needs. They put in the two cellar steps and, well, things I couldn't have afforded. Otherwise, it would have been better for me to move away. And I think they like you to stay in your own home if they can. The first help I got - they wanted to know if I'd be here ten years. I said I hoped to be, if my health was good. I was here a good while after that.

Need for Housing Assistance Programs

Ability to pay for repairs and maintenance was of crucial concern to the women home owners. 23 of the 45 home owners reported annual incomes of less than \$10,000, or less than \$800 per month. The cost of maintenance represented a major financial hardship, or meant that needed upkeep simply did not get done. One woman had to forgo a new roof, even though she was eligible for an assistance program, because her portion of the cost was still too high.

Well, I'll tell you about one experience I had when I was living by myself. I thought I should have the roof of my house done. So I applied to the Housing Authority I guess it was, I can't remember ... to find out how much they would allow me. I had to get the work done. Do you know what they

said? \$750 to get my roof done on the house ... It was no good so I dropped it.

The Emergency Home Repair Program pays 50% of costs, up to \$1,000. Hence, an older woman who needs a new roof at a total cost of \$1,500, would have to contribute \$750 of her own money. But if the woman does not have \$750 to contribute, the housing assistance grant is of no value. (According to the P.E.I. Housing Corporation, very few program applications are cancelled for affordability reasons. The Emergency Home Repair Program serves over 100 households with older women each year, most of whom have incomes of less than \$10,000. It seems that most of the women who submit applications have the savings needed to contribute to their share of costs.)

A widowed Alberton woman spent her life's savings on new siding for her house:

... you see the siding, it took \$3,000 to get that done. I've been saving for sometime. I really was saving for my funeral expenses and I just put it on that instead. They'll manage to get me buried somehow.

In a different case, a woman lives with a leaky ceiling and drafty windows. She said that she has been denied government assistance and cannot pay for the work herself.

Some of it is not in very good condition and I went after the Housing Authority to give me a little hand to help me out. And if I don't want to go to a home I can live here cheaper than it would cost them to put me over there, but they wouldn't do a thing for me ... Well the ceiling there has to be fixed - bad. ... And two windows. And I don't think I ask too much.

It is not clear why the woman was unsuccessful in obtaining government assistance, or what circumstances surrounded her application. What is clear, though, is that the woman perceives that she has no choice but to suffer the poor living conditions or move to a seniors home.

The Role of the Family and Community

Many of the women rely on family members to help them with the challenges of everyday living, with neighbours and friends often providing secondary support. Family members perform a myriad of services including housecleaning, chauffeuring, shopping, splitting

wood, snow shovelling, yard work, meal preparation, sewing, repairs ... etc. One woman has a daughter who comes to look after her three times a day.

This is not to say that each woman has family members who do all of these things. There is a wide spectrum of family involvement. Some women have no support from family members at all, even though they need assistance. Some women do almost everything themselves, because they are able, and receive only occasional help from a daughter or son. Still, we have heard story after story about the special role of family members and neighbours.

Family Supports to Older Single Women

Last winter my daughter would say "it's no more trouble to cook for three than for two", so she would come sometimes, two or three times a week, with a hot dinner at supper time.

- and -

Well my brother and his wife live over in Harbour view, and they're always dropping in and they're always - I have a marvellous family. When I had my operations they just practically fed me here. Brought in meals for me and everything you know. Oh they're wonderful ... She will come in and vacuum and do anything. Or just come in and visit and take me out for coffee, or go for a ride. Or whatever they happen to be doing, they'll call me along.

- and -

Well, I call up my son ... Last week now I started to wash and whatever I did I blew the fuse, but I couldn't read the panel to see where to put the fuse. I couldn't tell which one was which. So I had to call him to come down.

- and -

Well, my daughter in Summerside, her husband is a jack of all trades. So if I want a light bulb put in, I don't trust myself to get up on a step ladder anymore, because I seem to lose my balance easily. So they do all those little things. They put up the lights for Christmas, and decorate the trees, and do all my plumbing or electrical work that he can do. And she does my

sewing. If I get a pair of slacks, she hems them and if something is a little too big or small she does that.

- and -

I have a phone by my bed and my son calls me every morning before he goes to work to see if I'm alright. He never goes to work a morning at 7:30 but he calls me. "Get along alright last night, Mom?" And if I want anything they're always here to do it for me.

- and -

I was talking to a lady this morning that was down here and she fell here, oh I guess about 2 months ago now ... and she hurt her back. Now her daughter is moving home from Calgary. She's going to look after her. So, she's that fortunate to stay in her own home which is a good thing, you know. And there's an awful lot of people I'm sure, if they had the right help and everything else, they would stay in their own home longer.

Need for Support to Caregivers

Given that family members are often a major source of support to older women, family members need formal services to assist them in carrying out their roles. One such example was raised by a respondent's daughter. The daughter lives with her mother in order to provide 24-hour care, and for the most part is doing just fine. However, she would like to take an occasional holiday. While she can easily find someone to take her place during the day, she has yet to find someone who will stay overnight with her mother. Without the possibility of vacations, it seems unlikely that this caregiving arrangement can last indefinitely.

Limitations of Family Support

Not every woman we talked to was blessed with family support. One woman had two adult children who live with her and are dependent on her. Other women had family in other provinces, or no family at all. What we heard often, though, was that family members did live nearby, but were too busy with the demands of their own lives to offer much in the way of support.

No, family are too busy. It has to be someone who's in the job so they can be able to do that. No, family can't do all those things.

- and -

I do have some [family] yes, but they're never home. They all have things to do. So they can't be with me.

- and -

They're all so busy they don't even - you know how young people are eh? They fish and do the moss, eh? But anyway.

- and -

Well, she's - she works all the time and she has two boys and that, she does all her own work so that keeps her busy ... They're always too busy doing for themselves ... She works every day and by the time she does her housework and be with them, she got to have a few hours off to herself.

For the women who do not have family members to help out with chores, household tasks and everyday activities can become a hardship. Women who do not drive automobiles are especially disadvantaged in the absence of family support. Since there is no public transportation in most P.E.I. communities, these women must beg rides, stay at home, or pay expensive taxi fares - often a combination of the three.

