

RESEARCH REPORT

External Research Program



A Comparison of Co-Operative and
Private Non-Profit Housing Options
for Older Canadians



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**A COMPARISON OF CO-OPERATIVE
AND PRIVATE NON-PROFIT
HOUSING OPTIONS FOR
OLDER CANADIANS
(NEW VERSION)**

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ABSTRACT

This study provides a comparison of three senior's housing co-operatives and three seniors' private non-profits located in Metropolitan Toronto. The results should be particularly useful to policy makers, to housing administrators and managers, to planners and designers, and to seniors.

The report focuses on how well these six co-ops and non-profits are meeting the needs of seniors. It examines the physical design and location of the buildings, as well as their access to needed shops, services and transit. It looks at the demographic characteristics of tenants, as well as their socio-economic and ethnic backgrounds. It describes the self-management structure of co-op housing boards and committees, as well as the professional management structures of the non-profit housing developments, and examines tenants' feelings about their potential for aging in place.

The report also examines social life within the developments, from organized social activities and events to general feelings of attachment and informal visiting patterns. It details the former living arrangements of residents, and contrasts this with life in their current housing.

The study found that the vast majority feel satisfied or very satisfied with almost every aspect of their current housing environment, and concludes with a series of comments and suggestions made by the respondents themselves. Most of these emphasize the vitality of life within seniors' co-ops and non-profits, and suggest the need for more of these types of housing options for older Canadians.

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EXECUTIVE SUMMARY

As more and more Canadians can expect a long and healthy retirement, there will be an increasing demand for housing options that meet a wide range of needs and independent life styles. Two relatively new options which provide specialized housing and community services for seniors with varying levels of income are seniors' housing co-operatives and private non-profit developments.

The Co-operative Housing Program and the Private Non-Profit Housing Program were two separate programs under Section 56.1 of the National Housing Act between 1978 and 1986 when most of the developments in this study were built. Both programs were intended to assist community groups to increase the provision of modest, affordable housing for low and moderate income households, and to provide a mix of income groups capable of avoiding the stigma associated with public housing programs of the past.

Co-ops are distinguished from private non-profit housing by their ownership and management structure, as well as by program requirements determining the proportion of units eligible for rents-geared-to-income. Co-operatives are non-equity forms of housing ownership, which allow residents more opportunity for involvement in the management of their own housing environment, and provide greater security of tenure than rental housing.

Seniors' co-ops and private non-profits differ from other housing co-ops and non-profits in terms of their residents and building design. Developments designed to meet the needs of seniors make dwelling units and common spaces feel safe and accessible to older people. Opportunities to live among peers with a mix of incomes and to be involved in the development of their own housing make co-ops and private non-profits unique among the housing options available to independent, low-to-moderate income seniors. In addition, seniors' co-ops are unique because they combine this with self-management opportunities for their members.

The Study

This study is an evaluation of how well three seniors' private non-profits are meeting the needs of their tenants in comparison to three seniors' co-ops studied earlier. (See B. Sanford, "Co-operative Housing as a New Life Style Option for Seniors," Canada Mortgage and Housing Corporation, External Research Grant Program, Ottawa, 1989.) To assess this, we conducted 260 personal interviews at the following seniors' co-ops and private non-profits in Metropolitan Toronto:

- 1) the Stanley Knowles Housing Co-operative;
- 2) the Beech Hall Housing Co-operative;
- 3) the Parkview House Co-operative;
- 4) St. Joseph's Place;

- 5) the Wexford; and
- 6) St. Matthew's Bracondale House.

The results of this study should be of particular interest to housing policy makers, to housing managers and administrators in the social housing sector, and to older Canadians who want to make an informed decision about their own housing options.

Methodology

Interviews with co-op members and private non-profit housing tenants focussed on their demographic and life style characteristics, their participation in the social and community life of their housing development, as well as their satisfaction with the physical and social environment in which they live. Interviews were conducted face-to-face, and though most were conducted in English, many in the Parkview House Co-op were conducted in Yiddish and then translated into English.

Personal observations of behaviour in common and semi-public spaces were also undertaken to observe and analyse formal and informal social activities within the development. Observations outside focussed on residents' access to shops, services and transit in the surrounding neighbourhood.

Other background data on development history, management structures, and the availability of community support services were collected from interviews with residents and staff, or from information kits, brochures, newsletters, and other published materials.

MAJOR FINDINGS

Chapter One: Housing Form and Location

All six developments differ in terms of their housing forms, locations and access to shops, services and transit.

The Stanley Knowles Co-op occupies the fourth through sixteenth floors of a multi-use complex including a restaurant, offices, and a large public library. The co-op is ideally placed about one block from the subway and major shopping area at Yonge Street and Eglinton Avenue in the City of Toronto.

The Beech Hall Co-op is a cluster of sixteen two-storey walk-up apartment buildings located at the foot of Black Creek Drive in the City of York. The co-op is easily accessible by public transit or car, and the neighbourhood is predominately residential with few shops or services in walking distance.

The Parkview House Co-op is an eight-storey building located on Bathurst Street, a major thoroughfare in a predominately Jewish neighbourhood in North York. While the north-bound transit

stop is at the curb, the south-bound stop is across four lanes of traffic, and the nearest shopping centre is at least a ten-minute walk away.

St. Joseph's Place is a four-storey L-shaped building located amidst a range of Catholic community services near Leslie and Queen Streets in the City of Toronto. While street cars run east and west only half a block away, the shops and services in this area are limited.

The Wexford is a seven-storey building located on Lawrence Avenue East in Scarborough. The building contains two wings, one for independent seniors and the other for seniors requiring residential care. Transit stops and small shopping plazas line Lawrence Avenue, which is six lanes across at this point.

St. Matthew's Bracondale House is a seven-storey building located on St. Clair Avenue West near Christie Street in the City of Toronto. Street cars run east and west on St. Clair, which is lined with small shops and restaurants, and a subway station is four blocks east of the site.

Chapter Two: Demographic Characteristics

The seniors living in the co-op and private non-profit developments also differed in terms of their demographic characteristics.

Age: Tenants in the seniors' non-profits tended to be older than those in the seniors' co-ops. More than half of the non-profit housing tenants were aged 75 or older, compared with one quarter of the co-op members. This is probably in part due to the greater age of the non-profit developments themselves, and in part due to differences in tenant selection criteria.

Sex: Because women tend to live longer than men, the non-profits also had more women tenants. While women in the co-ops outnumbered men about two to one, women in the non-profits outnumbered men about four to one.

Household Type: Again, partly because of age and partly because of the types of housing units in each development, single-person households were more common among the non-profits. Seventy-five percent of the co-op units were occupied by single-person households, compared with ninety percent of the non-profit housing units.

Ethnicity: Co-op members tended to have a wider range of ethnic backgrounds, speak more languages, and be more recent immigrants than non-profit housing tenants. Fifty-three percent of the co-op members were born in Canada, compared with 64 percent of the non-profit housing tenants.

Occupation: While clerical jobs were the most common type of occupational background at all six developments, former professionals and skilled workers were more common in the co-ops, and former unskilled workers and homemakers were more common in the non-profits.

Education: Educational levels tended to reflect the occupational backgrounds described above, with college graduates more common in the co-ops than in the non-profits.

Income: All six developments house people with a mix of incomes, and most reported government pensions as their primary source of income. A comparison of income levels was hampered, however, by the relatively high proportion of non-profit housing tenants who declined to give out this information.

Chapter Three: Housing Management

Differences in housing management are what distinguish seniors' co-ops from private non-profits most.

Co-op Management: Seniors' housing co-ops are self-managed and rely on the active participation of their members to keep the co-op functioning smoothly, both physically and socially. Most require members to attend general meetings and to volunteer a minimum of four hours per month to the running of the co-op.

Private Non-Profit Housing Management: Seniors' private non-profit housing developments are managed by professional staff, though tenants often volunteer to assist with a range of social and office-related tasks.

Satisfaction with Management: While 78 percent of the co-op members we interviewed felt satisfied or very satisfied with management, 97 of the non-profit housing tenants expressed similar sentiments. Co-op members greater involvement in management appeared to make them more familiar with the problems and frustrations involved, while non-profit housing tenants were less involved and less concerned.

Co-op Committees and Non-Profit Housing Tenants' Groups: Both the seniors' co-ops and private non-profits had residents' organizations, though the co-op committees were involved in management as well as the social life of their co-op, and tenants' groups in the non-profits were primarily social organizations.

Aging in Place: Seventy-nine percent of co-op members and 69 percent of non-profit housing tenants felt confident that their current housing would continue to meet their needs as they grew older. This difference may be related to co-op members greater

participation in management and their subsequently greater confidence in their own abilities to manage aging in place, though it may also reflect non-profit housing tenants' relatively greater ages and their realistic assessments of their own increasing frailty.

Chapter Four: Social Life and Leisure Activities

All six seniors' developments provided an array of organized social activities, as well as opportunities for more informal socializing. However, leisure activities and patterns of social life varied from one development to the next.

Social Activities: Seventy percent of the co-op members, and 78 percent of the non-profit housing tenants, reported having participated in at least one organized social activity during the past year. Dances and social gatherings were the most popular at all six development, followed by card and bingo games at all the developments except the Stanley Knowles Co-op, where active sports and exercise were more popular.

Religious/Other Volunteer Activities: Forty-two percent of the co-op members, and half of the non-profit housing tenants, reported having participated in some type of religious, political or other type of volunteer activity (excluding volunteer time devoted to the co-op) during the past year. Religious activities were particularly common at Bracondale House, the Parkview House Co-op, and St. Joseph's Place, while volunteer activities were most common at the Wexford, and participation in the activities of a special interest group was most common at the Stanley Knowles Co-op.

Visiting Within the Development: Informal social activities were common in all six developments, though most visiting with friends occurred at the Wexford and at the Beech Hall Co-op. Those who said they never visited with others in the development were more prevalent in the non-profits at 27 percent, compared with nineteen percent in the co-ops.

Visiting With Friends and Family Outside the Development: Seventy-one percent of the co-op members, compared with 54 percent of the non-profit housing tenants, said they visited with friends or family outside the development at least once a week. This ranged from a high of 88% at the Parkview House Co-op, where most had friends or relatives living in the neighbourhood, to a low of 49 percent at Bracondale House.

Chapter Five: Satisfaction with Former and Current Housing

The social life in the seniors' co-ops and private non-profits was the most commonly liked feature in all six developments.

Former Housing Type and Location: Ninety percent of our respondents lived in Metropolitan Toronto before moving into

their current housing, and many stayed in the same neighbourhood. While most co-op members formerly lived in high-rise rental apartments, and most non-profit housing tenants formerly lived in houses either owned, rented or shared with relatives, there was also a great deal of variation from one development to the next.

Former Housing Features Liked Most: The attributes respondents liked most about their former housing were related to location, design and people. Locations were specially liked if they were within walking distance of shops and transit services. Design features that were liked most were the relatively larger size of former dwelling units, direct access to grade in the case of houses, and central air conditioning. The people liked most were family, friends and neighbours.

Reasons for Moving Out of Former Housing: High cost, maintenance problems, and loneliness were the primary reasons given for leaving former housing. The cost of private market housing has been particularly high in Metropolitan Toronto in recent years due to rapid economic and population growth. Maintenance problems included both poor maintenance by rental housing managers and difficulties with maintenance among homeowners. Loneliness included the loss of family or friends, whether through death, divorce, or increasing distance.

Reasons for Moving Into Current Housing: Affordability (ie. low-end-of-market rents and rent subsidies for low-income households), the idea of co-operative housing, and locations near shops and transit were the most common reasons given by co-op members for moving into their current housing. Locations near shops and transit, proximity to family and friends, and "seniors only" developments were the reasons given most often by non-profit housing tenants.

Satisfaction with Living in Current Development: Ninety percent of those we interviewed at all six developments said they were satisfied or very satisfied with general living conditions. Satisfaction was highest at the Wexford (89% very satisfied), followed by the Stanley Knowles Co-op (79% very satisfied), the Parkview House Co-op (76%), Bracondale House (68%), St. Joseph's Place (68%) and the Beech Hall Co-op (48%).

Current Housing Features Liked Most: The feature liked most at all six developments was the social life, which most thought to be unique to their housing type. Other commonly liked features were locations within walking distance of shops and transit, a friendly and familiar neighbourhood, well maintained buildings with gardens, sun decks or balconies, apartments that are easy-to-clean with large windows, grab bars and emergency response systems, and a choice of private and social activities. Among co-op members, affordability was also highly valued.

Community Services: A wide range of community services, such as meals-on-wheels, temporary nursing care and homemaking assistance, was available at all of the developments studied. In the co-ops, these services were usually arranged by the individual requiring the service and provided in that individual's own unit, though some wanted more services, such as medical clinics or on-duty nurses, provided in a common area within their co-op. In the private non-profits, community services tended to be arranged by office staff and provided either in tenants' own apartments or in a common area designated for this purpose. Few sought additional services.

Chapter Six: Conclusion

While Toronto seniors' housing co-ops and private non-profits differ from each other in some important ways, respondents at the six developments we studied were overwhelmingly satisfied. Over 95 percent said that co-ops or non-profits are a good idea for seniors and would recommend their own housing development to other seniors.

At the **Stanley Knowles Co-op**, members were most enthusiastic about the location near shops and the subway, about the co-operative housing management structure, and the mix of ages. Comments included:

"I like the subsidy aspect for people in co-ops who need it. I like the mix of ages because we need younger members who are in contact with the working world."

"People who move in should be people who will be active members. Co-ops are not just for economic reasons, but because people want to participate in the co-op life style."

At **Beech Hall**, co-op members were most pleased with the co-op's low-rise design and park-like setting, its affordability, and its mix of privacy and social activity. Some comments were:

"I like two storeys because it's similar to little houses with gardens. I like the feeling of security and the fact that there are no elevators."

"It's a better housing type than regular apartments because it's easier to make friends, get involved, and keep your mind working by participating in the management of the co-op."

At **Parkview House**, co-op members were most appreciative of the co-op's social activities, its affordability and its proximity to family and friends in the Jewish community. Comments included:

"It's a very good idea getting elderly people together in a co-op. The people are closer to each other--more like a family."

"Russia should learn about co-ops. It's good here for everyone, but even better for older people." (Russian immigrant)

At **St. Joseph's Place**, tenants were especially appreciative of the development's social life, its proximity to family and friends, and its feeling of safety. Some comments were:

"It would be good to build more low-rise apartments like this. The small size makes it easier for people to get to know each other."

"There are lots of things to do if you want to, but no pressure to do them."

At the **Wexford**, tenants were most appreciative of the array of social activities and community services in the development, its proximity to family and friends, and its design and management. Comments included:

"This is the first seniors' building I've lived in and I love it. The activities are great."

"I am never ashamed to bring friends here because it looks so nice."

At **St. Matthew's Bracondale House**, tenants were particularly appreciative of the location near transit and shopping, the mix of private and social activities, and the affordability. Some comments were:

"I love the friendliness, the peace of mind of having a roof over my head, and the bright halls."

"It's A-1. I'd recommend it to anyone."

The six seniors' housing co-operatives and private non-profits we studied were highly recommended by those that live in them. We tend to conceive of co-ops as one type of housing option for older Canadians, and private non-profits as another. However, this study makes clear that both can, and do, provide a wide range of social and physical environments to suit different preferences and life styles, though they appear best suited for those who want an active social life. In addition, seniors' co-ops are best suited for older people who want to participate, not only in social activities, but in the decision-making processes and activities that keep their co-op responsive to their own needs.

RÉSUMÉ

"Comparaison entre les coopératives d'habitation et les ensembles privés sans but lucratif comme formes de logement pour les aînés"

À mesure que le nombre de Canadiens susceptibles de jouir à la fois d'une longue retraite et d'une bonne santé augmentera, la demande de formes de logement répondant à un large éventail de besoins et au désir d'une vie autonome grandira en conséquence. Deux possibilités relativement nouvelles de logements et de services communautaires spécialisés s'offrent aux aînés de divers niveaux de revenu : les coopératives d'habitation et les aménagements résidentiels privés sans but lucratif pour les aînés.

Le Programme des coopératives d'habitation et le Programme de logement sans but lucratif du secteur privé, créés en vertu de l'article 56.1 de la Loi nationale sur l'habitation, étaient tous deux en application lorsque la plupart des ensembles visés par la présente étude ont été construits, soit de 1978 à 1986. L'un et l'autre étaient conçus pour aider les groupements communautaires à accroître le nombre de logements modestes et abordables mis à la disposition des ménages à faible et à moyen revenu et pour produire une diversité de catégories de revenu qui évite le stigmate jusque-là associé aux programmes de logement public.

Les coopératives se distinguent du logement privé sans but lucratif par leur régime de propriété et de gestion ainsi que par le pourcentage exigé de logements dont le loyer doit être proportionné au revenu des occupants. Les coopératives constituent une forme de propriété sans mise de fonds qui apporte aux occupants de meilleures chances de participation à la gestion de leur propre milieu résidentiel et une plus grande sécurité d'occupation que le logement locatif.

Les coopératives et les ensembles privés sans but lucratif pour les aînés diffèrent des autres coopératives et logements sans but lucratif par leurs occupants et par la conception des immeubles. Dans les aménagements destinés à satisfaire les besoins des aînés, les logements et les espaces en commun sont conçus de manière que ces personnes y aient facilement accès et s'y sentent en sécurité. La possibilité de vivre parmi des personnes d'âge comparable appartenant à divers niveaux de revenu et de participer à l'aménagement de son propre logement confère aux coopératives et aux ensembles privés sans but lucratif un caractère unique parmi les formes d'habitation offertes aux aînés autonomes de revenu faible à modeste. De plus, les coopératives pour les aînés ont ceci de particulier qu'elles offrent aussi à leurs membres des possibilités d'autogestion.

L'étude

La présente étude évalue dans quelle mesure trois ensembles de logements privés sans but lucratif pour aînés satisfont aux besoins de leurs occupants, comparativement à trois coopératives pour aînés étudiées antérieurement (Voir B. Sanford, "Co-operative Housing as a New Life Style Option for Seniors", Société canadienne d'hypothèques et de logement, Programme de subventions de recherche, Ottawa, 1989.) Nous avons interrogé à cette fin 260 personnes occupant les coopératives et les ensembles privés sans but lucratif ci-dessous pour aînés, dans l'agglomération de Toronto :

1. La coopérative d'habitation Stanley Knowles;
2. La coopérative d'habitation Beech Hall;
3. La coopérative Parkview House;
4. St. Joseph's Place;
5. The Wexford; et
6. St. Matthew's Bracondale House.

Les résultats de cette étude devraient intéresser particulièrement les décideurs du domaine de l'habitation, les gestionnaires d'immeubles et les administrateurs du secteur du logement social, ainsi que les Canadiens âgés qui veulent choisir une forme de logement en toute connaissance de cause.

Méthode utilisée

Les entrevues avec les personnes susmentionnées ont porté sur l'aspect démographique, sur les caractéristiques de leur mode de vie, leur participation à la vie sociale et communautaire de leur ensemble résidentiel et leur degré de satisfaction vis-à-vis de leur milieu de vie physique et social. Les entrevues se sont déroulées face à face, la plupart du temps en anglais. À la coopérative Parkview House, cependant, beaucoup ont eu lieu en yiddish et ont été ensuite traduites en anglais.