Household Services and Poverty

Maintenance and repairs were problematic for the women homeowners. Most are widows and their husbands had always been in charge of repairs and maintenance work.

Due to the sexual division of labour which operated within their marriages, the women were lacking even the most rudimentary knowledge of maintenance and repair work, or how to operate appliances and machinery. They also lacked experience in hiring tradespeople, and determining fair payment. When the husbands died, they left a huge gap in terms of finances, knowledge, and experience. This creates multiple disadvantages for older women, many of whom find themselves ill-prepared to live as independent homeowners.

... my husband is gone and that's the missing link you know. It's difficult for a woman to make decisions you know, especially with repairs. I do talk it

over with my son but there's various things I have to go out and do on my own you know.

- and -

Yes, it's hard because if anything goes wrong you feel like you have a lot of responsibility which a woman doesn't have usually if a man is around. It is the man's job to look after the furnace or look after the lawn, or if anything goes wrong with the house he is always there to ... look after that - but that's what I find hard here. When something goes wrong, sometimes, well, we don't know how to go about it - to get it fixed you know. We have to ask someone who we should call for that. And it's a headache. That's why we want to move into a little manor. There's a manor not far from here, and we made application there.

Poverty is a major impediment, since money is needed to hire tradespeople. Women talked of having to hire people to do a wide variety of tasks including housecleaning, yard work, snow removal, driving and home repairs. The need to hire out creates a major financial burden for many senior women, especially those whose fixed incomes are below \$10,000 per year. (Some women said they pay family members to perform chores, but at less than commercial rates - this saves the woman money, the worker is someone she knows and trusts, and she is able to contribute financially to her family members.)

The cost of snow removal was often mentioned as a financial hardship. One woman said she sold her house because "it was too much shovelling snow in winter to get out of the yard". Other women talked about their frustration at paying for snow removal, only to have the snow plough come along and fill in their driveway again. For younger, or more financially solvent people, such a situation is an annoyance, but for these women it is more serious. Similarly troublesome are the not unheard of situations where the hired person comes to blow out the lane during a lull in the storm. Unfortunately, the snowfall resumes and the lane has to be blown out again. The hired person must be paid twice. For a single older woman who really can't afford to pay once, that second payment can be ruinous.

Consider this: a woman has a monthly income of \$700.00. During a bout of snowy winter weather, she has to pay for snow removal four times in one month, eating a \$60.00 chunk out of an already meagre budget. Then her washing machine needs repairing, at \$50.00, and carefully rationed taxi rides for the month accumulate to \$30.00. She has only \$560.00 remaining and hasn't begun to pay for food, heat, and clothing.

As one home owner pointed out, poverty presents a fundamental obstacle to her quality of life and hampers her ability to maintain her home.

Money would make my life easier. Sometimes through the winter I'm left with only \$100.00 for the month after bills are paid. Not nearly enough for food, entertainment etc. Heating takes most of my money. There should be some way to help with costs of oil and wood.

Women also must hire workers for chores like pruning trees, scrubbing floors and ceilings, washing windows, appliance repairs, and other tasks required to keep up their homes. Either the women are not physically able to perform the tasks, or they do not have the expertise. Chores once performed by herself or her husband are gradually hired out. Since hiring workers is a part of life for many seniors, one woman suggests that a regulated system or agency would be helpful. Her comments refer specifically to cleaning services, but could apply to other household services as well.

I would like to see a cleaning service of some kind organized. I think one of the things about seniors is the fact that they have to be careful about people. Strangers could come in and steal them blind. I'd like to see some way of organizing a cleaning service that's bondable and trustworthy that seniors could depend on. You just can't take someone in off the street and put them into your house.

One woman we interviewed had a summer residence and a winter residence. She moves to a motel in the winter to avoid the seasonal hardships, and returns to the country when the snow melts and the weather warms up. For her, and for many other P.E.I. seniors, this option is preferable to giving up her country home entirely. Her difficulty, however, is that it has become physically taxing to carry out the chores of moving. In order to continue this arrangement, she needs an inexpensive or free packing and moving service.

Well it would help me move in and out for the winter ... I was very tired from this spring, because my daughters just couldn't make it at the time ... I had to do it alone ... I packed and I moved everything. Took me about a week. Every day I'd come over with a few boxes ... but I was very tired that week.

The women's experiences indicate that a wide range of free or inexpensive household services are needed for older women to remain independent and in their own homes. It is also apparent that women have specific housing and support service needs stemming

from poverty and from lack of experience with maintenance and repairs. Where frailty and health problems exist, the need for support services becomes more critical.

Transportation

... if we had somebody that could take us to do these things without thinking that you're an imposition on somebody, or coaxing somebody to go. If we had some means - I don't know what the answer is. But it's somebody who could take you to the grocery store, bank ... Just something like that. Something that would give you a little more freedom.

Transportation was named over and over again as being essential to independent living. Women who drove their own cars talked about the freedom it afforded them to come and go according to their own will. Those who could not provide their own transportation reported varying degrees of satisfaction.

Existing Transportation Services

On Prince Edward Island, public transportation is limited and transportation options vary from community to community. Island Transit's bus service makes a daily run from Charlottetown (central P.E.I.) to Tignish (western P.E.I.) stopping at 23 communities. A private bus company also offers a daily run between Charlottetown and Summerside. There is no such transportation to the east end of the Island.

Generally, women in rural areas have no access to public or community sponsored transportation, while women living in Charlottetown and Summerside have the best access to transportation service. The provincial capital of Charlottetown has one public bus and one driver, covering a route with 22 stops within the city. It stops six times per day at seniors' homes and housing units, linking them with commonly used medical, recreational and shopping facilities. The bus runs five days per week only, from 9:40 a.m. to 4:40 p.m. Cost is \$1.50. In the evening and on weekends, taxi services are available.

Older women in Summerside seem to have the best transportation service on the Island through Donna's Transport, a private company providing local bus service to seniors as well as to people with physical and mental handicaps. The main advantage of this service is that it combines flexibility with low cost. People can call the bus just as they would a

taxi. They can be picked up when and where they like, and are not confined to a fixed schedule and route. The cost is \$2.50 per trip. This service is not available evenings or weekends, and can operate only within a three mile radius of the town. (A similar business, Natalie and the Angels, has recently introduced service in Souris, but was not in existence at the time of the interviews. There is also a taxi in Souris.)

No bus service is available in Alberton or O'Leary, nor are there any taxi services in these communities. Tignish has a taxi, but no bus service. (The recently formed Tignish Community Transportation Co-op has purchased a van for *long distance group outings* for seniors and for people with mental handicaps. Groups of 15 seniors go on shopping excursions to Summerside and Charlottetown, and to activities such as variety concerts and cultural events. Co-op member Ethel Elsworth says that the group receives requests from seniors who need a ride to the local bank or the grocery store, but the co-op cannot afford to provide everyday local service.)

In Montague, the Rotary Club operates a Seniors Transit Bus which offers service on Fridays (shopping) and Sundays (church) to older people living in the town, and makes a monthly trip to Charlottetown. Taxi service is also available in Montague.

Older Women's Inability to Drive

Because public transportation is not widely available, the commonly used method of transportation is the automobile. For the most part, people in P.E.I. either drive themselves, walk, or take taxis. For senior women, these options don't always exist. Most of the women we interviewed do not drive. Either they never learned, or they no longer feel confident behind the wheel.

I have a car but I don't drive. I never learned how to drive. Kind of foolish, but I never did.

- and -

Yes, but I can only drive in the day, I have trouble with my eyes, and pretty soon I won't drive at all.

Driving is an important example of how a woman's former dependency on a deceased or otherwise absent spouse can hinder her ability to live independently, especially in a rural area. Again, the sexual division of labour which consigned the women to a primarily domestic role, also dictated that their men do the driving. One woman said she quit driving when she married. Some of the women learned to drive after their husband died. Others sold the car. A few have cars sitting in the garage that are never used.

Some of the women who had never learned to drive expressed regrets, but although they long for the independence that comes with driving, they do not have the confidence to learn.

I'd never be able to learn but I'd love to be able to. But I couldn't with the traffic and all, when I didn't drive when I was younger. I'd be too nervous.

Poverty also plays a part in the women's inability to drive themselves. Some women said they could not afford to purchase a vehicle and pay for insurance, gas and maintenance. A woman who *kept her late husband's* car pointed out that her driving lessons were a large expense item. Health problems are another issue. One woman was determined to learn to drive, but a bad back meant that she could not turn around to look out the rear window. As a result, she failed her driving exam.

Women living in rural areas were just as likely to be non-drivers as were the urban women. Some women have accommodating neighbours or family members who happily drive them to appointments - rides are offered on an almost daily basis. Others have a family member who will take them into town on a certain day every week. Some women, however, must pay high taxi fares just to get groceries or see their doctor. As a result, forays outside their homes are infrequent and their days are spent in isolation.

Walking to appointments is not feasible if you live miles from town, or simply are not physically able. Even those who live in Charlottetown and are fit to walk often won't risk it during the long winter months when ice and snow could cause a debilitating accident. Not surprisingly, the limited bus service is highly valued. Although the women tended to appreciate the extra service provided by taxi drivers (helping them out of the car and up the stairs, carrying parcels), the cost of taxis is prohibitive to many of them, especially as a primary source of transportation.

How Transportation Impacts on Quality of Life

Of the women we interviewed, those who drove cars themselves, or who had convenient, affordable transportation seemed to have a higher quality of life than those who did not. Women who had to pay for transportation or ask for rides said they often stayed cooped up at home. They disliked imposing on others and envied the freedom of those who can come and go as they please. Listen to what women themselves said about transportation and how it impacts on their lives:

Well, it's too far for me now for to go to the stores or anything, so I have no way of going. I got to hire somebody ... I got no way of going anywhere.

I gotta wait 'til some of the rest of them is ready to come and take me. It's too far off of the main highway.

- and -

And I don't like the idea that you got to bum somebody to take you uptown now. As long as I had my eyesight I could walk. It's just down and up around the corner. But now I can't walk and in order to go to get your medications, to get your cheques cashed, and in order to have groceries, you got to get somebody to take you. And a taxi is \$3.25 one way. So if there's something that could be done about transportation, it would be ideal.

- and -

... you know, if I could get my license, I could live much more independently. Than have to get on the phone and have to ask somebody, will you take me here or there, and more or less put them on the spot. That's my biggest drawback right now.

- and -

... the bus service is the big thing ... To help you so you don't have to call upon your family all the time.

- and -

The only thing I can see is if a person had transportation, you know without paying for it. If it takes a lot out of your cheque, sometimes you won't go ... unless you really have to.

Women's transportation problems were due to health, lack of driving skills, location, and insufficient income. Those living in rural communities were not always more dissatisfied than their urban counterparts. Some rural women had reliable and accommodating family members to act as chauffeurs, and so their location was not a problem. Some urban women seemed very dissatisfied with the limited or expensive forms of transportation available to them. The level of satisfaction seemed to depend on personal circumstances, the woman's life experiences, and her expectations.

Women with access to reliable transportation don't have the frustration of making special arrangements or the worry of paying more than they can afford. Some go out whenever

they want to, while others have regular planned outings. The difference is that their transportation system works for them. It meets their needs and expectations.

Well, my sister now has the car. Now it's really better because we can go out to the country and visit nieces and nephews and things like that ... So that makes a difference to get out there once in a while. Kind of cheers you up.

- and -

We have a bus that comes every day. Four times a day ... It goes as far as K-mart. It goes in the city limits. And it goes one trip to the hospital every day. So if you want to go the hospital to visit, you can. And then we have - all denominations have a bus for Sunday. I think it's four buses come here on Sunday. You pay of course - it's \$1.50.

- and -

Well my next door neighbour here she has a car and this one has a car and the other one has got a car. So you know, they're all good to take you where you want to go.