On a aussi procédé à des observations personnelles de comportement dans les espaces en commun et semi-publics pour relever et analyser les activités sociales organisées et spontanées, à l'intérieur de l'ensemble. À l'extérieur, on a cherché à voir si les occupants avaient accès aux magasins, aux services et au transport en commun dans les environs.

D'autres données de base sur l'histoire de l'ensemble résidentiel, les structures administratives et la présence de services de soutien communautaires ont été recueillies lors d'entrevues avec les occupants et le personnel ou ont été tirées de trousseaux documentaires, de brochures, de bulletins et d'autres imprimés.

PRINCIPALES CONSTATATIONS

Chapitre 1 - Forme de logement et emplacement

Les six ensembles résidentiels diffèrent l'un de l'autre quant à la forme de logement, à l'emplacement et à l'accès aux magasins, aux services et au transport en commun.

La coopérative Stanley Knowles s'élève du quatrième au seizième étage d'un complexe polyvalent qui comprend aussi un restaurant, des bureaux et une grande bibliothèque publique. L'emplacement est idéal, à environ une rue du métro et du grand secteur commercial situé à l'intersection de la rue Yonge et de l'avenue Eglinton, à Toronto.

La coopérative Beech Hall comprend seize immeubles d'appartements de deux étages sans ascenseur, au pied de la promenade Black Creek, dans la ville de York. Elle est facilement accessible par le transport en commun ou en voiture. Le quartier est surtout résidentiel mais on trouve quelques magasins ou services à une distance raisonnable à pied.

La coopérative Parkview House est un immeuble de huit étages situé rue Bathurst, grande artère d'un quartier à prédominance juive de North York. Bien que les autobus circulant vers le nord arrêtent à quelques pas, on doit traverser quatre voies pour prendre l'autobus en direction sud. Il faut de plus marcher au moins dix minutes pour se rendre au centre commercial le plus proche.

St. Joseph's Place est un immeuble de quatre étages, en forme de L, situé parmi divers services communautaires catholiques, près de l'intersection Leslie et Queen, à Toronto. Les tramways circulent vers l'est et vers l'ouest à une demi-rue de là. Cependant, les magasins et les services sont limités, dans ce secteur.

Le Wexford, immeuble de sept étages donnant sur l'avenue Lawrence est, à Scarborough, est formé de deux ailes, dont l'une est occupée par des aînés autonomes et l'autre par des aînés qui ont besoin de soins en résidence. Il y a des arrêts d'autobus et de petits centres commerciaux le long de l'avenue Lawrence, qui compte six voies à cet endroit.

St. Matthew's Bracondale House est un immeuble de sept étages situé avenue St. Clair ouest, près de la rue Christie, à Toronto. L'avenue St. Clair possède un service de tramways dans les deux sens et est bordée de petits magasins et de restaurants. Il y a une station de métro à quatre rues vers l'est.

Chapitre 2 - Caractéristiques démographiques

Les caractéristiques démographiques des aînés qui habitent les coopératives et les ensembles privés sans but lucratif diffèrent également.

Âge : Les locataires des trois ensembles sans but lucratif étaient en général plus âgés que ceux des trois coopératives. Plus de la moitié des locataires des logements sans but lucratif avaient au moins 75 ans, comparativement au quart seulement pour les membres des coopératives. Ce fait est probablement attribuable en partie à la plus grande ancienneté des ensembles sans but lucratif et en partie aux différences de critères de sélection des locataires.

Sexe : Comme les femmes vivent en général plus longtemps que les hommes, leur nombre l'emportait tout naturellement sur celui des hommes, dans ces ensembles. Elles étaient quatre fois plus nombreuses que les hommes dans les logements sans but lucratif et deux fois plus nombreuses dans les coopératives.

Genre de ménage : Encore là, en partie à cause de l'âge des immeubles et en partie en raison des types de logement dans chaque ensemble, les ménages constitués d'une seule personne étaient plus fréquents dans les logements sans but lucratif. La proportion y atteignait 90 p. 100, tandis qu'elle était de 75 p. 100 dans les coopératives.

Particularités ethniques : De façon générale, les membres des coopératives avaient des origines ethniques plus variées, parlaient un plus grand nombre de langues et avaient immigré plus récemment au Canada que les occupants des logements sans but lucratif. Cinquante-trois pour cent d'entre eux étaient nés au Canada, comparativement à 64 p. 100 des locataires des logements sans but lucratif.

Profession : L'ancienne profession la plus fréquente dans les six ensembles résidentiels était celle d'employé de bureau. Les anciens travailleurs professionnels et qualifiés étaient plus nombreux dans les coopératives que dans les autres ensembles, mais c'était l'inverse pour les personnes qui avaient été des travailleurs non qualifiés ou étaient demeurées au foyer.

Instruction : Le niveau d'instruction correspondait généralement aux antécédents professionnels décrits plus haut : les diplômés de collège étaient plus nombreux dans les coopératives que dans les ensembles sans but lucratif.

Revenu : Les catégories de revenu variaient dans les six ensembles résidentiels; la plupart des occupants ont déclaré que les pensions de l'État étaient leur principale source de revenu. Il a cependant été impossible de comparer les niveaux de revenu parce qu'une proportion relativement élevée des occupants de logements sans but lucratif ont préféré ne rien dire à cet égard.

Chapitre 3 - Gestion des logements

C'est par le mode de gestion que les coopératives pour aînés diffèrent le plus des ensembles privés sans but lucratif.

Gestion des coopératives : Les coopératives d'habitation pour les aînés sont autogérées et comptent sur la participation active de leurs membres pour assurer un fonctionnement harmonieux, sous l'aspect tant matériel que social. La plupart exigent des membres qu'ils assistent aux réunions générales et consacrent au moins quatre heures par mois à l'administration de la coopérative.

Gestion des ensembles privés sans but lucratif : La gestion des ensembles résidentiels privés sans but lucratif est assurée par un personnel professionnel, bien qu'en maintes occasions les occupants apportent bénévolement leur aide à diverses activités sociales ou tâches de bureau.

Satisfaction vis-à-vis de la gestion : Parmi les membres des coopératives que nous avons interrogés, 78 p. 100 se sont dits satisfaits ou très satisfaits de la gestion de leur ensemble. Chez les occupants des logements sans but lucratif, la proportion était de 97 p. 100. Il semble que la participation plus étroite des membres à la gestion des coopératives leur fasse mieux connaître les difficultés et les frustrations inhérentes, tandis que les occupants des logements sans but lucratif sont moins engagés et s'en préoccupent moins.

Comités de coopérative et associations de locataires des logements sans but lucratif : Tant les coopératives que les autres ensembles avaient des organismes regroupant les occupants. Cependant, les comités de coopérative veillaient à la gestion et à la vie sociale de la coopérative, tandis que les associations de locataires des logements sans but lucratif avaient principalement un caractère social.

Perspectives d'occupation prolongée : Soixante-dix-neuf pour cent des membres des coopératives et 69 p. 100 des occupants des logements sans but lucratif estimaient que leur logement actuel continuerait de correspondre à leurs besoins à mesure qu'ils vieilliraient. Cette différence peut découler de ce que les membres des coopératives participent davantage à la gestion et ont en conséquence une plus grande confiance dans leur propre capacité de gérer leur situation à mesure qu'ils vieillissent, et peut-être aussi du fait que les occupants des logements sans but lucratif sont relativement plus âgés et font preuve de plus de réalisme devant leur fragilité croissante.

Chapitre 4 - Vie sociale et loisirs

Les six ensembles offraient un assortiment d'activités sociales organisées, ainsi que des possibilités de rencontres à la bonne franquette. Cependant, les activités de loisirs et les rapports sociaux variaient d'un ensemble à l'autre.

Activités sociales : Soixante-et-dix pour cent des membres des coopératives et 78 p. 100 des occupants des logements sans but lucratif ont déclaré avoir participé à au moins une activité sociale organisée au cours de la dernière année. Aux six endroits, les danses et les rencontres sociales étaient les plus populaires, suivies des parties de cartes et des bingos, sauf à la coopérative Stanley Knowles où les sports actifs et l'exercice physique l'emportaient.

Activités religieuses et autres activités bénévoles : Quarante-deux pour cent des membres des coopératives et la moitié des occupants des autres ensembles ont déclaré avoir participé, au cours de la dernière année, à des activités religieuses ou politiques, ou à d'autres formes d'activités bénévoles (à l'exclusion du temps gracieusement consacré à la coopérative). Les activités religieuses étaient particulièrement en évidence à Bracondale House, à la coopérative Parkview House et à St. Joseph's Place, tandis que les activités bénévoles étaient les plus fréquentes au Wexford et que la participation aux activités d'un groupe d'intérêt était chose courante à la coopérative Stanley Knowles.

Visites à l'intérieur de l'ensemble : Les activités sociales non organisées étaient répandues dans les six ensembles, quoique les visites aux amis étaient surtout caractéristiques au Wexford et à la coopérative Beech Hall. Seulement 27 p. 100 des occupants des logements sans but lucratif et 17 p. 100 des membres des coopératives ont dit ne jamais rendre visite aux autres résidents de leur ensemble.

Visites aux proches et aux amis de l'extérieur :

Soixante-et-onze pour cent des membres des coopératives et 54 p. 100 des occupants des logements sans but lucratif ont déclaré rendre visite à des proches ou des amis de l'extérieur au moins une fois par semaine. La proportion allait de 88 p. 100 à la coopérative Parkview House, où la plupart avaient des parents ou des amis dans les environs, à 49 p. 100 à Bracondale House.

Chapitre 5 - Satisfaction à l'égard du logement précédent et du logement actuel

Aux six endroits, la caractéristique la plus généralement appréciée était la vie sociale à laquelle ces ensembles se prêtaient.

Genre et emplacement du logement précédent : Quatre-vingt-dix pour cent de nos répondants habitaient l'agglomération de Toronto avant d'emménager dans leur logement actuel et beaucoup résidaient dans le même quartier. Bien que la plupart des membres des coopératives étaient auparavant locataires dans une tour d'habitation et que la plupart des occupants des logements sans but lucratif vivaient précédemment dans une maison dont ils étaient propriétaires ou locataires ou qu'ils partageaient avec des parents, on notait une grande variation d'un ensemble à l'autre.

Caractéristiques les plus appréciées de l'ancien logement : Les particularités de leur ancien logement que les répondants aimaient le plus concernaient l'emplacement, la conception et l'entourage. Ils aimaient spécialement l'emplacement s'ils pouvaient se rendre à pied aux magasins et aux arrêts de transport en commun. En ce qui touche la conception, les particularités les plus appréciées étaient la taille relativement plus grande de l'ancien logement, l'accès direct au niveau du sol dans le cas des maisons et la climatisation centrale. Les personnes les plus appréciées étaient les membres de la famille, les amis et les voisins.

Raisons du départ du logement précédent : Les coûts élevés, les problèmes d'entretien et la solitude ont été les principales raisons invoquées. Le coût des logements du marché privé a été particulièrement élevé dans l'agglomération de Toronto, au cours des dernières années, en raison d'une croissance économique et démographique rapide. Les problèmes d'entretien étaient soit éprouvés directement par les propriétaires-occupants, soit causés par la négligence des gestionnaires de logements locatifs. La solitude était reliée à la perte de proches ou d'amis par suite d'un décès ou d'un divorce, ou à un plus grand éloignement.

Raisons de l'emménagement dans le logement actuel :

L'abordabilité (limite inférieure des loyers du marché et subventions au loyer pour les ménages à faible revenu), le concept de l'habitation coopérative et la proximité des magasins et du transport en commun étaient les raisons les plus fréquemment citées par les membres des coopératives. Quant aux occupants des logements sans but lucratif, ils ont surtout parlé de la proximité des magasins, du transport en commun, de la famille et des amis, et du fait que les ensembles étaient réservés aux aînés.

Satisfaction à l'égard de l'ensemble actuel : Quatre-vingt-dix pour cent des personnes interrogées dans les six ensembles se sont déclarées satisfaites ou très satisfaites des conditions générales de vie. C'est au Wexford que la proportion de personnes très satisfaites était la plus élevée (89 p. 100), suivi de la coopérative Stanley Knowles (79 p. 100), de la coopérative Parkview House (76 p. 100), de Bracondale House (68 p. 100), de St. Joseph's Place (68 p. 100) et de la coopérative Beech Hall (48 p. 100).

Particularités du logement actuel les plus appréciées : Aux six ensembles, la particularité la plus appréciée était la vie sociale, que la plupart estimaient propre à leur genre d'habitation. On a aussi fréquemment mentionné l'accès à pied aux magasins et au transport en commun, le voisinage amical et familial, les immeubles bien entretenus et dotés de jardins, de vérandas ou de balcons, des appartements faciles à garder propres et munis de grandes fenêtres, de barres d'appui et de dispositifs d'appel à l'aide, et un choix d'activités sociales et privées. Les membres des coopératives attachaient également une grande valeur à l'abordabilité.

Services communautaires : Un large éventail de services communautaires, par exemple la livraison de repas à domicile, des soins infirmiers temporaires et des services d'aide ménagère, étaient disponibles dans tous les ensembles étudiés. Dans les coopératives, les dispositions nécessaires étaient habituellement prises par la personne qui avait besoin du service, lequel était dispensé dans son propre logement; certains souhaitaient cependant d'autres services, comme des cliniques médicales ou des infirmières de service, dans une aire commune. Dans les logements sans but lucratif, les dispositions nécessaires étaient généralement prises par le personnel administratif, et les services étaient dispensés soit dans l'appartement du bénéficiaire, soit dans une aire commune désignée à cette fin; peu souhaitaient des services supplémentaires.

Chapitre 6 - Conclusion

Bien qu'on relève des différences importantes, dans le logement pour les aînés, à Toronto, entre les coopératives d'habitation et les ensembles privés sans but lucratif, les répondants des six ensembles étudiés se sont massivement déclarés satisfaits. Plus de 95 p. 100 ont dit que les coopératives ou les ensembles de logements sans but lucratif étaient une bonne idée pour les aînés et qu'ils recommanderaient leur ensemble à d'autres aînés.

À la **coopérative Stanley Knowles**, les membres parlaient avec le plus grand enthousiasme de la proximité des magasins et du métro, de la structure administrative de l'ensemble et de la combinaison d'âges. Voici quelques commentaires :

"J'aime la possibilité d'une subvention pour les membres qui en ont besoin. J'aime la combinaison d'âges, car nous avons besoin de membres plus jeunes qui sont en contact avec le monde du travail."

"Les personnes qui emménagent devraient être des personnes qui seront des membres actifs. Les coopératives n'existent pas seulement pour des raisons économiques, mais parce que les gens veulent participer au mode de vie coopératif."

À la **coopérative Beech Hall**, les membres trouvaient surtout agréables la faible hauteur des immeubles, l'aménagement paysager, l'abordabilité des logements et l'alliage harmonieux de vie privée et d'activités sociales. Citons les commentaires suivants :

"J'aime les deux étages parce que cela me rappelle les petites maisons avec jardin. J'aime le sentiment de sécurité et l'absence d'ascenseur."

"Ce genre de logement est préférable aux appartements ordinaires parce que c'est plus facile d'y nouer des amitiés, de s'impliquer et de garder l'esprit occupé en participant à la gestion de la coopérative."

À la **coopérative Parkview House**, les membres aimaient beaucoup les activités sociales de la coopérative, son abordabilité et sa proximité des parents et des amis de la communauté juive. Voici un exemple des commentaires relevés :

"C'est une bonne idée de se trouver entre aînés dans une coopérative. Les gens se sentent plus près les uns des autres, un peu comme dans une famille."

"La Russie devrait se renseigner sur les coopératives. C'est bon pour tout le monde, ici, mais surtout pour les personnes âgées." (Immigrant russe)

À **St. Joseph's Place**, les locataires goûtaient spécialement la vie sociale, la proximité des parents et des amis et le sentiment de sécurité. Voici quelques commentaires exprimés :

"On devrait construire un plus grand nombre d'immeubles d'appartements de faible hauteur comme celui-ci. Les gens se connaissent plus facilement ainsi."

"Il y a une foule de choses que vous pouvez faire, si vous le voulez, mais personne ne vous y force."

Au **Wexford**, les locataires étaient particulièrement élogieux à l'égard de l'assortiment d'activités sociales et de services communautaires offerts par leur ensemble, de sa proximité des parents et des amis, de sa conception et de son administration. Les commentaires suivants en disent long :

"C'est le premier immeuble pour aînés que j'habite et je m'y plais. Les activités sont sensationnelles."

"Je n'ai jamais honte d'amener des amis ici, car l'endroit est si attrayant."

Au **St. Matthew's Bracondale House**, les locataires sont particulièrement heureux de la proximité du transport en commun et des magasins, de l'alliage de vie privée et d'activités sociales et de l'abordabilité des logements. Citons deux commentaires, entre autres :

"J'aime l'atmosphère chaleureuse, le sentiment de sécurité et les corridors bien éclairés."

"C'est parfait. Je le recommanderais à n'importe qui."

Les six ensembles que nous avons étudiés ont été hautement recommandés par leurs occupants. Nous avons tendance à penser que les coopératives et les ensembles privés sans but lucratif constituent des formes totalement différentes de logements pour les Canadiens âgés. Mais notre étude démontre clairement que les uns et les autres peuvent fournir et fournissent effectivement un large éventail de milieux sociaux et physiques susceptibles de correspondre à la diversité des préférences et des styles de vie, bien qu'ils semblent mieux adaptés aux personnes qui désirent une vie sociale active. De plus, les coopératives conviennent mieux aux aînés qui veulent participer non seulement aux activités sociales mais aussi à la prise de décision et aux activités qui permettent à leur coopérative de répondre à leurs propres besoins.



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INTRODUCTION

As more and more Canadians can expect a long and healthy retirement, there will be more and more demand for housing options that meet a wide range of needs and independent life styles. Two relatively new options which provide housing and community services for seniors with varying levels of income are seniors' housing co-operatives and private non-profit developments.

The Co-operative Housing Program and the Private Non-Profit Housing Program were two separate programs under Section 56.1 of the National Housing Act prior to 1986 (most of the developments in this study were built under these programs). Both programs were intended to increase the provision of modest, affordable housing for low and moderate income households, and to provide a mix of income groups capable of avoiding the stigma associated with public housing programs of the past.

The 56.1 Co-operative Housing Program allowed Canada Mortgage and Housing Corporation (CMHC) to assist community groups in the development of co-operative housing. CMHC provides a subsidy to cover the difference between economic rent and low-end-of-market rent. A minimum of fifteen percent of the units in a co-op receive a further subsidy to reduce low-income households' housing charges to 25 or thirty percent of their income, known as rent-g geared-to-income (RGI). Some co-ops are able to achieve higher proportions of RGI units either by accumulating funds from CMHC's two percent mortgage write-down assistance in a subsidy pool, or through the Rent Supplement Program, which provides federal-provincial cost-shared subsidies for eligible low-income seniors. Under the Rent Supplement Program up to fifty percent of the units in a co-op may be occupied by households receiving RGI.