- and -

Well, being able to drive your own car is wonderful thing, you know, but there's women that don't drive. Actually, I don't know how they manage. I can't visualize getting someone else to come and pick me up or to get out of the house. I can't visualize that. I'm glad I have my own car.

Variety of Transportation Services Needed

The transportation needs of the women varied according to their circumstances and their preferences. Some of the women need someone, a community volunteer perhaps, who can take them to shopping, errands, and appointments on a regular basis - someone who will drive, help them out of the car and up stairs etc., carry a few packages, and perhaps share some conversation. This need was shared by both the rural and urban women.

Many of the women living in towns were content with taxi service, except that the cost of it meant that their outings were restricted. They liked taxis because of the extra personal service provided by drivers (carrying packages to the door, for instance) and the

convenience of not having to conform to someone else's schedule. But due to the cost of taxi fare, they tended to go out only when necessary. Not, for instance, to visit a friend or to attend a social event. Few of the rural women mentioned taxis as a transportation option. Transportation concessions would make a significant difference to the mobility of many of the women. For some urban women, an extra \$14.00 per month could mean two "extra" outings. As one woman put it, "It makes you feel good to get out."

The need for bus service was a common theme among both urban and rural women. Charlottetown women were appreciative of the city's bus service, but wanted service during weekends and on evenings, and they also wanted the bus to cover more routes. Expanded bus service would allow them greater freedom to visit friends, do errands, and keep appointments. Several rural women said they need a bus service to take them into town.

Programs could also tap into and provide support to the informal transportation services provided by friends, neighbours, and family members. In some cases, there are people in the woman's life who can provide transportation, but they need to be reimbursed for expenses. Many of the women said that they know someone who will drive them, but they "don't want to take advantage". If they could pay even a nominal fee for expenses, they would not feel as though they were imposing. In some cases, such a program could help defray the automobile expenses of another older woman who is willing to drive her friends.

Service Needs of Older Women

These are the support services the women said were most needed to help them remain independent (listed in alphabetical order):

- appliance repairs
- heavy work (lifting, carrying, moving, scrubbing)
- housecleaning
- meal preparation
- home repairs and maintenance
- snow removal
- transportation
- yard work.

Lack of income is a major impediment to older women. Their need for costly services increases with the age of their homes, loss of husbands, and deterioration of their own physical conditions. All this at a time of their lives when their incomes are most restricted.

Conclusions and Recommendations

Prior to our interviews with single older women, we had a generalized statistical picture of what their lives would be like. We knew that they would likely be poor, living alone, and in need of assistance. The qualitative information provided by the interviews gave greater substance to this picture, and clearly outlined the housing and support service issues which are of specific importance to single older women.

The information gathered during this study shows that single older women do indeed have needs specific to their unique circumstances. Most of the women lived their adult lives with a male partner during an era characterized by sexual division of labour. When the husband died, a huge gap was left in terms of finances, experience, and knowledge. This creates multiple disadvantages for single older women, many of whom find themselves living in poverty, and are ill prepared to live independently, especially as home owners.

Summary of Findings

- Older single women have specific problems with home ownership, and particularly with home maintenance.
- There is a serious need for increased transportation services in both urban and rural communities.
- There is a lack of awareness of housing alternatives, programs and services.
- Family members provide the bulk of support services to single older women, and need support to maintain their services.
- Communities have a significant role to play in developing solutions.
- Single older women often live in poverty and need higher incomes.
- Sexual divisions in society have impacted directly on the lives of older single women.

Need for Home Maintenance Services and Training

There is a pressing need for services to alleviate the home maintenance problems of single older women. Schemes to provide maintenance at low or no cost to older home owners through well-publicised and reliable government funded organizations should be developed. This is essential not simply to ensure that older women live in reasonable conditions, but also to maintain the province's housing stock.

One possibility would be community-based Handy Helpers Agencies. Staff members could coordinate a group of skilled and unskilled volunteers providing a wide range of services on a year round basis, in cooperation with trade unions, and with the support of government subsidies. Such an agency should be designed for those in considerable need, especially those in financial difficulty, who simply cannot afford to hire tradespeople or other workers. As such, single older women would likely be the primary users.

There is also a need for minor home maintenance and repair work, tasks that do not require a skilled tradesperson - snow removal, yard work, gardening, painting, as well as domestic work such as cleaning, hanging out the wash, etc. Through proper screening and monitoring of workers, a Handy Helpers Agency would also help to relieve the concerns older women have about bringing strangers into their homes to do odd jobs.

Services should include:

- home maintenance work
- minor home modifications
- furniture repairs
- appliance repairs
- packing and moving (short distance)
- house cleaning
- yard work
- snow removal

Low or no cost services are of specific relevance to single older women for several reasons. First, many female home owners have a limited income and cannot afford to pay commercial rates for services. Women in the current 65-plus age group tend to have spent their working years as unpaid homemakers, and therefore are excluded from financial benefits such as company pensions and Canada Pension Plan which they might otherwise have gained from employment. This partially accounts for the income discrepancy between senior women and men. In P.E.I., the average annual income for men 65-69 years old is \$15,502, but women in the same age group have average annual incomes of only \$8,947 (Statistics Canada, "Total Income Individuals").

We heard often from older women that they did not want to "put anyone out" and that if they asked someone to perform a service for them, they wanted to pay for it, even if a nominal amount. They did not want to be indebted to other individuals or be seen as a nuisance. There was a reluctance to be perceived as bothersome or needy. This does not mean that older women would reject additional income, services or tax concessions, if these were commonly provided to seniors through government or community groups. For instance, none of the women seemed at all embarrassed at receiving the Old Age Security Pension. Nor was there any indication of stigma or shame at benefitting from such programs as Meals on Wheels or Helping Hands for Seniors, even though they are provided at little or no cost.

Thus, it is our belief that a woman who would not accept free labour from an individual, would accept the same service from a government or community agency which routinely provided service to seniors. (The first would be perceived as charity, while the latter would be perceived as a privilege or right of citizenship.) It is likely that a significant number of older women could pay a nominal fee for home maintenance and repair work - they simply cannot afford to pay commercial rates.

Home maintenance and repair services are doubly important to older women because they tend to lack skills and knowledge in this area. They have no background in assessing damage or deterioration, deciding who to hire, and how much to pay. This is due to women's lack of training and the traditional role of men as "handyman" of the house. Even when repair and renovation work was contracted out, it was the husband who did the hiring, negotiated payment, and supervised the work. While sex role stereotypes are changing, women who are presently in the 65-plus age group grew up before the modern feminist movement began to seriously challenge these roles. The sexual division of labour which shaped many women's lives has left them ill-equipped to cope effectively as independent home owners.

Home maintenance seminars designed specifically for older women would help to correct this problem. Women could learn how to do minor repairs and basic upkeep, as well as gain expert advice on how to hire contractors and service people. Preferably, the seminar or program leader would be an older woman who could share knowledge from a woman's perspective and act as a positive role model. Not all older women will elect to learn carpentry or plumbing skills, and some may be too frail to undertake repair work, but many women would see the benefit in gaining basic knowledge to help with decision making.

Need for Affordable, Accessible Transportation

Sexual division of labour has also impacted significantly on the transportation needs of single older women. Significant numbers of women are unable to drive; operating the car was always the husband's job. In P.E.I. where there is little public transportation, and seniors' bus service is limited, single older women are greatly disadvantaged. They cannot drive themselves, and limited financial resources hinder their attempts to organize other solutions. Where frailty or health problems are an issue, transportation becomes an even greater problem. For some of the women, even routine grocery shopping was a problem due to transportation and mobility problems and/or restricted incomes.

Government concessions to low income older people to help offset transportation costs would be a great improvement. Many women just need a few extra dollars so that they can get out of the house. As for methods of transportation, the evidence of this study suggests strongly that a variety of transportation services should be introduced. Women need to have many different options to choose from. What suits one woman may not be useful to another. Rural and urban bus service is one obvious solution, mentioned many times over by the women we interviewed.

Some women identified the need for a chauffeur/companion service. For them, the need is not just for a ride, but an arm to lean on when walking through icy parking lots and sidewalks, someone to take the bags to the car between stops, a hand to help them up the stairs, to open heavy doors, and so on. With the help of government funding, a community based agency could match older senior women with volunteers who could accompany them on weekly outings. Some older women can even provide the vehicle.

Need for Increased Awareness of Housing Alternatives

A major finding of this study is that the women lacked knowledge of housing alternatives, support services and housing assistance programs. It is particularly important to note that an awareness gap exists in the area of housing alternatives, especially those informal housing arrangements which enable women to remain in their own homes (homesharing, accessory apartments, garden suites, etc).

Women were adamant about staying in their own houses, yet they were most knowledgeable of alternatives which require them to move. At the level of generalization afforded by our qualitative data, it was clear that women tend to think they have three housing options: their own house; government seniors units; and nursing homes.

Given that housing is so crucially important to the quality of life for older women, and given that housing alternatives are not well known, an independent and well publicised "Housing Counsellor" service should be introduced. The housing counsellor would assess

the personal circumstances of the woman and help her to identify her housing needs. The various housing alternatives could then be explored with a view to helping the woman to find the best solution, given her health, income, and lifestyle.

It is important that older single women have access to someone who is informed of all the various resources and alternatives possible - someone who is familiar with both the formal system and various informal arrangements. Housing counsellors would perform a much needed service in informing the women of their rights and obligations in their current or prospective housing (this would help to avoid exploitation or missed opportunities). There is also a need for housing counsellors to act as liaisons to help match people with complimentary housing needs.

A counselling service is especially important to single older women, the vast majority of whom are widowed, and are members of a generation characterized by women's dependence on male partners. Our impression from the interviews is that many of the women spent their lives working in the home, while their husbands operated in the larger community. The women gained little or no experience in dealing with government and community systems. It makes sense, given their lack of experience in the public sphere, that older single women may lack both the knowledge and the confidence needed to organize solutions to their housing problems.

Need for Increased Awareness

Older women's lack of knowledge and confidence in operating in the public sphere has implications which should be examined by service providers and program deliverers. An older woman who devoted her life to home and family may have gained no experience in accessing community and government resources, and may also lack basic understanding of how they work. It is our impression that many of the women interviewed were intimidated by formal programs and services (some were overwhelmed by the telephone directory) and preferred to avoid involvement.

We suspect that this is part of the reason for such a low awareness level of programs and services. Commonly, if a person believes that something is too difficult or complicated, or is designed for someone else, she is likely to ignore it. It is possible that older women are exposed to information about services and programs, but simply do not pay attention to it. Thus, increased advertising may not, on its own, be a solution to the awareness problem. If an older single woman lacks the experience and confidence needed to deal with the system, she may not be empowered to try to access the programs and services offered.

The interviews revealed a general lack of awareness of the support services and housing assistance programs which currently exist to help older people remain independent. Even the Seniors Infoline, which is widely publicised and promoted, was not well known. It is not enough to rely on support service providers to make referrals and provide information, since many of the women are not using services.

We suggest that older women would learn from and respond to personal anecdotes about services and programs, especially if they come from their peers in the community. Community people could act as hosts and invite representatives of various services and programs. Adults of all ages should be included, since adult children and neighbors can serve as valuable sources of information to older women. One advantage of working with community development principals would be that knowledgeable local people could become known to older women, and perhaps act as informal resource people.

Need for Improvements to Seniors Housing

Women living in senior citizens' housing had both positive and negative things to say. Freedom from the hardships of home maintenance was mentioned as the most positive aspect of this housing type. Also, proximity to services. These are very important issues for older single women, and make seniors housing units a positive option for many.

Common complaints centred around the small size of the individual units or apartments. The biggest problems were small kitchens and dining areas, which made it difficult or impossible for women to cook for their friends and family members. This was an important issue for women who were accustomed to entertaining in their homes, and to having control over the domestic sphere. Lack of storage space and closets were also the basis of much dissatisfaction. Women also said that gardens were important to them, but in some cases believed that they were not permitted to have them.