The 56.1 Private Non-Profit Housing Program allowed CMHC to assist non-profit housing sponsors in the development of private,

non-profit housing projects. As in the Co-op program, CMHC provides a subsidy to cover the difference between economic and low-end-of-market rent. In addition, the sponsors were required to establish "an individual project tenant income mix" to avoid concentration of either low or higher income people, but no minimum or maximum percentage of low-income tenants was required. Some private non-profits have as many as 95 percent of their households receiving RGI.

Housing co-operatives are also distinguished from private non-profit housing developments by their ownership and management structure. Co-operatives are non-equity forms of housing ownership.⁽¹⁾ They allow residents more opportunity for involvement in the management of their own housing environment, and provide greater security of tenure than that provided in other types of privately-owned rental housing because members of the co-op collectively own and manage the housing themselves.

Seniors' co-ops and private non-profits also differ from other types of housing co-ops and non-profit developments in terms of their membership and design. For example, while all co-ops select their members through a committee interview process, seniors' co-ops and non-profits have specific age-related requirements. Similarly, while sponsors of most federally-funded non-profit housing try to provide as many community-oriented design features as possible

1 The federal government, through the Canada Mortgage and Housing Corporation (CMHC), provides development-cost start up funds and mortgage insurance for eligible non-profit groups. If their housing project goes ahead, the group is eligible for a subsidy that covers the difference between monthly amortization costs at market rates and an interest rate of 2%. Occupancy charges in co-ops are set at the low end of the rental market for the first year, and by co-op members themselves in subsequent years, based on actual operating costs. Co-op members can help keep occupancy charges down by doing volunteer work based on the low end of the rental market every year and rise regardless of operating costs.

within the parameters defined by Maximum Unit Prices (MUPs), seniors' co-ops and non-profits attempt to provide design features to meet the needs of older people.⁽²⁾

Seniors' involvement in the development of these co-ops and private non-profits also make them unique among the housing options available for active, independent, and low-to-moderate income seniors. While other types of housing for seniors may provide appropriate designs and services, only seniors' co-ops provide a combination of self-management, tenure security, age-appropriate design and income mix.

Table 1: Number and Proportion of Respondents in Each Development

Housing Development	Number of ⁽³⁾ Housing Units	Number of Respondents	Response Rates	% of Total
Co-ops:				
Stanley Knowles	69	33	47.8	24.4
Beech Hall	127	61	48.0	45.2
Parkview House	89	41	46.1	30.4
Subtotal	285	135	47.4%	100.0%
Private Non-Profits:				
St. Joseph's	90	40	44.4	32.0
The Wexford	90	44	48.9	35.2
Bracondale House	128	41	32.0	32.8
Subtotal	308	125	40.6%	100.0%

2 MUPs are based on land and construction costs for specific housing forms and sizes. These are set according to local market conditions and may be increased if projects incorporate special energy-efficient or disabled-access design features.

3 St. Matthew's Bracondale House contains a total of 158 housing units, of which 128 are reserved for households containing members sixty-five years old or older, and 30 are for younger households. Only the 128 units containing seniors were included in this study.

This study is a comparative evaluation of how well three seniors' housing co-ops and three seniors' private non-profits are meeting the needs of their members or tenants. In order to assess this, we conducted 260 personal interviews at six seniors' projects in Metropolitan Toronto (see Table 1).

As Table 1 shows, almost half of the seniors' households in the three co-ops and in two of the three private non-profits participated in the interviews. Only Bracondale House, where interviewers had limited access to tenants, had a significantly lower response rate (see Appendix 1: Methodology).

Interviews focused on respondents' demographic and life style characteristics, their level of participation in the social and community life of their housing development, as well as their satisfaction with the physical and social environment in which they live.

The results of these interviews and our observations form the bulk of this report. Chapter One briefly describes the physical characteristics of each of the six housing developments studied. Chapter Two compares the demographic characteristics of residents at each. Chapter Three examines differences between the co-operative and professional housing management structures and compares tenants' perceptions and satisfaction with these forms. Chapter Four describes the different social activities and life styles at the different developments. Chapter Five compares respondents' satisfaction with current and former housing environments. And Chapter Six concludes with respondents' own recommendations and comments about seniors' co-operative and private non-profit housing.

CHAPTER ONE: HOUSING FORM AND LOCATION

The physical attributes of the six seniors' housing developments included in this study vary significantly in terms of their origins, location, site design, apartment types, and housing charges. These attributes are briefly detailed for each of the three co-ops and each of the three private non-profits in turn. A summary at the end of this chapter highlights their similarities and differences.

THE SENIORS' HOUSING CO-OPERATIVES

The Stanley Knowles Co-op

The Stanley Knowles Housing Co-operative is part of a fifteen-storey multi-use complex, including offices, a restaurant and a public library. The co-op, which occupies the top twelve floors of the complex, contains 103 apartments, 69 for households containing seniors (aged 65 or over) and 33 for younger households.

Development History

The Canadian Council of Retirees (CCR), which sponsored the development of the Stanley Knowles Housing Co-operative, is a national organization representing retired trade unionists. In 1979, the housing committee of the Ontario section of the CCR began working with the Labour Council Development Foundation in Toronto to develop a seniors' co-op. When an ideal site above the Northern District Toronto Public Library became available, a participatory design process involving local seniors was begun to increase community support for the required re-zoning and to ensure the responsiveness of the design.⁽⁴⁾ The first co-op members moved into the completed building in February 1984.

4 Barry Pinsky et al, "Stanley Knowles Co-operative: Developing a Framework for the Participation of Seniors in the Design of their own Non-profit Housing Co-operative," Ottawa: Canada Mortgage and Housing Corporation, March 1983.

Location

The location of the Stanley Knowles Housing Co-op is possibly one of its most ideal features. Located in the Yonge-Eglinton neighbourhood of Toronto, the co-op is only a block from the Yonge Street subway and one of the City's major shopping areas. Co-op members have direct access to the library from within their own building, and a wide range of other community facilities are close at hand.

Site Design

The co-op sits on top of the library building, which occupies the first three floors of the complex. The offices and restaurant are tucked below grade, and entered via outdoor stairs. The entrance to the co-op, which is clearly separated from that of the library, is on the ground floor, up a rather long and unevenly sloping ramp. The entrance area contains an intercom-controlled lobby, a small taxi-waiting area, mailboxes and elevators to the co-op itself, which occupies floors four through sixteen (there is no thirteenth floor).

The fourth floor is the co-op's "amenity level." It contains the co-op office and reception area, a comfortably furnished lounge, a spacious meeting room, a laundry room that is soon-to-be wheelchair accessible, a furnished and landscaped deck, and three one-bedroom apartments. Co-op members also have access to the library's much larger deck on the third floor.

Apartment Types

Seventy-three of the co-op's 103 apartments are one-bedroom units and thirty are two-bedroom units. Ten apartments are specially designed to be wheelchair accessible, five of these are one-bedroom and five are two-bedroom units. These units are located on floors four through nine. One apartment on the fourth floor is occupied by the building superintendent. Only residents of the 69 apartments containing co-op members aged 65 or over were contacted for inclusion in this study.

THE STANLEY KNOWLES CO-OP



Figure 1: View from the street

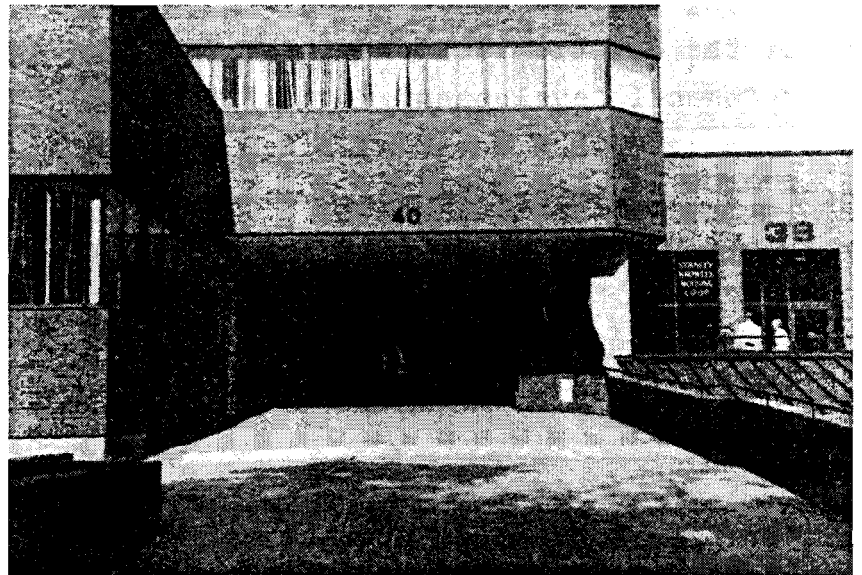


Figure 2: Entrances to the library and the co-op
(co-op is on the right)



Figure 3: The fourth floor lounge

THE STANLEY KNOWLES CO-OP

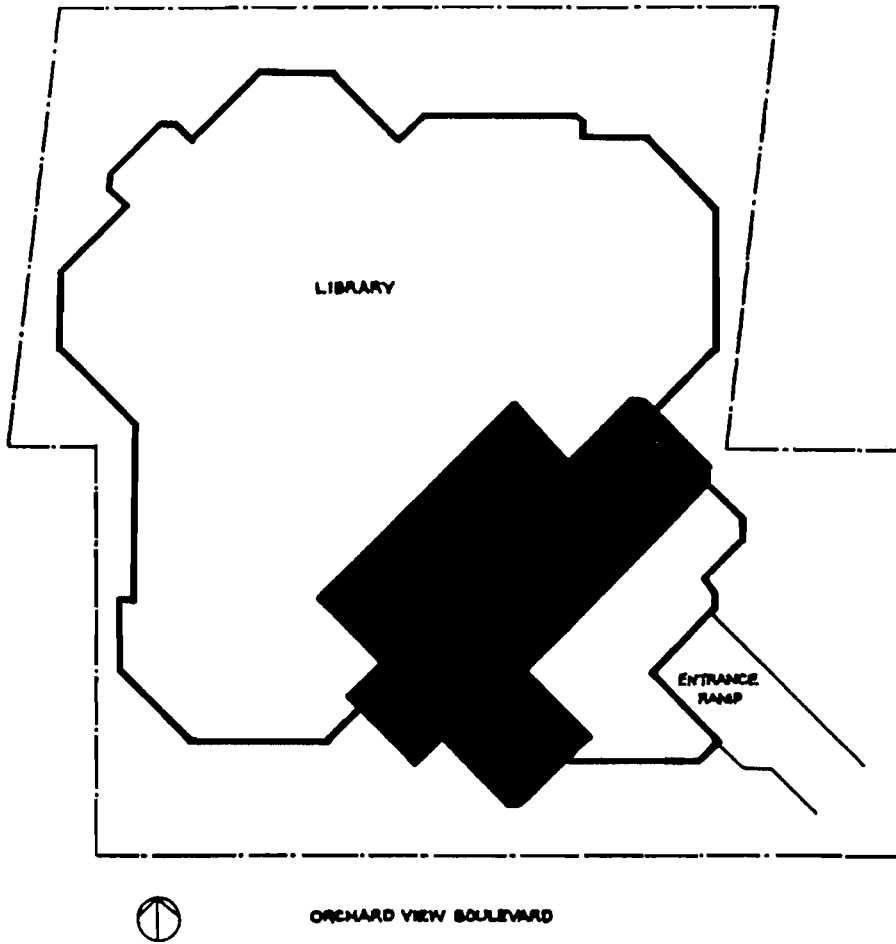


Figure 4: Site Plan

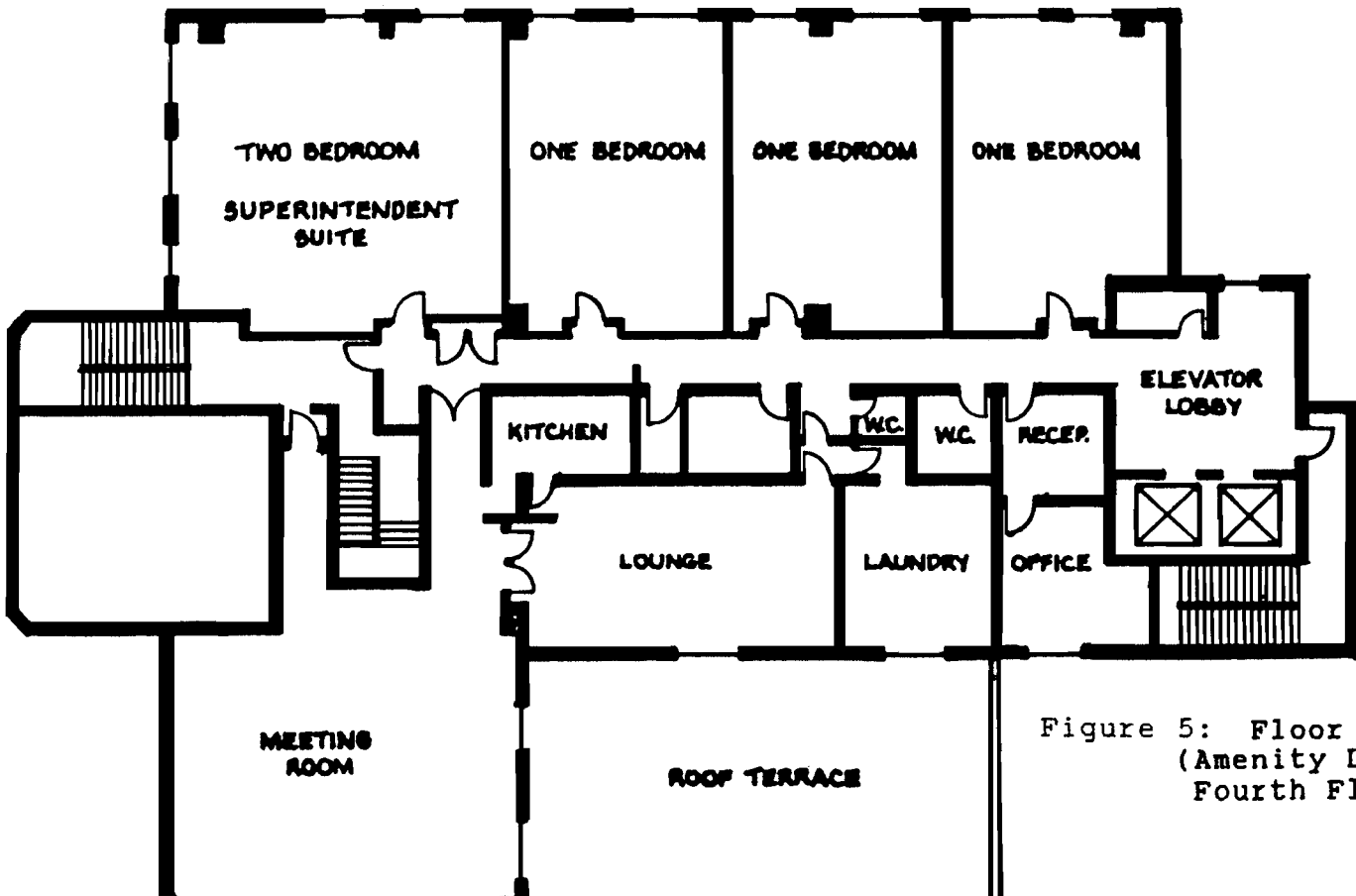


Figure 5: Floor Plan (Amenity Level Fourth Floor)

THE STANLEY KNOWLES CO-OP

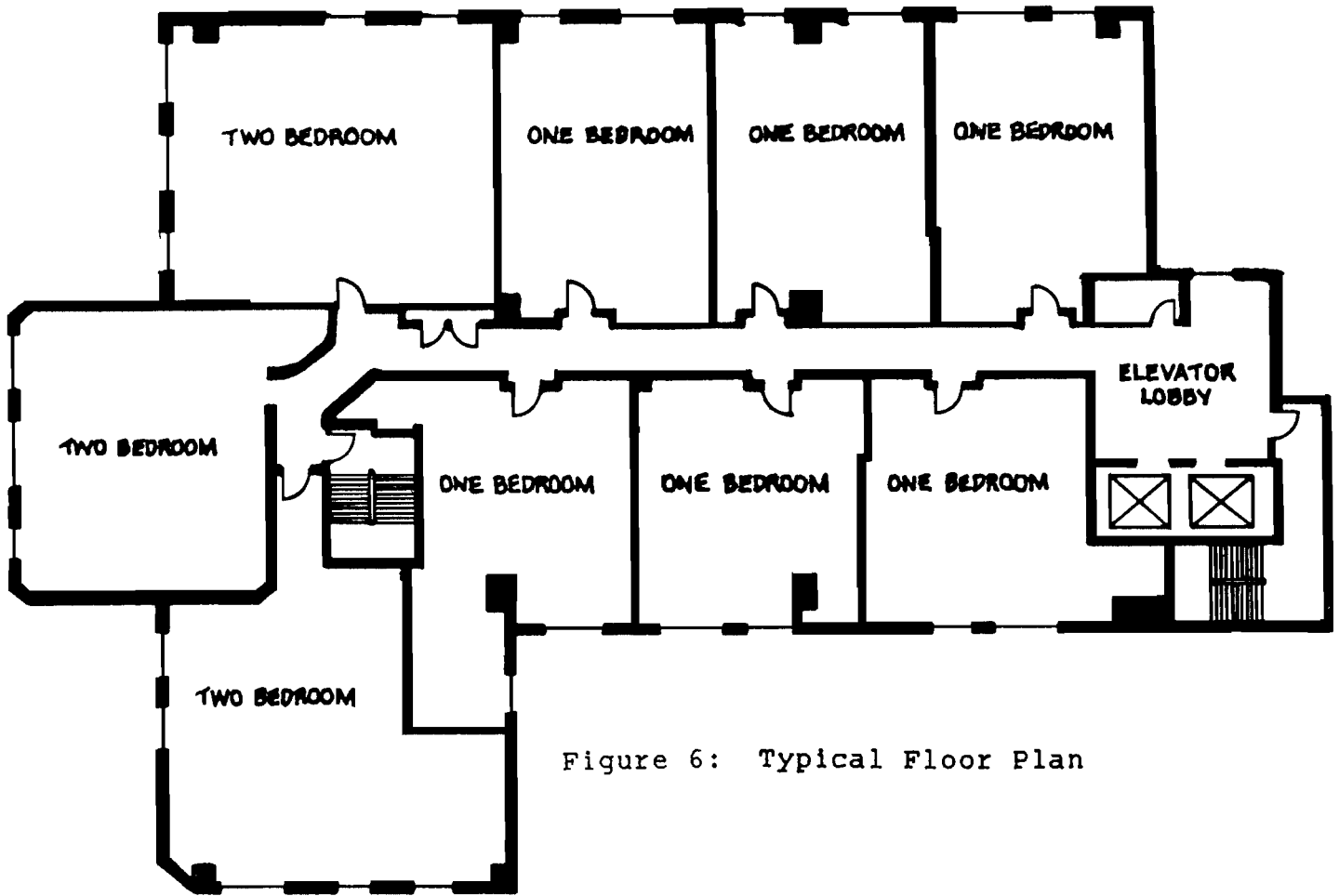


Figure 6: Typical Floor Plan

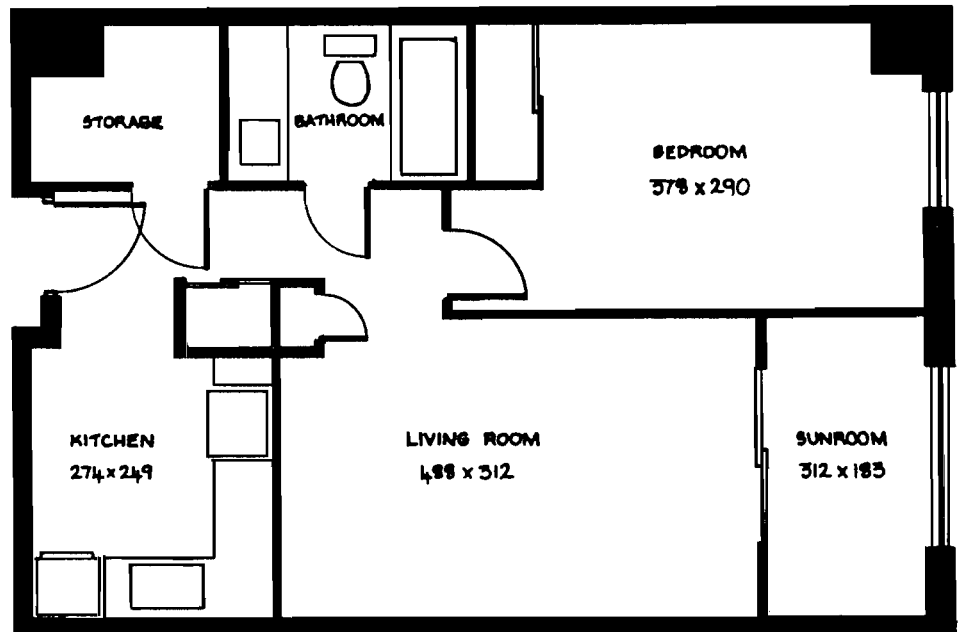


Figure 7: Typical One-Bedroom Apartment

Housing Charges

While all co-op units are subsidized to keep rents at the low-end of market, roughly half of the seniors' co-op units receive further subsidies so that low-income households pay no more than thirty percent of their income on shelter. Housing charges for other co-op members vary according to the size of their apartment. Between 1984 and 1988 a small one-bedroom cost \$440 per month, while a large one-bedroom was \$505. A small two-bedroom cost \$565 per month, while a large two-bedroom was \$625. In 1989, housing charges were raised by 3.5%, the first increase since the co-op began. Parking is an additional \$50 per month and charges for "hydro" (electricity) vary according to household use.

The Beech Hall Housing Co-op

The Beech Hall Housing Co-op is a cluster of sixteen two-storey walk-up apartment buildings in a park-like setting at the foot of Black Creek Drive in the City of York. The co-op has 127 apartments for households containing seniors (aged 55 or over).

Development History

The Beech Hall Housing Co-operative was the first seniors' housing co-op in Canada. In 1978, these buildings were owned by the Borough of York. When health and safety violations required the buildings to be upgraded, the Borough wanted to move out the existing tenants, most of whom were elderly, and sell the site to a developer. After receiving eviction notices, the tenants organized and met with representatives of the Co-operative Housing Federation of Toronto (CHFT) to explore the possibility of saving their apartments. In 1979, the group was incorporated as the Beech Hall Housing Co-operative and renovations began with the assistance of CHFT. The renovated units were first occupied in December 1980.⁽⁵⁾

5 Sylvia Goldblatt, "Housing Program Alternatives," in B.T. Wigdor and L. Ford (eds.) Housing for an Aging Population: Alternatives. Toronto: University of Toronto Press, 1981, pp. 93-95.

Location

Located in the Humber Blvd. and Weston Road area of Metro Toronto, the Beech Hall Housing Co-op is easily accessible by car and public transit. However, the immediate neighbourhood is almost singularly residential, with very few shops or services within walking distance.

Site Design and Apartment Types

Each of the sixteen buildings contains eight apartments. Half of these buildings contain bachelor apartments only, and the other half contain one-bedroom apartments only. Six units have been modified to be wheel-chair accessible, although there are no elevators, and every unit contains a bathroom equipped with an emergency response device, which can be pulled to get help at any time, and with grab bars to make it easier getting in and out of the tub and on and off the toilet. Each building also contains laundry facilities. One one-bedroom unit is used as the co-op's office.

The eight buildings containing bachelor apartments have a landing in the middle of the main floor that separates the four main-floor apartments into pairs. Two stairways lead from this landing to pairs of apartments on the second floor. The effect is similar to having shared internal balconies (see Figure 13). The eight buildings containing one-bedroom units have two central hallways with four units on each floor.

The recreation hall, officially called Norman McEachren Hall, is located in the centre of the site, and is used for meetings and a variety of formal and informal social events. It is furnished and equipped with a kitchen. There is a large patio which was recently moved directly in front of the hall from another less popular location near the street. Benches and mature trees are located throughout the site.

THE BEECH HALL CO-OP

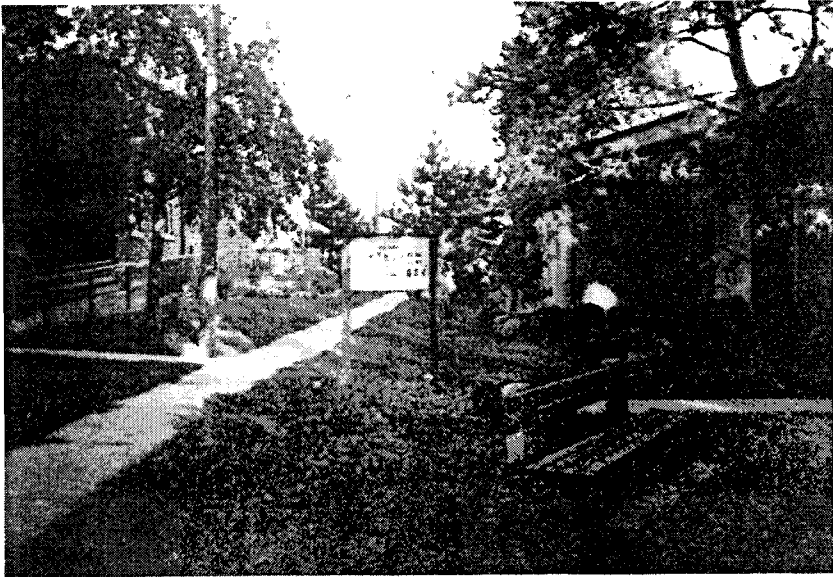


Figure 8: View from the street

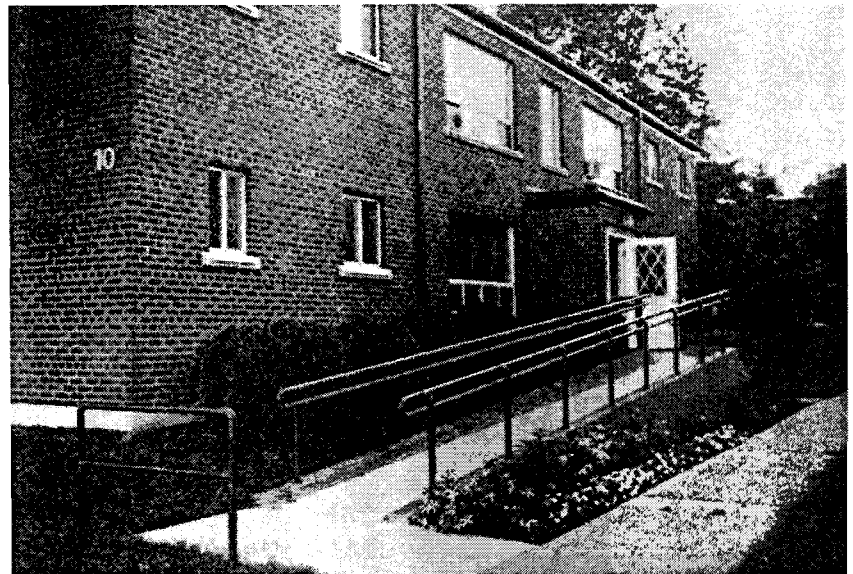


Figure 9: Wheel-chair access

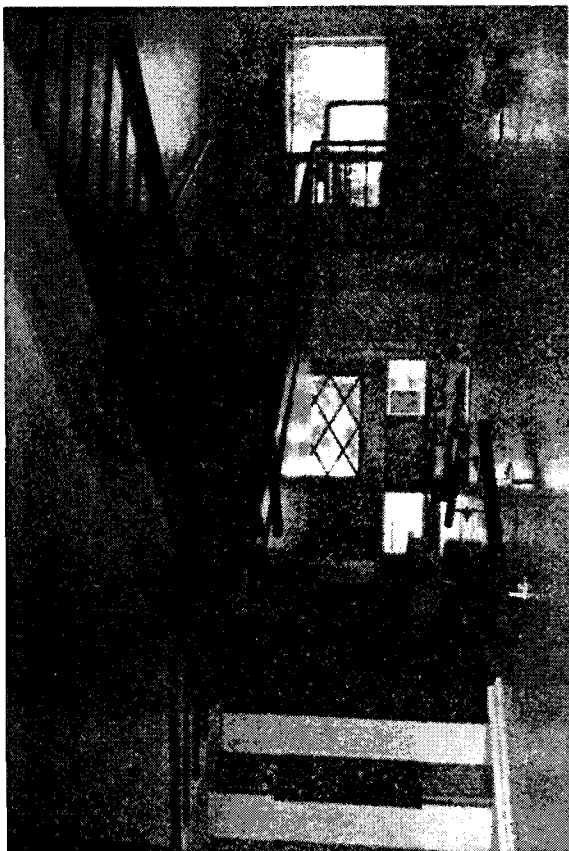


Figure 10: Central stairways in a building containing bachelor apartments

THE BEECH HALL CO-OP

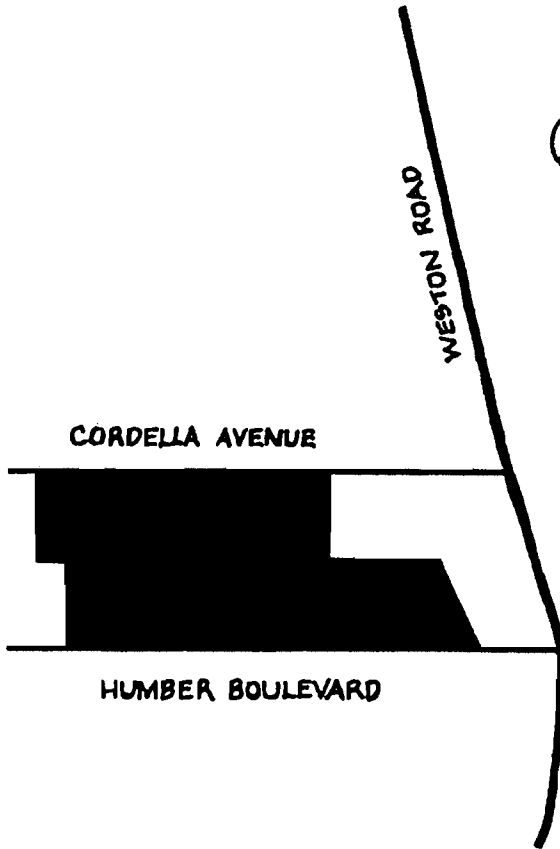


Figure 11: Site Location

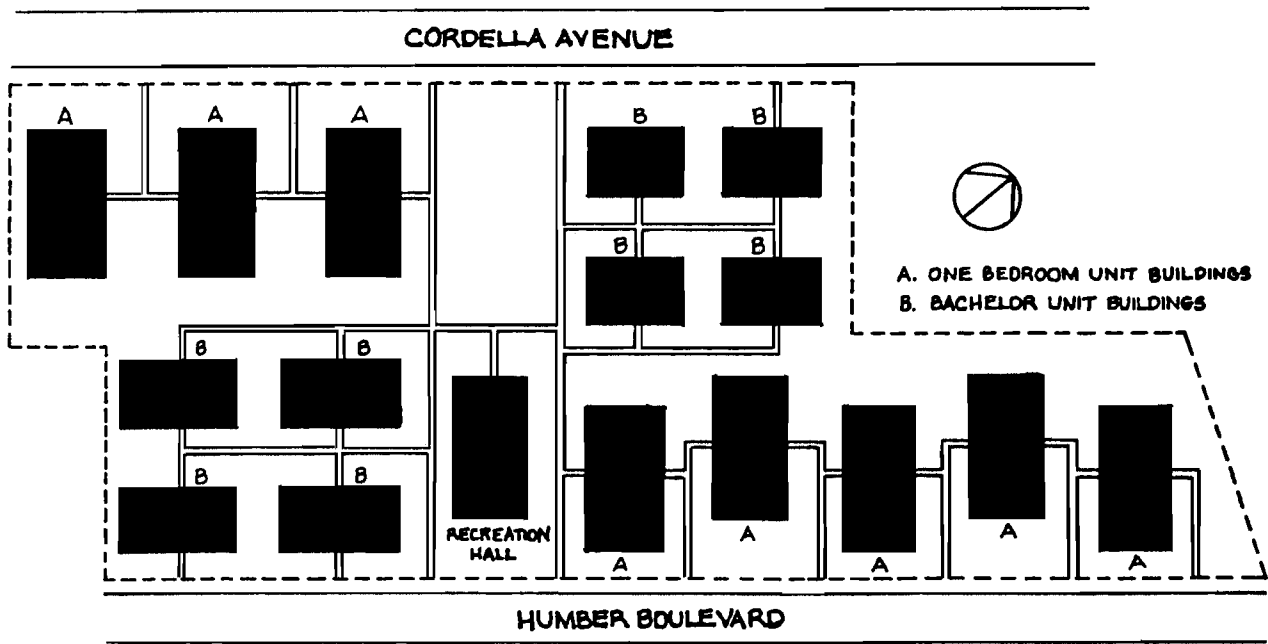


Figure 12: Site Plan

THE BEECH HALL CO-OP

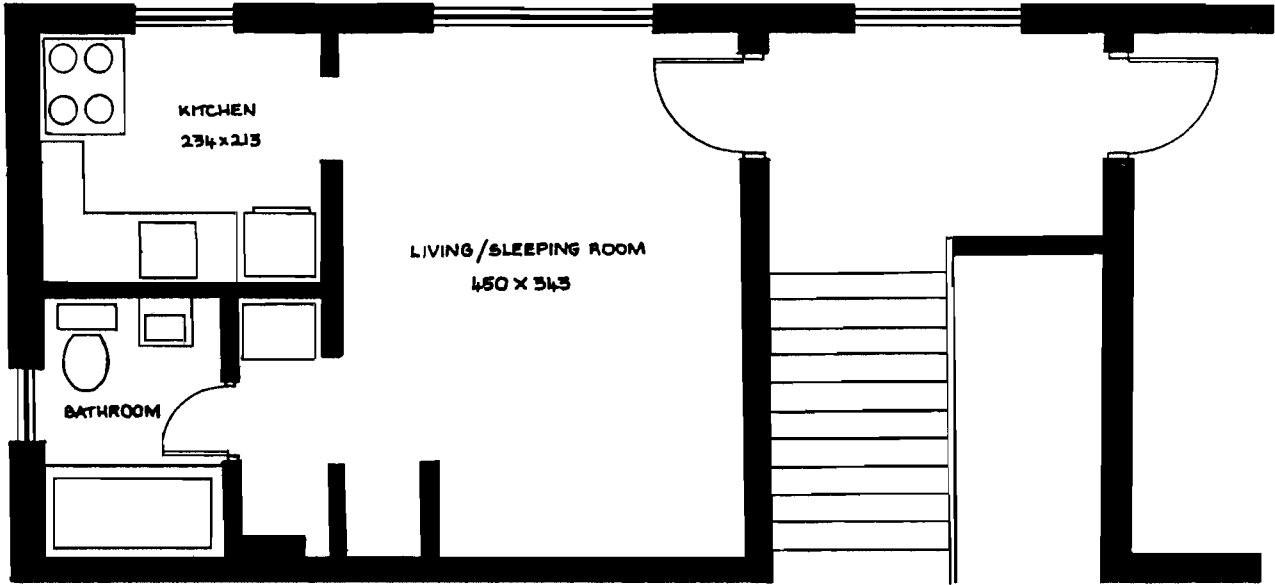


Figure 13: Typical Bachelor Apartment

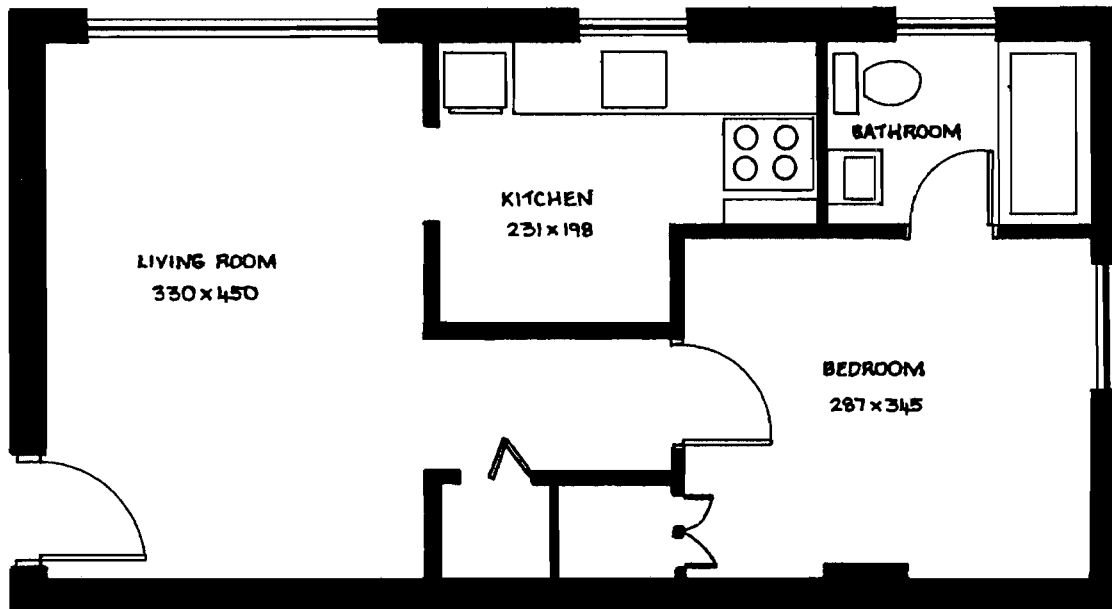


Figure 14: Typical One-Bedroom Apartment

Housing Charges

As in the Stanley Knowles Co-op, all of the households at Beech Hall receive a subsidy to reduce their rent to the low-end-of-market, and half of the households receive further subsidies to reduce their housing charges to no more than thirty percent of their household income. In 1989, the remaining households had housing charges increased to \$236 (plus hydro) for a bachelor apartment and \$318 (plus hydro) for a one-bedroom apartment. This was an increase of about 7% over the previous year.

The Parkview House Co-op

The Parkview House Co-op is an eight-storey apartment building on Bathurst Street, a major thoroughfare in a predominately Jewish neighbourhood in North York. It has 89 apartments containing households with seniors (aged 55 or more).