Several other suggestions for improvements were offered by women living in seniors apartments: main entrance doors should lock automatically, cupboards etc. should be designed to reduce the need for bending and lifting, more attention to placement of light switches, more storage space and closets, larger living rooms to allow for a hobby space, improved ventilation, and elevators instead of stairs.

Many of the women had suggestions for improvement specific to their particular building. However, the women were often reluctant to offer criticisms or suggestions. Some even asked that the tape recorder be turned off before they would respond. It may be worthwhile to explore ways of conducting non-threatening evaluations so that the residents can openly communicate their likes and dislikes, without fear of reprisal. It is only through

consultation with residents themselves that housing officials can perfect the design features of housing for older people.

Need for Support to Families

One of the most significant findings of the study was the wealth of support that many families are providing to single older women. The women receive most or all of their support services from family members, and also from neighbours and friends. This is not to say that all women receive this support, nor that all of the women needed or wanted help from family members. Indeed in some cases it was the older woman who took care of the family members. But it is obvious that of the support being provided, most of it comes from family, not from government.

Since such a strong infrastructure of family and neighbourly support currently exists, government should look for ways to build on these resources and provide support to this movement, as a way of expanding and improving services to older single women. Women were especially appreciative of the Meals on Wheels and Visiting Homemaker Services, but there are difficulties with meeting the demand for services, and with providing services in rural areas. Perhaps there are ways that the informal and volunteer service sector could be supported to help fill this gap. This would be a cost-effective approach to respecting the integrity of women who are essentially independent but do need some support.

It is important to note, however, that while family members often play important roles in caregiving, it would not be realistic to suggest that all families could play more prominent roles, even if provided with additional resources. Family members often do not live in close proximity to older women, and even when they do, capacity to provide support is limited by other demands on their lives.

While this study does not focus on the needs of family caregivers, we did note some of the strain that is experienced. It may be worthwhile to conduct a needs analysis for some type of respite care and other forms of financial and in-kind support for caregivers on the Island.

Community Involvement

Community meetings could be organized to invite dialogue and begin to identify the special needs of the older people in each community. In terms of appropriate solutions, many would best be determined at the community level, based on local conditions, and building on existing resources. Dialogue at the community level would also help to foster an atmosphere of mutual aid and support among all age groups.

Priority should be given and government funds allocated to the development of innovative methods of outreach to older people, and particularly to older single women. There is a need to demystify the system, so that older women can understand it and develop an interest in it. Discussion sessions organized at the community level and promoted through word of mouth, church/community bulletins, seniors clubs, medical clinics, and other community channels would be appropriate. Community based efforts to share knowledge of the system and advice on how to access resources would contribute greatly to women's independence in old age.

Need for Increased Income

The income status of the older woman has a crucial effect on her standard of living, and therefore the quality of her life. The degree of poverty or wealth impacts directly on the woman's ability to remain independent. The less money she has, the less able she is to maintain her home in liveable condition. Low income women said that they are hard pressed to pay for utilities, food, transportation and clothing. As a result, home maintenance and repairs are often deferred indefinitely.

With average annual incomes of less than \$10,000, one of the greatest barriers to the independence of single older women is poverty. The evidence clearly indicates that low income women need more money. Additional government assistance to older people with low incomes should be introduced. Assistance could come in the form of rental assistance, and concessions for electricity and heating costs, as well as transportation and snow removal costs. For older single women with low incomes, even small concessions would make a significant difference. Government should also introduce reduced property tax assessment rates for 65-plus home owners with low incomes.

Final Conclusions

If we learned anything from this study, it is that a few or a multitude of small services can mean a lot to the independence of an older woman. A wide variety of services, programs, and concessions are needed, so that women may choose what and how much is appropriate for their needs. While some possible solutions have been suggested, many others may be appropriate. It is important to begin now to develop and implement programs that will meet women's needs for increased income, transportation, and housing.

Finally, it is apparent that there are housing and support service needs specific to older single women. Government housing agencies and support service departments should be encouraged to compile information which allows the needs of older women and older men to be analyzed separately, rather than always lumping them together as senior citizens.

More information about the wants and needs of older women will enable decision makers to develop policies which respect and respond to the unique experiences and problems faced by women as they age.

Appendix A - Quantitative Profile of Respondents

The 75 women interviewed came from the following 42 communities across Prince Edward Island:

Alberton, Argyle Shore, Breadalbane, Bunbury, Carleton Siding, Central Bedeque, Charlottetown, Corraville, Ellerslie Road, Elmira, Fairview, Hampton, Hunter River, Kensington, Kinkora, Miminigash, Montague, Murray Harbour, New Dominion, New Glasgow, North Rustico, O'Leary, Parkdale, Peakes Station, Pleasant Grove, Pooles Corner, Rose Valley, Sherwood, Skinners Pond, Souris, Southport, St. Charles, St. Eleanors, Summerside, Ten Mile House, Tignish, Vernon River, Victoria, Wellington, West Royalty, White Sands, and York.

Table A-1: County of Residence

County	Queens	Prince	Kings
Respondents	40	24	11

Table A-2: Urban/Rural and Farm/Non-farm Status

Community Status	Urban	Rural	Rural Farm	Rural Non-farm
Respondents	38	37	5	32

Table A-3: Home Ownership

Ownership	Own	Rent	Total
Respondents	45	30	75

Table A-4: Respondents' Age

Age Range	65 - 74	75 - 84	85+	Total
Respondents	32	37	6	75

Table A-5: Respondents' Marital Status

Marital Status	Never Married	Widowed	Separated	Divorced
Respondents	6	68	2	1

Table A-6: Respondents Living Alone

Live Alone?	Yes	No	Total
Respondents	58	17	75

Table A-7: Respondents' Income

Annual Income	< \$10,000	< \$15,000	< \$20,000	< \$25,000	Total
Respondents	37	27	5	6	75