Development History

The Parkview House Co-operative is the most recently developed seniors' housing co-op in Metropolitan Toronto. Its development, from conception to construction and occupation, was relatively quick compared to the other co-ops included in this study, reflecting both the experience gained by the developers, the Co-operative Housing Federation of Toronto (CHFT), and the growing acceptance of the concept of seniors' housing co-ops. Parkview House was developed by CHFT in 1983 and first occupied by co-op members in 1984.

Location

Parkview House is located in the Bathurst-Steeles neighbourhood. While a north-bound transit stop is located directly in front of the co-op, to reach the south-bound transit stop requires crossing four lanes of traffic. The nearest shopping complex is a vigorous ten-minute walk away, but the types of shops and services available reflect the predominately Jewish character of the neighbourhood and the co-op.

Site Design

The entrance to Parkview House is located off Bathurst Street on the south side of the building. A circular drive allows passengers to be picked up and dropped off at the door, and the adjacent parking lot provides three parking spaces for co-op members and six for visitors, though these rarely appear to be enough.

Inside the intercom-controlled lobby are the mail boxes and a sitting area with couches and chairs. Also on the first floor are the co-op's office and reception area, a large meeting and recreation room with an attached kitchen, a small library, a hobby room with a small attached kitchen and a well-lit laundry room.

The basement level contains a woodworking shop and a recreation room with a pool table, ping pong table, darts, exercise machines and weight lifting equipment. Parking for 23 cars is also provided underground. In addition, the co-op has an common outdoor patio which overlooks a cemetery to the east.

Apartment Types

The co-op contains sixty one-bedroom and thirty two-bedroom apartments, each with a private outdoor balcony. A one-bedroom unit is occupied by the superintendent. Five apartment units are wheel-chair accessible and all of the units in the building have bathrooms with grab bars. Each floor has a bench located across from the elevators.

Housing Charges

As in the other two co-ops, half the units have rent-g geared-to-income, while housing charges for the remainder of the units are low-end-of-market, ranging according to apartment size. In 1988, housing charges for a small one-bedroom unit were \$400 per month, a small two-bedroom unit \$455 per month, and a large two-bedroom unit \$505 per month.

THE PARKVIEW HOUSE CO-OP



Figure 15: View from the street



Figure 16: The drive-through entrance



Figure 17: The lobby

THE PARKVIEW HOUSE CO-OP

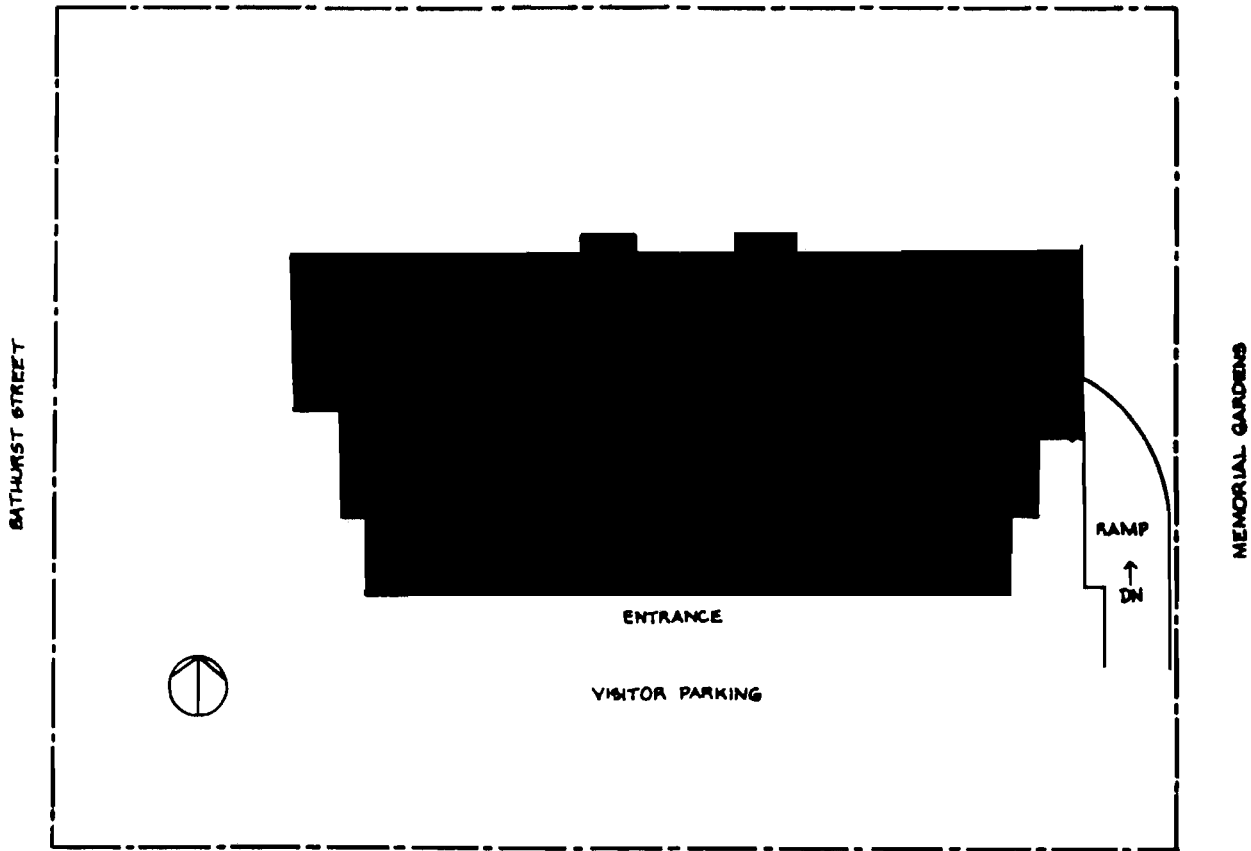


Figure 18: Site Plan

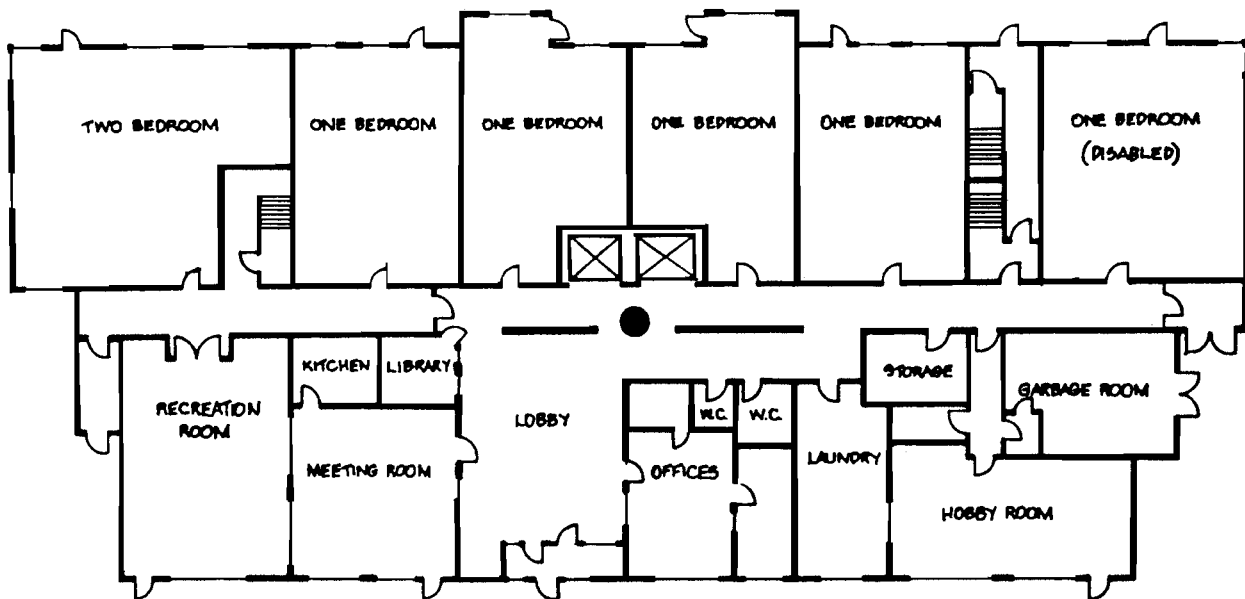


Figure 19: Ground Floor Plan

THE PARKVIEW HOUSE CO-OP

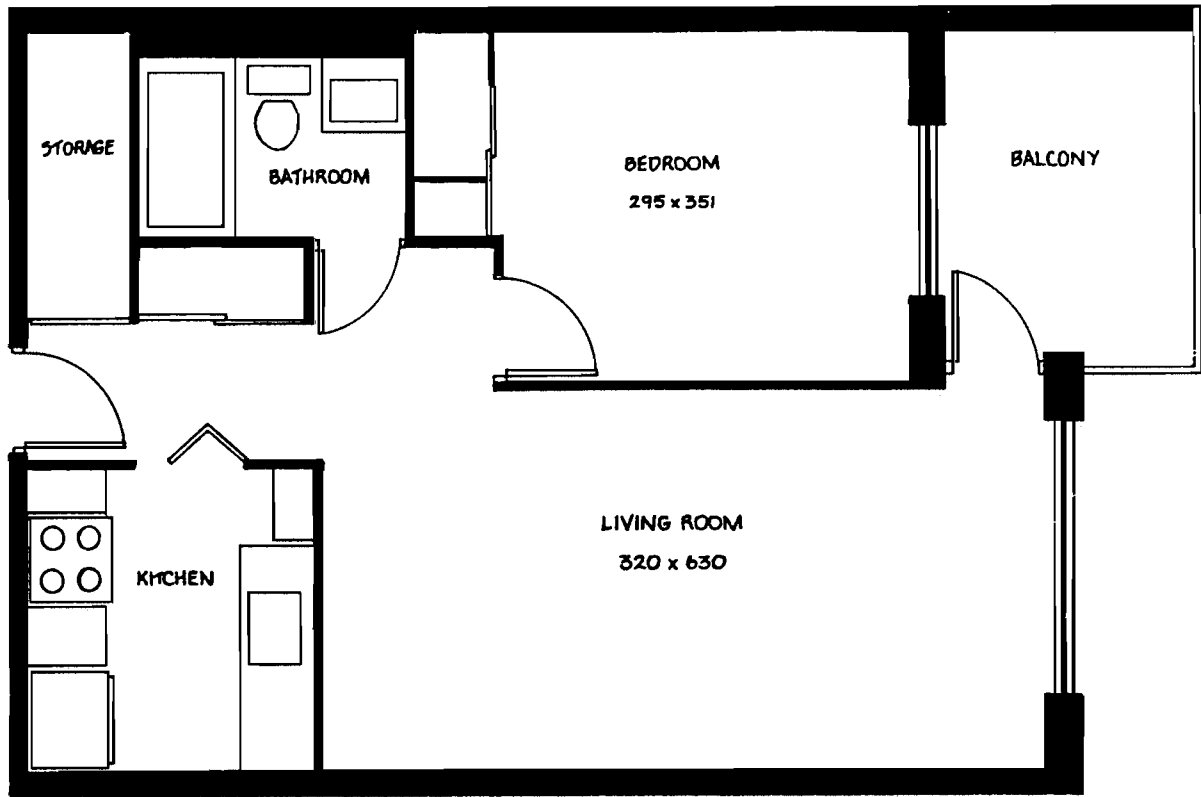


Figure 20: One-Bedroom Apartment

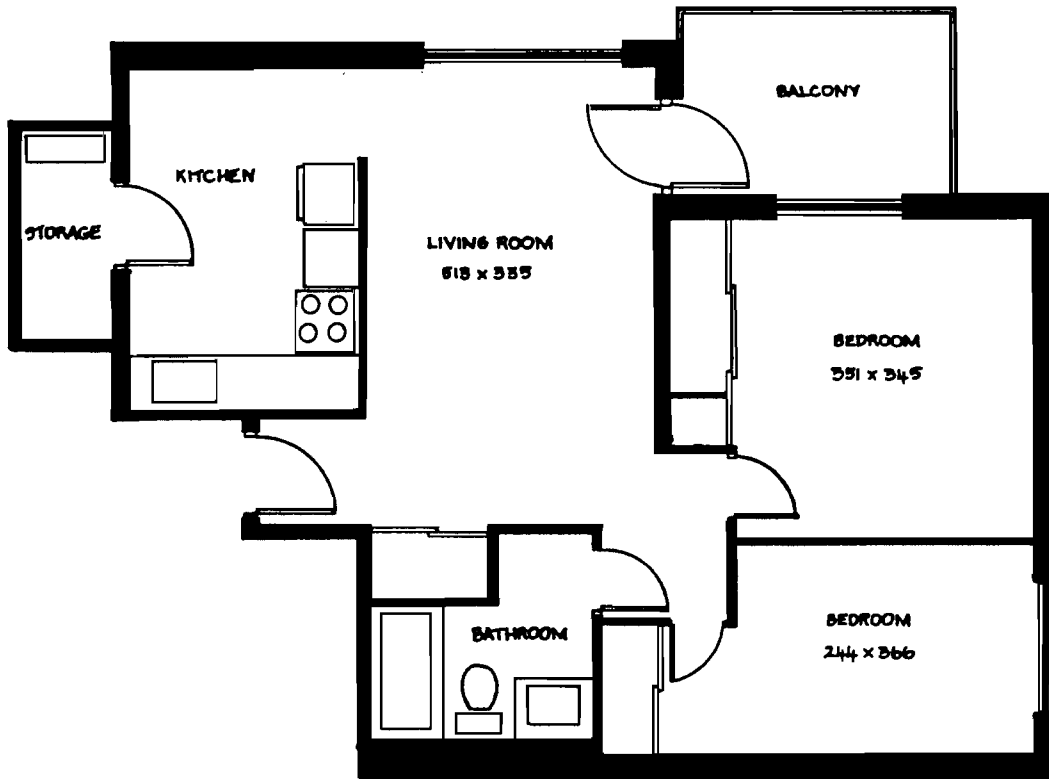


Figure 21: Two-Bedroom Apartment

THE PRIVATE NON-PROFIT HOUSING FOR SENIORS

St. Joseph's Place

St. Joseph's Place is a four-storey L-shaped building which forms part of a complex of Catholic community services, including St. Joseph's Roman Catholic Church, a rectory, parish hall, two schools and a nursing home. The building contains ninety apartments for seniors (age 60 or more).

Development and Management History

The property on which St. Joseph's Place was developed is owned by the Roman Catholic Episcopal Corporation of the Archdiocese of Toronto, and leased to St. Joseph's Senior Citizens' Apartments. St. Joseph's Place was built and occupied in 1980.

The management of the building was originally handled by a housing administrator, who reported to the parish priest and, in turn, to the bishop. Occasional meetings with tenants were held in the parish hall, and a tenants' committee was responsible for responding to tenants' concerns and preparing and circulating a bi-monthly newsletter.

Over the years, the meetings and newsletters stopped, though a tenants' committee continues to operate. The current administrator is also the live-in superintendent, who took on the additional responsibility of housing management in the spring of 1989. He reports to the former administrator, who is now the housing and development coordinator for the Archdiocese of Toronto, overseeing several other housing developments in addition to St. Joseph's Place.

Location

St. Joseph's Place is located on Curzon Street, a quiet residential street in the Riverdale area of the City of Toronto, about a

15-minute walk from Lake Ontario and its beaches. The building is halfway between Queen and Dundas Streets East, near Leslie Street. Queen Street has regular east-west streetcar transit service, and Jones Avenue, one block west of Curzon, has bus service that connects with the Donlands Subway Station. Some shops are located along Queen Street East at this point, but most of the surrounding area is almost exclusively residential.

Site Design

The L-shape of St. Joseph's Place, along with the rectory to the east and the church to the south, create an interior courtyard referred to as the cloister. The cloister contains tables, benches, shuffleboard courts and an area of individual garden plots. The rectory is a handsome 19th-century building and the church is linked to the housing development by a covered walkway. The parish hall is located in the basement of St. Joseph's Place, while other Catholic services are provided in other buildings to the north and south within the same block.

The main entrance to the building's lobby is on Curzon Street. The lobby contains a lounge and a series of doors leading to different parts of the development. To the left are locked doors leading to the apartments, while to the right is an unlocked doors leading to several locked common rooms, including another lounge with a fireplace, T.V., paperback books and card tables, an office, a large meeting room used for bingo and billiards, a smaller meeting room used for crafts and cards, a kitchen and a room which tenants may reserve to entertain friends.

The hallways in the apartment area jag to avoid the look of a long corridor, and the door of each apartment faces a wall rather than looking directly into another apartment. Each floor has a common laundry room and a sitting area near the elevator.

ST. JOSEPH'S PLACE



Figure 22: View from the street

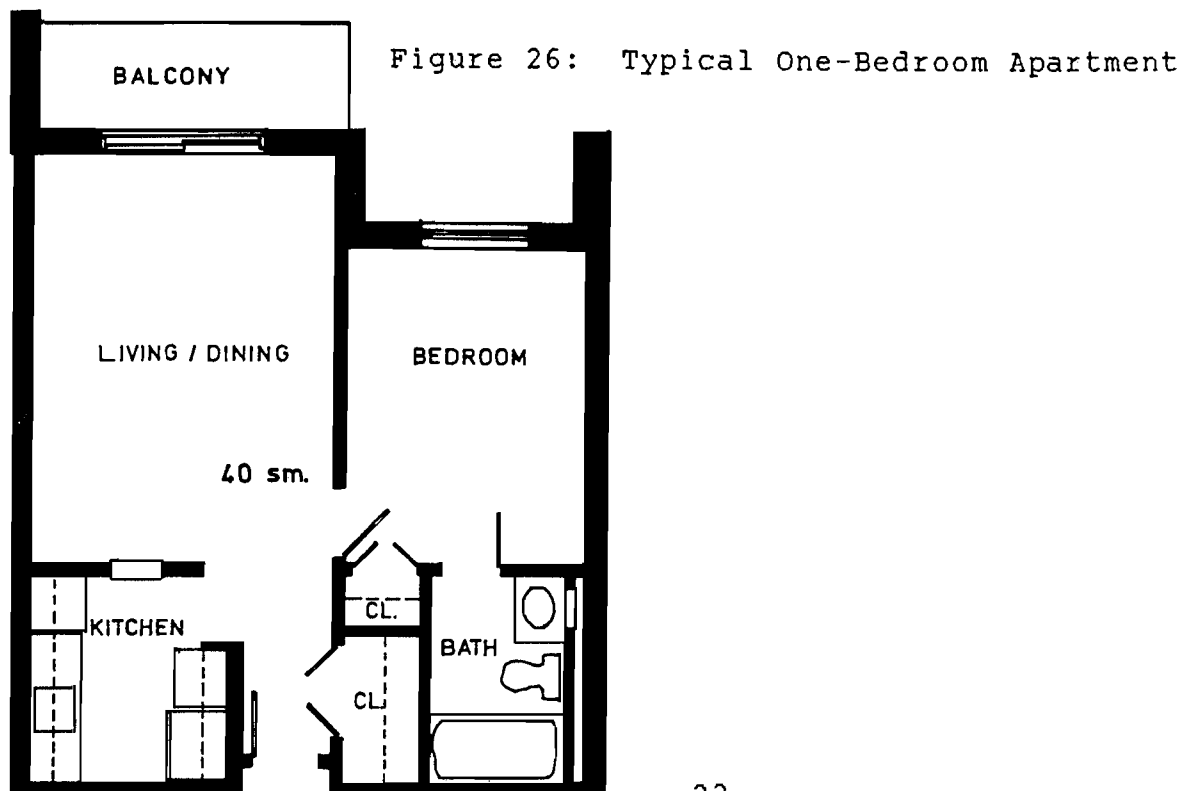
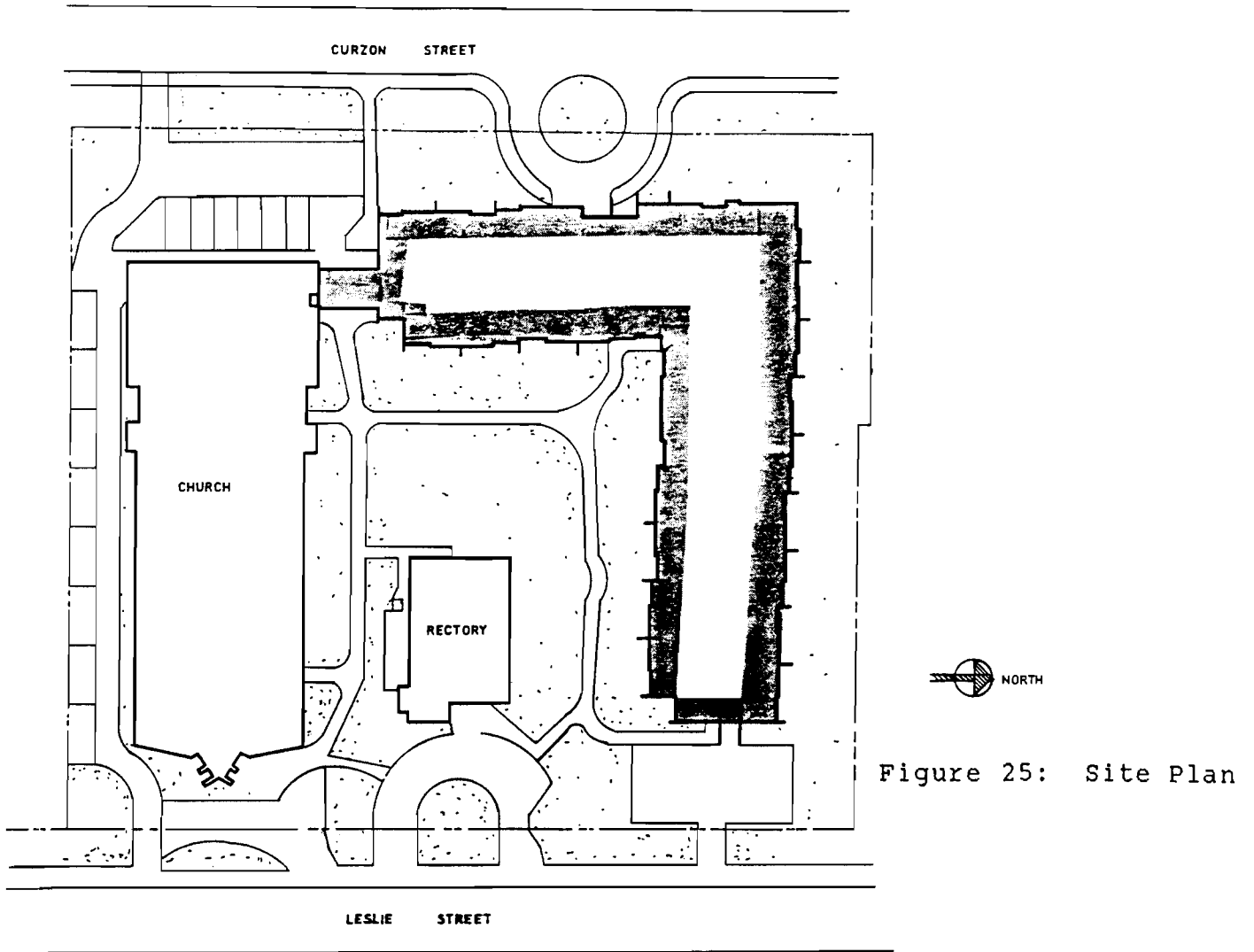


Figure 23: The entrance



Figure 24: The cloister

ST. JOSEPH'S PLACE



Apartment Types

There are ninety one-bedroom apartments for seniors and one two-bedroom apartment for the live-in superintendent/administrator. Four apartments, one on each floor, are specially designed for disabled tenants. These have wheelchair accessible doorways and lowered cupboards and light switches, in addition to the emergency response buttons located in the living rooms, bedrooms and bathrooms of all the apartments.

First floor apartments have a small patio, while those on the upper floors have a balcony. The balconies on the fourth floor, however, are noticeably smaller than those on the lower floors and barely provide enough space for a lawn chair.

Housing Charges

Housing charges at St. Joseph's Place, like all non-profits, are set at the low-end of market rents for the area each year. In 1989, housing charges for these one-bedroom apartments was \$525. Fewer than five percent of the tenants pay this amount, however, because 95.6% pay rents-geared-to-income.

The Wexford

The Wexford is a seven-storey residential complex containing seniors' apartments, a home for the aged (ie. providing residential care), and an elderly persons' centre, which is open to the community. The complex contains ninety apartments for seniors (age 65 or more) who are able to care for themselves.

Development and Management History

The Wexford was founded by the Brotherhood Foundation, a registered charitable organization, in 1977 when construction began. The building was first occupied by tenants in 1978.

Housing management is undertaken by the administrator-manager, who is assisted by a secretary and a program director. The program

director is responsible for social and recreational activities and for coordinating volunteers. A Board of Directors and executive director complete the upper echelons of the management structure.

Location

The Wexford is located on Lawrence Avenue East near Pharmacy Avenue in the City of Scarborough, a suburb of Toronto. Lawrence Avenue is a major east-west commercial arterial carrying six lanes of traffic at this point, and lined with variously sized shopping plazas. A moderately sized plaza is located directly across from the Wexford on Lawrence Avenue. Pharmacy Avenue is a major thoroughfare, as well, but predominately residential. Bus stops for transit service in all four directions are located at the intersection, with regular and frequent service on Lawrence, and more limited service on Pharmacy.

Site Design

Large trees and off-street parking for ten cars separate the entrance to the Wexford from Lawrence Avenue. Inside, on the ground floor, are the main office, a craft room, gift shop, lounge and dining area, and several apartments. Outside, in the back, is a patio and garden area with a small waterfall.

The basement, called the activity level, contains the building's main activity room, which is used for parties and other large gatherings. A small chapel provides services for different denominations on different days of the week. The mezzanine level has a library and tea-room, which overlooks the front entrance, lounge and dining areas on the ground floor below. The second and seventh floors have additional lounge areas about the size of a large bachelor apartment just across from the centrally located elevators.

On each of the upper floors, including the mezzanine level, there is a western wing of seniors' apartments and an eastern wing of

THE WEXFORD



Figure 27: View from the street



Figure 28: The entrance



Figure 29: The library/lounge

THE WEXFORD

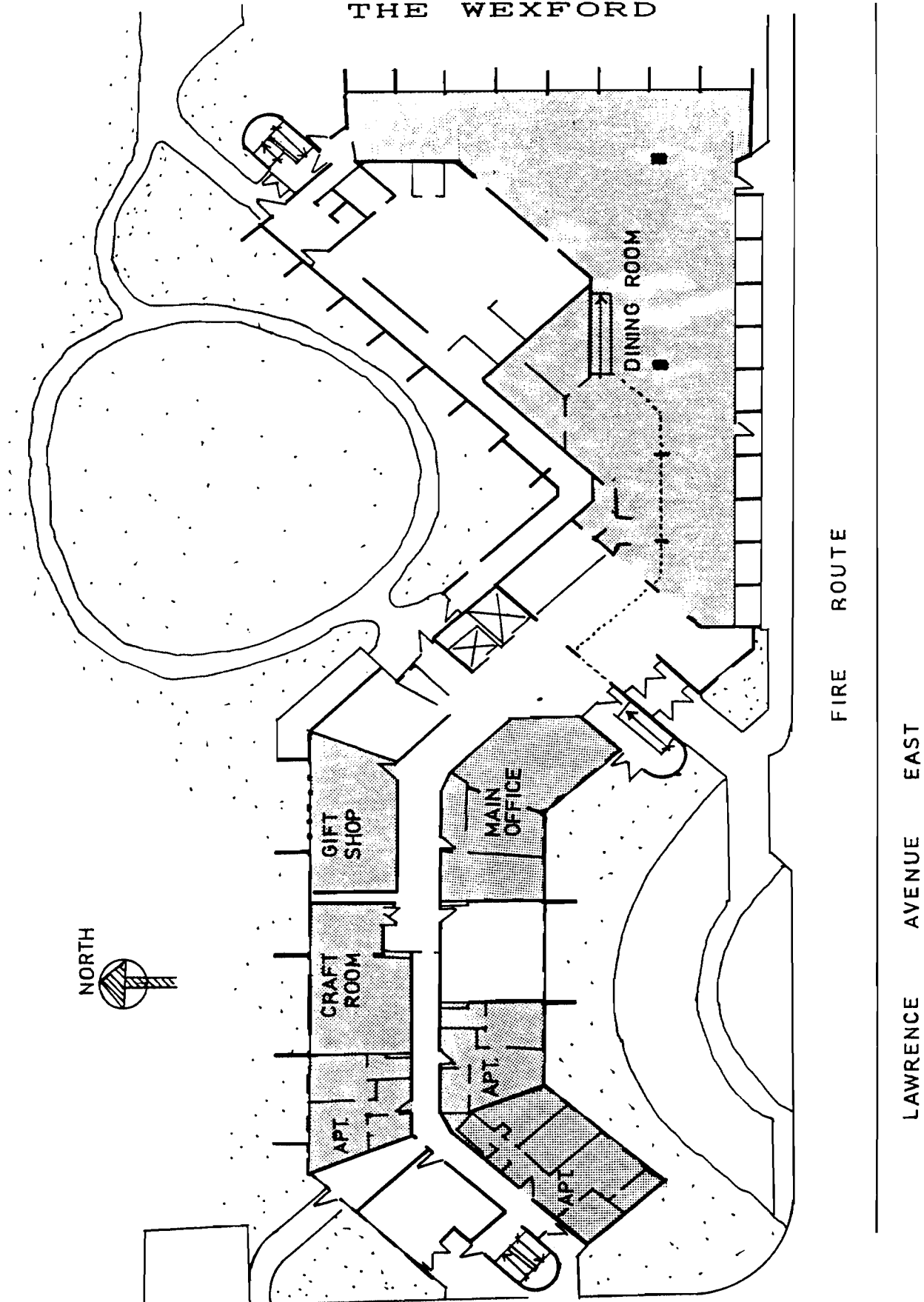


Figure 30: Ground Floor and Site Plan

THE WEXFORD

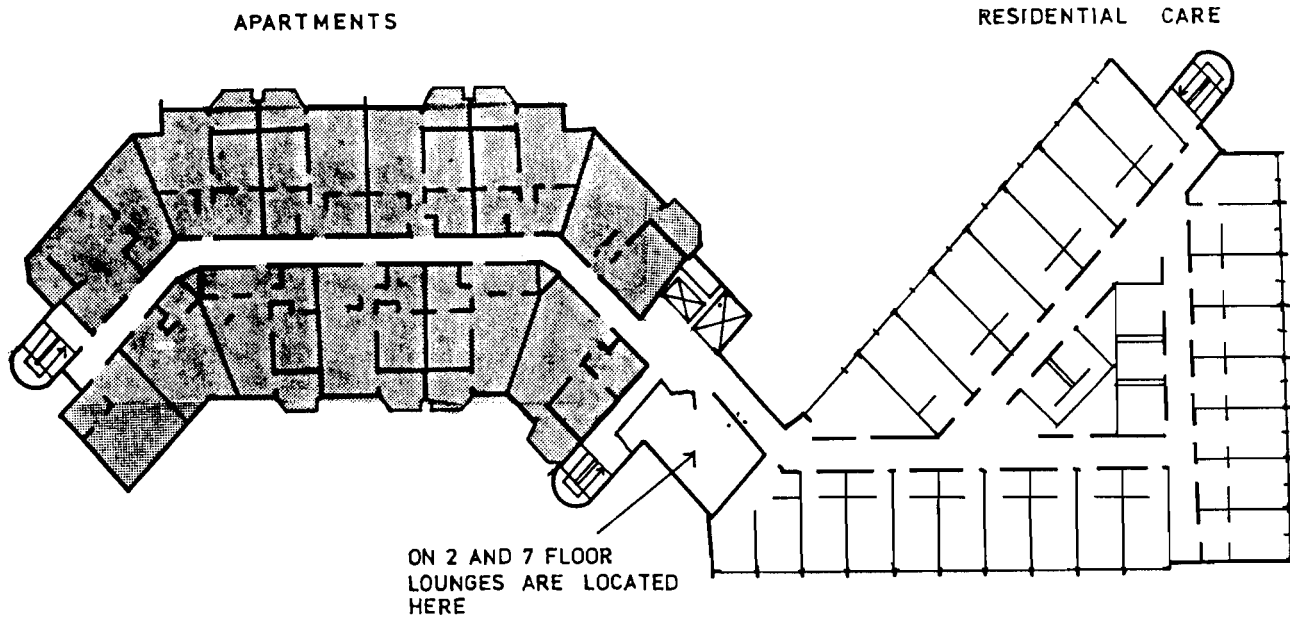


Figure 31: Typical Floor Plan

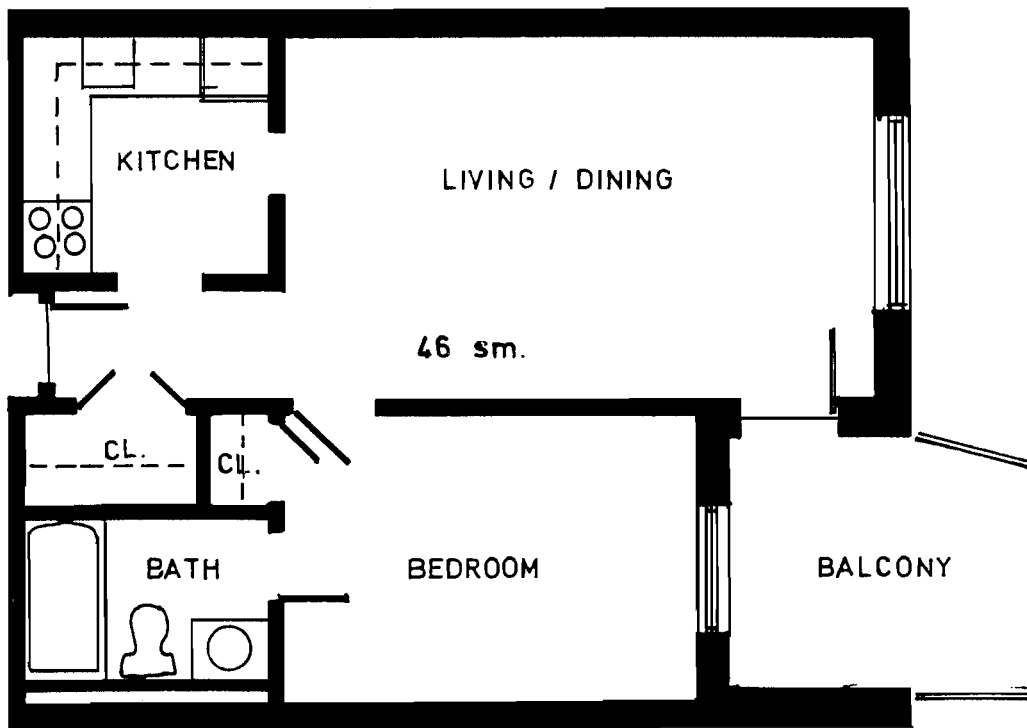


Figure 32: Typical One-Bedroom Apartment

residential care units, i.e. the Wexford Home for the Aged. This study involved tenants living in the seniors' apartments only.

Apartment Types

Of the ninety seniors' apartments at the Wexford, 16 are bachelor apartments, 72 are one-bedroom apartments and two are two-bedroom apartments. Four of the bachelor apartments are larger than the others, and while 62 of the one-bedroom units have balconies, none of the other apartments do. Six of the seniors' apartments, all of the rooms in the residential care wing, and all of the common facilities shared by both tenants and residents, are specially designed and equipped for disabled tenants.

Housing Charges

Housing charges at the Wexford ranged from \$383 per month for a small bachelor apartment to \$482 per month for a one-bedroom apartment with a balcony in 1989. At any given time between 19 and 23 apartments, or approximately 25% of the units, have rents-geared-to-income.

St. Matthew's Bracondale House

St. Matthew's Bracondale House consists of two apartment buildings, one for seniors (age 55 or over) and one for families. The seniors' building is a seven-storey tower containing 128 apartments.

Development and Management History

Bracondale House was originally conceived by the minister of St. Matthew's United Church as a home for his aging parishioners. A non-profit corporation was formed by the church's board of trustees, and the building was constructed and occupied in 1982.

Bracondale House is now only loosely associated with the church. A ten-member board of directors, which meets annually, has three members associated with the United Church and seven members from the community surrounding the development.

A housing administrator is responsible for the overall management of the development, assisted by an office manager, a program coordinator, an elderly persons' coordinator, and two live-in building superintendents. The program coordinator is responsible for organizing tenant activities, providing information on community support services, and assisting tenants with the production of monthly newsletters and calendars of upcoming events. The elderly persons' coordinator is doing community outreach to involve seniors from the community, as well as those in Bracondale House, in the recently opened elderly persons' centre.

Location

Bracondale House is located on St. Clair Avenue West near Christie Street in the City of Toronto. St. Clair Avenue is a major east-west arterial with an abundance of small shops, restaurants and services located in this area. East and west-bound streetcar islands are located adjacent to the development and a subway station, at Bathurst Street, is four blocks to the east.

Site Design

The seniors' apartment tower fronts onto St. Clair Avenue, while the three-story family apartment building is nestled behind to the south across a landscaped courtyard with benches. St. Matthew's United Church borders the site on the west.

The main entrance to the seniors' building is controlled by a security camera, as well as an intercom system, which allows tenants to view the building's entrance on their T.V. The main floor also contains an office, a dining area, a large lounge which can be separated by screens to form three smaller rooms, a library, and a horticultural room which overlooks the back courtyard.