Table A-8: Respondents' Current Housing Type

Current Housing Type	#	Description of Housing Type
Her own or family home	41	Lives in a house which she owns.
Government senior citizen's housing	23	Rents a government operated one-bedroom apartment. Rent is set as a percentage of income.
Private sector apartment	3	Rents a privately owned apartment.
Accessory apartment	2	Lives in either an apartment which is an addition to the existing family home or in an independent living space with separate entrance within the family home.
Private sector seniors apartment	1	Rents an apartment in a private sector seniors only building
Non-profit senior's housing	1	Rents a one-bedroom apartment owned by a non-profit organization. Rent is set as a percentage of income.
Garden suite	1	Lives in a mobile home on the grounds of the family home.
Hotel or motel	1	Lives in her own home during the summer and rents a hotel or motel room in the winter.
Bedsitter	1	Rents a room in a non-family home.
Condominium	1	Lives in an apartment which she owns.
Seniors' Co-op Housing	0	Rents a one or two bedroom apartment owned cooperatively by the residents' association. Some units have subsidized rents set to 25% of income.
Licensed Community Care Facilities	0	Temporary or long-term residency in private or shared rooms with supervisory and personal care but not nursing care.
Homesharing	0	Lives in her own home and rents out to another unrelated person who has her own room and shares the rest of the house.
Congregate Housing	0	Rents an apartment in a building with several units which share a communal dining room and a live-in housekeeper.
Total	75	

Appendix B - Descriptions of Housing Alternatives

Descriptions were copied, in large part, with permission, from Olive Bryanton's book, *Housing Options for Seniors on P.E.I. (1990)*, sponsored by the Prince Edward Island Association on Gerontology.

1. **Government Senior Citizens' Housing**

Senior Citizens' Housing units are built by the Prince Edward Island Housing Corporation and operating losses are cost-shared by the federal and provincial governments. They are located in 39 Island communities. Tenants usually pay rent equal to 25% of their income. Most apartments are bedroom units, and some are specially designed for disabled tenants.

2. **Non-profit Senior Housing**

Non-profit housing for seniors is designed for seniors who would have to pay 30% or more of their household income for suitable accommodation on the private housing market. Tenants usually pay rent equal to 25% of their income. Non-profit seniors' housing is governed by a community board of directors. Non-profit housing apartments have one or two bedrooms. Some apartments are specially designed for handicapped tenants.

3. **Seniors' Cooperative Housing**

Seniors' Cooperative Housing was developed to provide seniors with affordable housing. In this "not-for-profit" housing, residents become members of the association which owns the units. Therefore members do not own their units individually. Members establish the rules of the Cooperative and elect a Board of Directors to manage day-to-day affairs. Some units are eligible for subsidized rental. Senior Cooperatives may have such features as elevators, grab bars, lower cabinets, lever door handles, etc. Apartments have one and two bedrooms.

4. **Licensed Community Care Facilities**

In response to the changing needs of seniors, a new level and type of home was established. These new style homes, known as Community Care Facilities, are usually small family type homes. They serve the particular needs of seniors and/or persons with physical and/or mental disabilities. These homes became standardized in 1984 through the Community Care Facilities Act.

Community Care Facilities offer temporary or long term residency including: private and shared rooms, supervisory and personal care, and a range of social and recreational activities. They do not offer nursing care.

5. **Garden Suites**

These are temporary, movable, detached dwelling units, which can be placed in the senior's own back or side yard or in that of a family member. The senior can live independently in the unit and the family member(s) can live in the family home just vacated by the senior. If the unit is placed in a family members' yard, the family remains in its own home and the senior lives independently in the unit.

6. **Accessory Apartments**

This type of housing involves building an addition to an existing single family home. Although attached to the main house, the addition is completely self contained, and allows complete independence for the senior. This type of housing combines the security of having family members close by, with an independent lifestyle.

7. **Homesharing**

In homesharing, unrelated adults share a living space, and sometimes exchange services such as cooking or yard work for a reduction in rent.

In a homesharing situation, the senior who is the home owner, rents to another person (senior or otherwise). Each person has his or her own room, and the rest of the house is shared.

Homesharing can provide companionship, extra income, and sometimes, assistance with chores.

8. **Congregate Housing**

An example of congregate housing is the Abbyfield Housing concept. This concept usually consists of a large house in which seven to ten people are accommodated, each with private living quarters (including a kitchenette). Residents share at least the two main meals of the day which are served in the communal dining room. A live-in housekeeper attends to the daily running of the house, shopping, and preparing and serving meals.

This type of housing is usually operated by a non-profit group, and is not currently available on P.E.I.

9. **Private Sector Seniors Apartment**

This type of housing is located in different areas of P.E.I. and consists of apartments which are rented to seniors only.

10. **Hotels and Motels**

In this province many seniors move into hotels or motels in the fall and return to their own home in the spring. Hotels and motels offer special rates for the winter months.

Appendix C - Descriptions of Programs and Services

Descriptions were copied, in large part, with permission, from Olive Bryanton's book, *Housing Options for Seniors on P.E.I. (1990)*, sponsored by the Prince Edward Island Association on Gerontology.

Home Care and Support Services

Home Care and Support is a division of the Department of Health and Social Services of the P.E.I. Government. Its purpose is to provide or coordinate certain health, social, and community support services to individuals and their families. These services may help people to remain in their own homes or to return to their homes following care in a hospital or other setting.

1. **Community Support Services**

The community support worker has three main roles:

- a. to assist individuals and families to access the services they need to continue to have a satisfying life in the community
- b. to work with government and community agencies or individuals to set up services to meet local needs
- c. to inform and educate people about the services that are available

2. **Home Care Nursing Program**

This program provides a wide variety of nursing services in the home on a "visiting" basis at frequencies ranging from daily, weekly to monthly, or as needed. Weekend and evening services are available. The nursing care aims to promote client self care, enhance caregiver provision of care, enable earlier hospital discharge or maintain clients at home when health conditions warrant supervision.