ST. MATTHEW'S BRACONDALÉ HOUSE



Figure 34: View from the street



Figure 35: The entrance



Figure 36: The courtyard

ST. MATTHEW'S BRACONDALE HOUSE

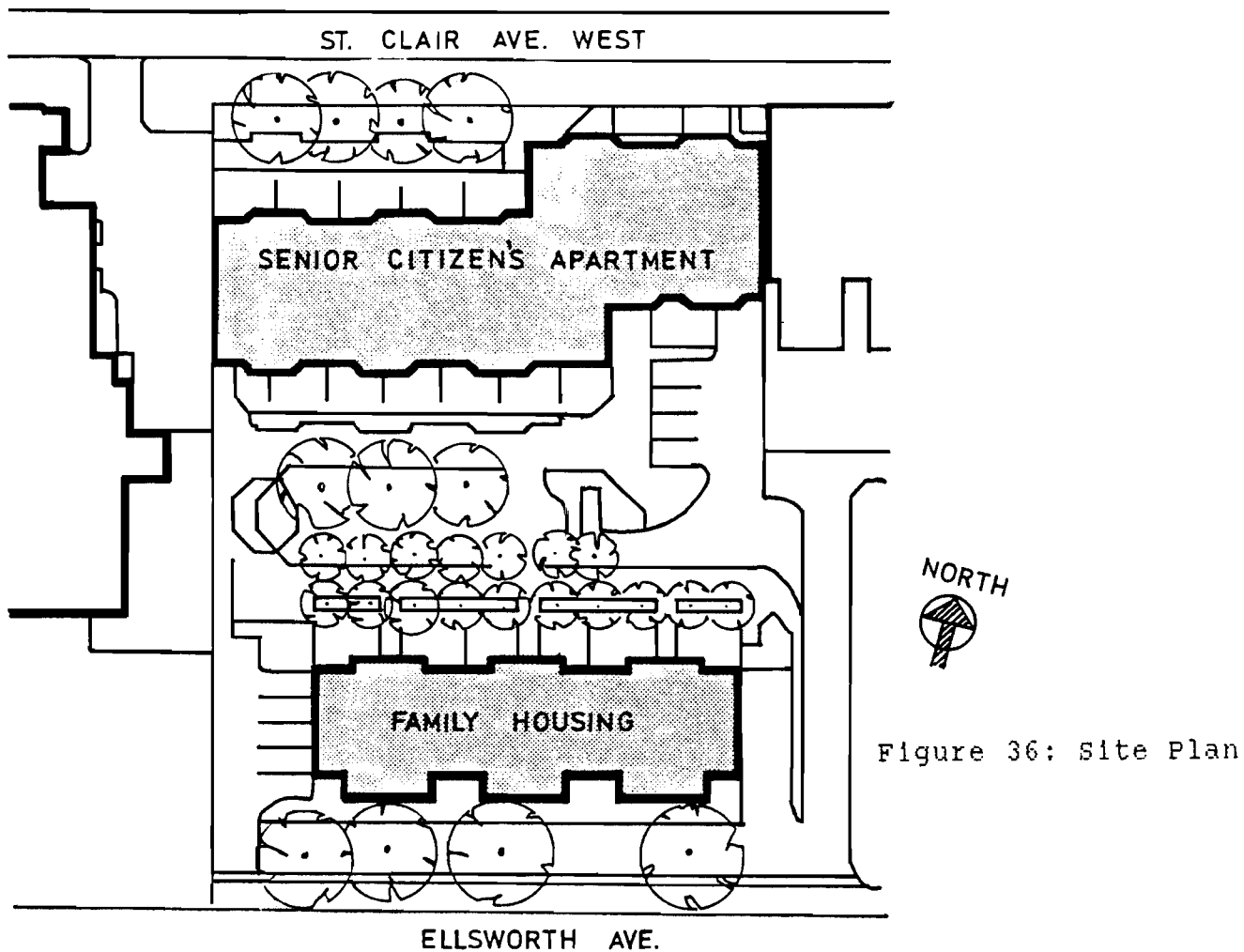


Figure 36: Site Plan

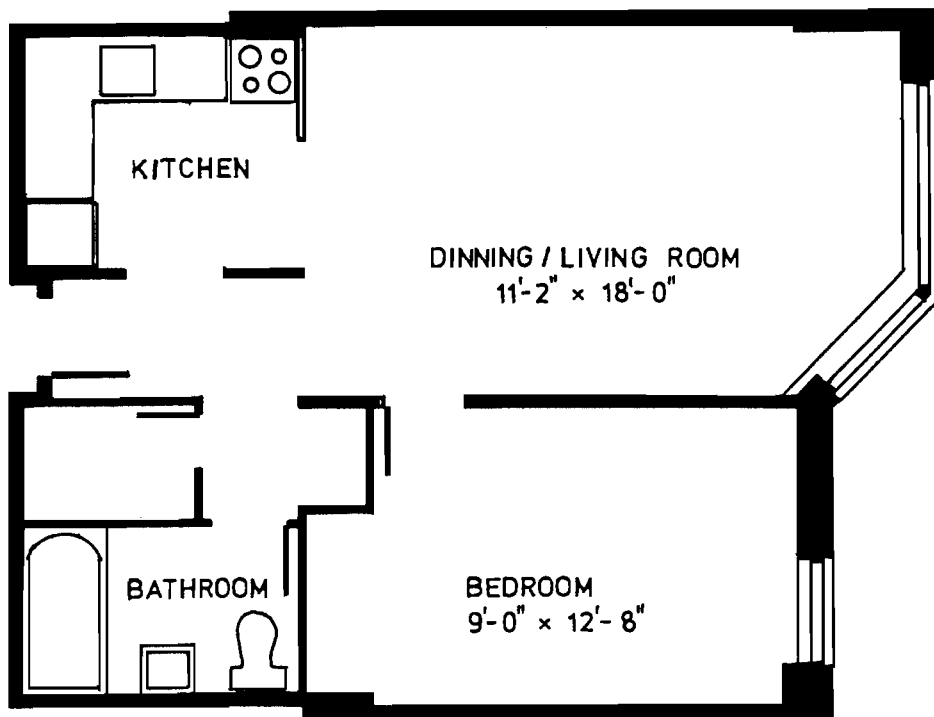


Figure 37: Typical One-Bedroom Apartment

The basement of the seniors' building has a large activity space, which is used for indoor lawn bowling, bingo and other large social gatherings. It also contains an office specially converted for use as a medical clinic (held once a week), underground parking and storage facilities, and a laundry room. Every floor also has benches located near the elevators.

Apartment Types

Out of the 128 apartments located in the seniors' building, thirty are bachelor apartments and 100 are one-bedroom apartments. Two of the one-bedroom units are occupied by live-in superintendents, who share responsibility for the seniors' and the family buildings. While none of the apartments were specially designed for disabled tenants, all of the bathrooms are equipped with an emergency response system, which alerts the office or the superintendent on call when pulled, and with grab bars beside the toilet and bathtub.

Housing Charges

Housing charges in the seniors' building at Bracondale House ranged from \$372 per month for a bachelor apartment to \$460 per month for a one-bedroom apartment in 1989. According to the program coordinator, approximately seventy percent of the households currently have rents-geared-to-income.

SUMMARY

A location that provides easy access to transit, shops and services is especially important to older people whose physical mobility is naturally declining with age. The Stanley Knowles Co-op and Bracondale House provide the best locations near the subway and a wide variety of shops and services. The Parkview House Co-op, The Wexford, and St. Joseph's Place are all relatively well located in terms of transit and shopping, while the Beech Hall Co-op suffers from a noticeable lack of nearby shops and services.

Age-appropriate design and safety features, such as grab bars in washrooms and emergency response systems within each apartment, as well as common areas for social activities and informal socializing are also important for older people. All six of the buildings studied appear to be fairly well designed or adapted for older people. All six provide age-appropriate design and safety features, as well as a variety of social and recreational facilities, though the size and number of these vary from one housing development to the next.

One of the differences between the seniors' co-ops and non-profits we examined was related to apartment types and housing charges. The co-ops tend to have a higher proportion of two-bedroom units, as well as a higher proportion of apartments specially designed for disabled tenants. The private non-profits tend to have a higher proportion of households on rent-geared-to-income subsidies, with the exception of the Wexford, which had the lowest proportion of subsidized households.

The most significant differences between the co-ops and non-profits we studied, however, had to do with management structure and the private non-profit developments' inclusion of, or proximity to, senior citizens' centres, homes for the aged and/or nursing homes. Where the seniors' co-ops stress continuing independence and active participation in the management of the development, the non-profits stress the care provided by professional management and support staff and, in the case of St. Joseph's Place and the Wexford, the opportunity for more extended care, if needed, in the same development or neighbourhood.

CHAPTER TWO: DEMOGRAPHIC CHARACTERISTICS

While there is a great deal of variation in the demographic characteristics of respondents from one seniors' development to the next, some common patterns tend to distinguish those living in co-ops from those in private non-profit housing. Tenants in the non-profits we studied tended to be older: 58 percent were 75 years old or over, compared to 25 percent of those in the co-ops. Because women tend to outlive men, these age differences were also reflected in the sex ratios of the different housing types: women in the co-ops outnumbered men about two to one, while women in the non-profits outnumbered men about four to one. Single-person households were also more common in the non-profits, representing 92 percent of the total, compared with 75 percent in the co-ops. This difference reflects both the age differentials noted above and the different types of apartments provided in each development, as described in the previous chapter.

The ethnic backgrounds of seniors in the co-ops and private non-profits also varied. Fifty-three percent of the co-op members we interviewed were born in Canada, for example, compared to 64 percent of the tenants in the non-profits. The majority of foreign-born co-op members came from Eastern Europe, fifteen percent having arrived in the past decade, while the majority of foreign-born tenants in the non-profit housing, in contrast, came from Western European countries, and less than one percent arrived in the last decade. These differences are also evident in the number and range of languages spoken by respondents. A total of 23 different languages are spoken by co-op members, with 27 percent speaking three or more languages, and only 54 percent speaking English only. Fifteen different languages are spoken by non-profit housing tenants, with only two percent speaking three or more languages, and 87 percent speaking English only. Despite this diversity of backgrounds English was common to all, except at the Parkview House Co-op where some communication difficulties exist.

Eighty-five percent of the co-op members and 89 percent of the non-profit housing tenants we interviewed were retired. The most common former occupations at all of the developments studied involved clerical work: accounting for 29 percent of the co-op members' and 23 percent of the non-profit housing tenants' occupations. Despite these similarities, most other patterns of occupational and educational background differed. After clerical jobs, professionals and skilled workers were most common among co-op members, while unskilled workers and homemakers were most common among non-profit housing tenants. These differences appear to reflect similar differences in educational backgrounds. Sixty percent of co-op members completed high school and another seventeen percent completed college or university, while only 51 percent of non-profit housing tenants completed high school and only eight percent completed college or university.

AGE CHARACTERISTICS

On the whole, tenants of the seniors' private non-profit housing developments tend to be older than those living in seniors' co-ops. Fifty-eight percent of the respondents and their household members in the non-profits were 75 years of age or older, compared with only one quarter of those in the co-ops. Even more striking is that almost forty percent of the tenants in the non-profits were 80 years of age or older.

By the same token, seniors' co-ops had a much higher proportion of younger members. Twenty-seven percent of the respondents and their household members in the seniors' co-ops were under age 65, compared with six percent in the non-profits. Thus, while forty-eight percent of the seniors' co-op members were between the ages of 65 and 75, only a third of those in the non-profits were.

As Table 2 shows, these proportions vary somewhat from one development to the next, but the same general pattern of younger

Table 2: Age of Respondents
and Other Household Members

Age (age of dev)	Co-operatives				Private Non-Profits			
	Stanley (4yrs)	Beech Parkv. (8yrs)	Knowles Hall (4yrs)	Totals	St. Joseph (9yrs)	The Wexford (11yrs)	Bracon House (7yrs)	Totals
under 55	2.3		1.6	1.2%				0.0%
55-59	2.3	10.3	4.9	6.4%			2.2	0.7%
60-64	2.3	26.5	24.6	19.8%	4.5	2.2	8.9	5.2%
Subtotals	7.0%	36.8%	31.1%	27.4%	4.5%	2.2%	11.1%	5.9%
65-69	34.9	23.5	27.9	27.9%	13.6	2.2	20.0	11.9%
70-74	27.9	11.8	23.0	19.8%	25.0	19.6	20.0	21.5%
Subtotals	62.8%	35.3%	50.8%	47.7%	38.6%	21.7%	40.0%	33.4%
75-79	16.3	13.2	8.2	12.2%	15.9	28.3	13.3	19.3%
80-84	11.6	8.8	8.2	9.3%	27.3	37.0	15.6	26.7%
85+	2.3	5.9	1.6	3.5%	13.6	8.7	13.3	11.9%
Subtotals	30.2%	27.9%	18.0%	25.0%	56.8%	73.9%	42.2%	57.9%
Not Given				0.0%		2.2%	6.7%	3.0%
Totals	100.0%	100.0%	99.9%	100.1%	99.9%	100.0%		100.2%

members in the co-ops and older tenants in the non-profits holds true for all of the developments studied.

There are at least two factors that may influence this difference in age: tenant selection processes and the age of the developments. New co-op members are selected by a committee of existing members. Their selection criteria emphasize the prospective member's willingness to participate in the management of the co-op, i.e. participation is required. Concerns about the ability of older seniors to participate fully in the management of the development may well create a process (or unwritten policy) in which households containing younger seniors are given priority over those containing older seniors.

Table 3: Sex of Respondents
and Other Household Members

Housing Developments	Female	Male	Total
Co-ops:			
Stanley Knowles	69.8	30.2	100.0%
Beech Hall	66.2	33.8	100.0%
Parkview House	67.2	32.8	100.0%
Subtotal	67.4%	32.6%	100.0%
Private Non-Profits:			
St. Joseph's Place	72.7	27.3	100.0%
The Wexford	87.0	13.0	100.0%
Bracondale House	88.9	11.1	100.0%
Subtotal	83.0%	17.0%	100.0%

The private non-profits may also give priority to younger seniors, but most of these developments were built earlier than the co-ops studied. The non-profits have been occupied between seven and eleven years (with an average of nine years), while the co-ops have been occupied between four and eight years (with an average of five years). Differences in the age profiles of these developments do tend to reflect tenants' aging in place.

SEX RATIOS

Women outnumber men in all of the seniors' housing developments we studied, though these proportions are significantly higher in the non-profits. In the co-ops women outnumber men about two to one, while in the non-profits they outnumber men about four to one.

As Table 3 shows, all three co-ops had very similar sex ratios, while the ratios among the non-profits varied somewhat. The Wexford and Bracondale House had the highest proportions of women at 87 percent and 89 percent, respectively, while St. Joseph's Place, which was 73 percent women, had a sex ratio more similar to the co-op housing.

Table 4: Household Size

Housing Development	Type of Household			Totals
	One-person	Two-person	Three-person	
Co-ops:				
Stanley Knowles	72.7	24.2	3.0	99.9%
Beech Hall	88.5	11.5		100.0%
Parkview House	56.1	38.9	4.8	99.8%
Subtotal	74.8%	23.0%	2.2%	100.0%
Private Non-Profits:				
St. Joseph's	90.0	10.0		100.0%
The Wexford	95.5	4.5		100.0%
Bracondale House	90.2	9.8		100.0%
Subtotal	92.0%	8.0%		100.0%

These sex ratios reflect both the longer life expectancy of women in general, and the larger proportion of older tenants in the non-profit developments.

HOUSEHOLD SIZE AND STRUCTURE

Household sizes at the seniors' co-ops and non-profits differed significantly. Ninety-two percent of the households in the private non-profits were single-person households, compared with three quarters of the households in the co-ops. Twenty-three percent of the households in the co-ops were two-person households, usually a married couple, and two percent were three-person households, either a couple with a child or an elderly parent, while only eight percent of the households in the non-profits contained two persons.

As Table 4 shows, all of the private non-profits conform fairly closely to this general pattern, though the Wexford shows a somewhat higher proportion of single-person households. Among the seniors' co-ops, on the other hand, only the households at the Stanley Knowles Co-op resemble the general pattern, while Parkview House has

a greater proportion of two and three-person households, and Beech Hall has more single-person households.

Not surprisingly, the size of households at the different developments tends to reflect the types of apartment units provided in the buildings. One-bedroom apartments are the most common type at all of the developments we studied, while bachelor apartments are also provided at Beech Hall, the Wexford and Bracondale House, and two-bedroom apartments are provided at the Stanley Knowles Co-op, Parkview House, and to a much more limited extent, i.e. two apartments only, at the Wexford.

ETHNIC BACKGROUND

Fifty-three percent of the seniors' co-op members we interviewed were born in Canada, compared with 64 percent of those in the private non-profit housing. Most of the foreign-born co-op members came from Eastern European countries, followed by Western European and then Third World countries, while most of the foreign-born non-profit housing tenants came from Western European countries, followed by Third World and then Eastern European countries.

As Table 5 shows, all of the seniors' non-profits have similar patterns of national origin. Roughly two-thirds of the tenants come from Canada and the United States, 26 percent come from Western European countries (primarily the United Kingdom and Ireland), seven percent come from Third World countries (primarily the West Indies), and less than one percent from Eastern Europe.

The seniors' co-ops, in contrast, showed much greater variation. While the pattern of national origin at Beech Hall was very similar to that of the private non-profits, the other two co-ops were quite unique. At the Stanley Knowles Co-op, only fifteen percent of the respondents were born outside Canada: six percent were from the U.K., and three percent each from the United States, Hungary and Jamaica.

Table 5: Respondents' Countries of Origin (6)

Country of Origin	Co-operatives			Private Non-Profits				
	Stanley Beech Knowles Hall	Parkv House	Totals	St. Joseph	The Wexford	Bracon House	Totals	
North American countries:								
Canada	84.8	60.7	14.6	52.6%	60.0	65.9	65.9	64.0%
U.S.A.	3.0	3.2		1.5%	2.5		2.4	1.6%
subtotals	87.8	63.9	14.6	54.1%	62.5	65.9	68.3	65.6%
Eastern European countries:								
U.S.S.R.			56.0	16.9%				
Poland		1.6	9.8	3.7%				
Czechoslovakia		1.6		0.7%				
Hungary	3.0			0.7%				
Yugoslavia		1.6		0.7%				
Latvia					2.5			0.8%
subtotals	3.0	4.8	65.8	23.0%	2.5			0.8%
Western European countries:								
U.K.	6.1	16.4	12.2	12.5%	20.0	25.0	17.1	20.8%
Ireland					7.5	4.6	2.4	4.8%
Germany			4.9	1.5%				
Italy		1.6		0.7%			2.4	0.8%
Denmark		1.6		0.7%				
Spain		1.6		0.7%				
Switzerland		1.6		0.7%				
subtotal	6.1	22.8	17.1	17.0%	27.5	29.6	21.9	26.4%
Third World countries:								
Jamaica	3.0	4.9		3.0%		2.3	7.3	3.2%
Trinidad					5.0		2.4	2.4%
India			2.4	0.7%				
Philippines		1.6		0.7%				
Burma						2.3		0.8%
South Africa		1.6		0.7%	2.5			0.8%
subtotal	3.0	8.1	2.4	5.1%	7.5	4.6	9.7	7.2%
Totals	99.9%	99.6%	99.9%	99.9%	100.0%	100.1%	99.9%	100.0%

6 While this table gives the proportion of respondents born in different countries, it may not be representative of the populations studied. For example, board members at Parkview House suggest that only about half of their members were born in Eastern European countries.