3. **Occupational Therapy**

A Home Care Occupational Therapist's role is to maximize independence within the home environment by helping clients and caregivers adapt to altered capabilities. The Occupational Therapist provides a wide variety of services to a client, family or primary caregiver in a community setting. These services include:

- a. training in daily living skills such a mobility, personal care, dressing, and eating
- b. recommending and arranging for architectural adaptations to home, work place or community settings
- c. counselling and instruction in the adjustment to disability through work simplification and energy conservation techniques
- d. advising and training in the use of special equipment and adaptive devices, for example wheelchairs
- e. continuing and adjusting hospital rehabilitation programs to the home situation
- f. consulting, educating and training caregivers, service providers to the home situation
- g. consulting, educating and training caregivers, service providers and community groups in occupational therapy techniques.

4. **Visiting Homemaker Service**

The Visiting Homemaker Service assists people living in the Community with personal care and/or household tasks. The homemaker may prepare meals, do laundry, perform light housekeeping tasks, or provide personal care.

5. **Adult Protection Service**

The purposes of the Adult Protection Service are:

- a. to provide assessments of reported situations of abuse or neglect
- b. to offer and provide assistance and protection where appropriate
- c. to bring the matter before the court when it is in the best interests of the person
- d. to educate caregivers and the public about abuse and neglect among adults
- e. to continue to develop preventative services in this area

These services are provided by designated staff in each of five regional offices of Home Care and Support. All information is confidential; those receiving the service will have their rights protected in a manner which gives paramount consideration to their best interests.

6. **Physiotherapy**

This service is available on a consultant basis through Home Care and Support.

For information on Home Care and Support Services, phone the regional office in your area.

Summerside	436-2169
Charlottetown	368-4720
Montague	838-2772
Souris	687-3370

Other Support Services

1. **Seniors Infoline**

This is a telephone service which provides information on the programs and services available to seniors in Prince Edward Island. Call toll-free 368-7538.

2. **Letter Carriers Alert**

In this free program, letter carriers will keep a look-out for any signs that a senior citizen may be in need of assistance. Contact your nearest Canada Post Office.

3. **Meals on Wheels**

Under this program hot, nutritious meals are delivered by volunteers. The program is available for a small fee to individuals who have difficulty with meal preparation.

Contact the office in your area:

Tignish	882-2008
Alberton	853-2794
O'Leary	859-2446
Summerside	436-3042
Kensington	368-3794
Montague	838-4600
Charlottetown	894-3954
Souris	687-3370

4. **Lifeline**

Lifeline is an emergency response system, run by Emergency Response Centres, which are often located at a hospital. Trained personnel are on duty 24 hours a day to respond to calls for assistance. A personal help button is worn around the neck or wrist.

Contact your local hospital:

Western Hospital, Alberton

853-2330

Community Hospital, O'Leary	859-3110
Prince County Hospital, Summerside	436-9131
Queen Elizabeth Hospital, Charlottetown	566-6111
Kings County Memorial Hospital, Montague	838-2152

5. **Healthline**

Healthline is a privately owned Emergency Response System. It is available anywhere on P.E.I. Call 892-5463.

6. **Red Cross Equipment Loan Service**

This is a community service which allows anyone in need to borrow sickroom equipment (e.g. walkers, wheelchairs).

7. **Red Cross Community Response Program**

This program provides friendly visiting and/or transportation in various areas of P.E.I.

Contact the Red Cross office nearest you:

Tignish	882-2260
Alberton	853-3227
O'Leary	859-2400
Summerside	436-2570
Charlottetown	894-4267
Montague	838-2992
Souris	687-2291

Housing Assistance Programs

1. **Tax Deferral Program for Senior Citizens**

This is a program under which a recipient of the Health and Welfare Canada Guaranteed Income Supplement (GIS) may defer provincial and municipal real property taxes on his or her residence. The deferred tax becomes due when the holder of the deferred tax certificate dies or transfers the property to a person other than his/her spouse.

Call the Provincial Department of Finance at 368-4070

2. **Emergency Home Repair Program For Seniors**

This program is for emergency home repairs that are necessary for the physical safety and health of the home owner. Examples of eligible repairs include: leaking roofs, collapsing foundation, unsafe wiring, plugged septic systems, contaminated wells, furnaces in need of repair, etc.

Grants of up to \$1,000 are available. The grants will cover up to 50% of the emergency repair costs and will be calculated according to income.

Contact your nearest Regional Services Centre (see telephone numbers listed below under *Helping Hands for Seniors*).

3. **Helping Hands For Seniors**

This is a summer program operated by the P.E.I. Housing Corporation in conjunction with the Provincial Jobs for Youth Strategy to help senior citizen home owners undertake work around their houses with the aid of students.

The students will provide "helping hands" for jobs such as yard cleanups, minor repairs and minor painting jobs. The home owner must be willing to provide all the necessary tools and materials to complete the job, and be willing to provide supervision and transportation if necessary.

Contact the Regional Services Centre in your area:

West Prince Regional Services Centre	859-2400
Evangeline Regional Services Centre	854-3131
East Prince regional Services Centre	436-9233
Charlottetown Field Services Office	368-5770
Southern Kings and Queens Services Centre	838-2992
Eastern Kings Regional Services Centre	687-3022

4. **Residential Rehabilitation Assistance Program (RRAP) for Home Owners**

This program assists low-income home owners who are unable to afford adequate and suitable housing accommodation by providing financial assistance for the repair of their homes.

If your home needs major repair, you may be eligible for Home Owner RRAP financial assistance to help cover the cost of materials, labour, legal fees, finance costs, building plans and permits.

The assistance is provided in the form of a loan, part of which may not have to be repaid depending on location and household income.

Contact Canada Mortgage and Housing Corporation, Charlottetown at 566-7336.

5. **Residential Rehabilitation Assistance Program (RRAP) for Disabled Persons**
This program provides financial assistance for modification of existing home owner or rental housing to improve accessibility of these dwellings for disabled persons. The assistance is provided in the form of a loan, part of which may not have to be repaid depending on location and household income.
Contact Canada Mortgage and Housing Corporation, Charlottetown at 566-7336.

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