Table 6: Immigrants' Length of Residence in Canada

Housing Development	Length of Residence			Subtotals		Totals
	<10 years	10-39 years	40+ years	Foreign Born	Canadian Born	
Co-ops:						
Stanley Knowles	3.0	9.0	3.0	15.2%	84.8%	100.0%
Beech Hall	6.6	21.4	11.4	39.3%	60.7%	100.0%
Parkview House	36.6	31.7	17.0	85.4%	14.6%	100.0%
Subtotal	14.8%	21.4%	11.1%	47.4%	52.6%	100.0%
Private Non-Profits:						
St. Joseph's	2.5	15.0	22.5	40.0%	60.0%	100.0%
The Wexford		2.3	31.8	34.1%	65.9%	100.0%
Bracondale House		17.1	17.0	34.1%	65.9%	100.0%
Subtotal	0.8%	11.2%	24.0%	36.0%	64.0%	100.0%

At Parkview House, 85 percent of the respondents were born outside Canada. Fifty six percent were born in the U.S.S.R., ten percent in Poland, and seven percent in other non-English speaking countries in Western Europe and Asia. Only about a quarter were born in English speaking countries (fifteen percent in Canada and twelve percent in the U.K.). This gives Parkview House both a unique ethnic character and special communication problems among members.

Length of Residence in Canada

Foreign-born tenants in the seniors' non-profits tend to have lived in Canada longer than foreign-born co-op members. One quarter of the tenants in the non-profits came to Canada forty or more years ago, eleven percent came ten to 39 years ago, and less than one percent arrived in the past nine years. In contrast, eleven percent of the senior's co-op members we interviewed came to Canada forty or more years ago, 21 percent came ten to 39 years ago, and fifteen percent arrived within the past nine years.

As Table 6 shows, there is considerable variation in these patterns from one housing development to the next. Among the co-ops, for example, Parkview House is most noteworthy for having 37 percent of its membership arriving within the last decade, compared with Beech Hall and the Stanley Knowles Co-op, which had seven and three percent arriving during this period, respectively.

Among the non-profits, at the other end of the scale, the Wexford is most notable for having less than three percent of its tenants arriving in the past 39 years, compared with 17 percent at the other two non-profits.

Languages Spoken

A total of 30 different languages are spoken by the co-op members and non-profit tenants who participated in this study. These languages naturally parallel respondents' countries of origin and their length of residence in Canada.

As Table 7 shows, co-op members spoke 23 different languages, compared with fifteen spoken by non-profit housing tenants. English was spoken by ninety percent of the former and by all of the latter. Among co-op members Yiddish and Russian were the next most common after English, followed by French, Ukrainian, German, Hebrew and Polish (7). Among non-profit housing tenants, French was the next most common language after English, though spoken by a total of only four percent.

Differences between housing developments were also quite evident. For example, respondents at the Wexford and the Stanley Knowles

7 As Table 7 shows, these languages are most common at Parkview House. In addition, we were told that some Russian-speaking residents at Parkview House did not speak either English or Yiddish. Efforts are made, therefore, to translate all of the most important notices into Russian. However, the newsletter is produced and all meetings are conducted in English, and this often leads to communication problems in the co-op.

Table 7: Languages Spoken by Respondents⁽⁸⁾
(presented in order of frequency)

Languages Spoken	Co-operatives			Totals	Private Non-Profits			Totals
	Stanley Knowles	Beech Hall	Parkv House		St. Joseph	The Wexford	Bracon House	
English	100.0	100.0	63.4	88.9%	100.0	100.0	100.0	100.0%
Yiddish	9.1		70.7	23.7%				
Russian			56.1	17.0%	2.5		2.4	1.6%
French	9.1	8.2	9.8	8.8%	5.0	2.3	4.9	4.0%
Ukrainian	3.1	3.3	19.5	8.1%	2.5		2.4	1.6%
German	3.1	4.9	9.8	5.9%	2.5		2.4	1.6%
Polish		3.3	7.3	3.7%	2.5		2.4	1.6%
Hebrew			14.6	4.4%				
Italian		4.9		2.2%		2.3	4.9	2.4%
Danish		1.6	2.4	1.5%				
Croatian		3.3		1.5%				
Gaelic		1.6		0.7%	2.5			0.8%
Spanish	3.1	1.6		1.5%				
Welsh							4.9	1.6%
Afrikaans					2.5			0.8%
Arabic			2.4	0.7%				
Bulgarian		1.6		0.7%				
Burmese						2.3		0.8%
Chinese	3.1			0.7%				
Czech		1.6		0.7%				
Filipino		1.6		0.7%				
Finnish							2.4	0.8%
Greek		1.6		0.7%				
Hindi			2.4	0.7%				
Hungarian	3.1			0.7%				
Jamaican (Patois)							2.4	0.8%
Latin					2.5			0.8%
Latvian					2.5			0.8%
Ojibway		1.6		0.7%				
Yugoslav		1.6		0.7%				
Total Number of Languages	8	16	11	23	10	4	10	15

8 The percentages listed in this table represent the proportion of respondents indicating that they spoke this language. Because up to three languages were recorded for each respondent, the totals exceed 100.0%.

Table 8: Number of Languages Spoken by Respondents

Housing Development	Number of Languages			Total
	One	Two	Three+	
Co-ops:				
Stanley Knowles	78.8	12.1	9.1	100.0%
Beech Hall	67.2	23.0	9.8	100.0%
Parkview House	14.6	19.5	65.9	100.0%
Subtotal	54.1%	19.3%	26.6%	100.0%
Private Non-Profits:				
St. Joseph's	87.5	10.0	2.5	100.0%
The Wexford	93.2	6.8		100.0%
Bracondale House	80.5	14.6	4.9	100.0%
Subtotal	87.2%	10.4%	2.4%	100.0%

Co-op had the smallest ranges of languages, while those at the Beech Hall Co-op had the largest range.

Number of Languages Spoken

Fifty-four percent of the co-op members and 87 percent of the non-profit housing tenants we interviewed spoke English only. Another nineteen percent of the co-op members spoke two languages, and 27% spoke three or more languages. Among the non-profit housing tenants, ten percent spoke two languages, and only two percent spoke three or more.

As Table 8 shows, these differences in the number of languages spoken by respondents at the different types of housing developments were fairly consistent among the non-profits. For example, 93 percent of the respondents at the Wexford spoke English only, and no one spoke more than two languages. St. Joseph's Place was similar, with 88 percent speaking English only, and only three percent speaking three or more languages. And at Bracondale House, 81 percent spoke English only while five percent spoke three or more languages.

Although all of the co-ops had higher proportions of respondents speaking more than one language, there was considerable difference from one co-op to the next. At one end of the spectrum, for example, was Parkview House where two-thirds of the respondents spoke three or more languages, and only fifteen percent spoke English only. At Beech Hall two-thirds spoke English only and ten percent spoke three or more languages, while members of the Stanley Knowles Co-op appeared most similar to those in the non-profits with 79 percent speaking English only and nine percent speaking three or more languages.

OCCUPATIONAL AND EDUCATIONAL BACKGROUND

On the whole, respondents' employment status were fairly similar at the two types of seniors' housing developments studied. Eighty-five percent of the co-op members we interviewed were retired, compared with 89 percent of those in the non-profits. About seven percent of the co-op members and five percent of the non-profit housing tenants were employed, either full or part-time. The remainder were excluded from employment due to disability, were unemployed, or described themselves as homemakers. (See Table 9.)

Occupations

Many of those we interviewed had had more than one occupation during their working years, and this appeared especially true of the most recent immigrants, who often had one occupation in their country of origin and a quite different (and often more menial) occupation after their arrival in Canada. To simplify these often complicated occupational histories, we included only the respondents' major occupation, i.e. the highest ranking or, in cases where occupations were of similar status, the longest held occupation. These are classified according to categories employed by Statistics Canada. We note the limitations of this approach, both for immigrants and for women, who often reported having worked both outside the home

Table 9: Respondents' Employment Status

Housing Development	Employment Status				Totals
	retired	full-time work	part-time work	other	
Co-ops:					
Stanley Knowles	90.9			9.0	99.9%
Beech Hall	77.0	6.6	4.9	11.5	100.0%
Parkview House	92.7	4.9		2.4	100.0%
Subtotal	85.2%	4.4%	2.2%	8.1%	99.9%
Private Non-Profits:					
St. Joseph's	97.5	2.5			100.0%
The Wexford	86.4	2.3	6.8	4.5	100.0%
Bracondale House	82.9	2.4		14.6	99.9%
Subtotal	88.8%	2.4%	2.4%	6.4%	100.0%

and as homemakers at different times in their lives, but felt that some simplification of this information was necessary.

Clerical occupations, such as secretarial and bookkeeping jobs, were most common among respondents at both the co-ops and non-profits, at 29% and 23%, respectively. As Table 10 shows, however, apart from these clerical occupations, job classification patterns diverged quite markedly between the two housing types.

Among the co-op members we interviewed, professional occupations were next most common, including lawyers, doctors, nurses, architects, engineers, teachers, librarians and others. Skilled tradesmen and women were the third most common occupational group, followed by unskilled occupations, such as labourers, factory workers and service workers. Homemakers, sales personnel, and the owners and managers of small businesses all made up small but significant occupational categories as well.

Among the tenants of non-profit developments, on the other hand, unskilled jobs were the second most common type of occupation,

Table 10: Respondents' Occupational Classifications(⁹)
(presented in order of frequency)

Occupational Classes	Co-operatives				Private Non-Profits			
	Stanley Knowles	Beech Hall	Parkv. House	Totals	St. Joseph	The Wexford	Bracon House	Totals
Clerical	36.4	16.4	41.5	28.9%	15.0	29.5	24.4	23.2%
Unskilled	6.1	23.0	9.8	14.8%	35.0	11.4	17.1	20.8%
Skilled	6.1	26.2	7.3	15.6%	12.5	9.1	12.2	11.1%
Professional	27.3	11.5	19.5	17.8%	7.5	9.1	7.3	8.0%
Homemaker	6.1	9.8	4.9	7.4%	7.5	25.0	14.6	16.0%
Sales	9.1	3.3	9.8	6.6%	12.5	6.8	17.1	12.0%
Owner/Manager	3.0	8.2	4.9	5.9%	5.0	9.1	4.9	6.4%
Arts	3.0			0.7%	2.5		2.4	1.6%
Unclassified	3.0	1.6	2.4	2.2%	2.5			0.8%
Total	100.1%	100.0%	100.1%	99.9%	100.0%	100.0%	100.0%	99.9%

followed by homemakers, sales personnel, and skilled occupations. Professionals and the owners and managers of small businesses also made up small but significant job categories.

There were also some striking differences in the types of occupations represented within the different housing types. At the Parkview House and Stanley Knowles Co-ops, for example, 62 percent and 64 percent of the respondents, respectively, listed either clerical or professional occupations, with the proportion of clerical occupations somewhat higher at the former. At Beech Hall, 49 percent of the respondents had skilled or unskilled occupations, and only 28 percent had listed clerical or professional jobs.

At St. Joseph's Place 48 percent of those interviewed had skilled or unskilled occupations, with a large majority of these being unskilled, and only 23 percent had clerical or professional jobs. At the Wexford, 39 percent had clerical or professional occupations, and another quarter had been full-time homemakers. At Bracondale House,

⁹ Co-op members were asked what their primary occupation was or had been. In cases where more than one occupation was mentioned, the apparently higher ranking position was used.

Table 11: Educational Background:
 Respondents' Highest Level of Completed Education

Level of Education	Co-operatives				Private Non-Profits			
	Stanley Knowles	Beech Hall	Parkv. House	Totals	St. Joseph	The Wexford	Bracon House	Totals
some formal education	21.2	55.0	35.0	40.6%	67.5	25.0	56.1	48.8%
high school	42.4	28.3	30.0	32.3%	27.5	40.9	26.8	32.0%
community or technical	9.1	8.3	15.0	10.5%		22.7	9.8	11.2%
college/university	18.2	5.0	17.5	12.0%	5.0	11.4	7.3	8.0%
graduate school	9.1	3.3	2.5	4.5%				
Total	100.0%	99.9%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%

32 percent had clerical or professional jobs, 29 percent skilled or unskilled jobs, and 17 percent had been in sales-related occupations.

Educational Background

It seems surprising, at first, that only sixty percent of the co-op members and only half of the non-profit housing tenants we interviewed completed high school, but as many of the respondents told us, the Great Depression of the 1930s had interrupted their education and forced them into the workforce earlier than many would have liked.

The economic reality of the age, then, makes it even more remarkable that eleven percent of the respondents went on to complete technical school or community college programs, twelve percent of the co-op members and eight percent of the non-profit housing tenants completed college or university degrees, and another five percent of the co-op members continued on to complete graduate degrees. (See Table 11.)

On the whole, then, co-op members appear somewhat better educated than their counterparts in the non-profit housing developments, reflecting differences found among their occupational backgrounds, noted above.

There were also significant differences within each housing type. At the Stanley Knowles Co-op, 79 percent completed high school and 27 percent completed college or university. At Parkview House, 65 percent completed high school and twenty percent completed university. While at Beech Hall, only 45 percent completed high school and only eight ten percent completed college or university.

At St. Joseph's Place only 22 percent completed high school and only five percent completed college or university. At Bracondale House 44 percent completed high school and seven percent completed college or university. While at the Wexford 75 percent completed high school and eleven percent completed college or university.

HOUSEHOLD INCOME

Comparisons of household income in this study are complicated by two factors. First, differences in household size have not been taken into account. While 92 percent of the households living in the non-profit developments are single-person households, only 75 percent of those in the co-ops contained only one person. For this reason, real differences in disposable income may be obscured, particularly for those living in co-op housing. Second, 36 percent of the respondents at the Wexford and 22 percent of those at Bracondale House declined to provide information about their household income. Thus, the distributions of reported household income for those living in the non-profit developments are lower than their actual distributions.

Despite these difficulties, some description of respondents' reported household income is useful. For example, 61 percent of the

Table 12: Annual Household Income

Category of Income	Co-operatives (1987)				Private Non-Profits (1988)			
	Stanley Knowles	Beech Hall	Parkview House	Totals	St. Joseph	The Wexford	Bracondale House	Totals
under \$6,000	3.0	8.2	9.8	7.4%	10.0		17.0	8.8%
\$6-\$9,999	12.1	37.7	31.7	29.6%	15.0	18.2	19.5	17.6%
\$10-\$14,999	12.1	27.9	26.8	23.7%	40.0	25.0	14.6	26.4%
\$15-\$19,999	30.3	8.2	14.6	15.6%	12.5	2.3	14.6	9.6%
\$20-\$24,999	15.2	8.2	9.8	10.4%	10.0	11.4	12.2	11.2%
\$25-\$29,999	9.1	4.9		4.4%	5.0	4.6		3.2%
\$30-\$39,999	6.1		2.4	2.2%	2.5	2.3		1.6%
\$40,000 plus	9.1			2.2%	2.5			0.8%
Not Given	3.0	4.9	4.9	4.4%	2.5	36.4	22.0	20.8%
Total	100.0%	100.0%	100.0%	99.9%	100.0%	100.2%	99.9%	100.0%

households in the co-ops, and at least 53 percent of the households in the non-profit developments had total annual household incomes below \$15,000 (in 1987 and 1988, respectively).

As Table 12 shows, there were also significant differences from one development to the next. For example, there are fewer low-income households in the Stanley Knowles Co-op, than in any of the other seniors' developments studied, reflecting the greater proportion of former professionals, their higher levels of education and, as Table 13 shows, their higher proportion of private pensions. While only 27 percent of the households in the Stanley Knowles Co-op had annual incomes under \$15,000, 74 percent of those at Beech Hall, 68 percent of those at Parkview House, 65 percent of those at St. Joseph's Place, at least 43 percent of those at the Wexford, and at least 51 percent of those at Bracondale House had incomes below \$15,000 annually.

Source of Income

While the majority of households at all of the developments studied claimed government pensions as their primary source of household income, there were substantial differences between developments. (See Table 13.)

Table 13: Primary Source of Household Income

Source of Income	Co-operatives				Private Non-Profits			
	Stanley Knowles	Beech Hall	Parkv House	Totals	St. Joseph	The Wexford	Bracon House	Totals
government pension	60.6	77.0	61.0	68.1%	65.0	52.3	56.1	57.6%
private pension	30.3	3.3	4.9	10.4%	25.0	13.6	12.2	16.8%
current employment	3.0	9.8	9.8	8.1%	2.5	4.5	4.9	4.0%
personal savings	6.1	1.6	14.6	6.7%	7.5	27.3	19.5	18.4%
government assistance		6.5	4.8	4.4%			4.8	1.6%
not given		1.6	4.9	2.2%		2.3	2.4	1.6%
Total	100.0%	99.8%	100.0%	99.9%	100.0%	100.0%	99.9%	100.0%

Among the co-ops, for example, 68 percent of the households reported government pensions as their primary source of household income, though this was substantially higher among Beech Hall respondents, at 77 percent. At the Stanley Knowles and Parkview House Co-ops 61 percent reported government pensions as their primary source of household income. Another thirty percent of those at the Stanley Knowles Co-op reported greater incomes from private pensions, while at Parkview House, personal savings were the major source of income for fifteen percent of the households.

Among the private non-profit housing developments, 58 percent of the households reported government pensions as their primary source of income. At St. Joseph's Place 65 percent reported government pensions and 25 percent reported private pensions as their primary source of household income. At the Wexford and Bracondale House, government pensions were the major source of household income for 52

Table 14: Rent-Geared-to-Income:
Proportion of Respondents Reporting Receipt of Rent Subsidies

Housing Development	Receiving Rent Subsidy			Totals
	Yes	No	No Answer	
Co-ops:				
Stanley Knowles	48.5	51.5		100.0%
Beech Hall	52.5	47.5		100.0%
Parkview House	53.7	43.9	2.4	100.0%
Subtotals	51.9%	47.4%	0.7%	100.0%
Private Non-Profits:				
St. Joseph's	2.5	87.5	10.0	100.0%
The Wexford	15.9	75.0	9.1	100.0%
Bracondale House	65.9	31.7	2.4	100.0%
Subtotals	28.0%	64.8%	7.2%	100.0%

percent and 56 per cent of the households, respectively, while personal savings were the primary source of household income for 27 percent and 20 percent, respectively.

Rent Subsidies

The proportion of rent-geared-to-income units in each of the housing developments studied did not appear related to differences in the amounts or sources of household income described above. At all three seniors' co-ops, rent-geared-to-income subsidies are provided to half the households. As Table 14 shows, roughly half of the co-op members we interviewed reported receiving this subsidy.

At the senior's non-profits, in contrast, the proportion of rent-geared-to-income units ranged from a low of 25 percent at the Wexford, to highs of seventy percent at Bracondale House and 96 percent at St. Joseph's Place. As Table 14 shows, combining those who reported receiving this subsidy with those who declined to answer the question results in fairly accurate representations for the Wexford and Bracondale House, but not for St. Joseph's Place.

Only 13 percent of the tenants we interviewed at St. Joseph's Place reported receiving a RGI subsidy or declined to answer, though the administrator reports 96 percent of the households receive RGI. This discrepancy may be due to the way in which this question was worded in the interview (see Appendix 2, question #52). According to the housing administrator for St. Joseph's Place, tenants are aware that they pay rents-geared-to-income, but do not necessarily understand that this constitutes a subsidy, i.e. that a government agency makes up the difference between what the household can afford to pay (thirty percent of household income) and the actual economic rent for the area.

SUMMARY

While each of the six seniors' housing developments studied has a unique demographic profile, certain characteristics tended to distinguish those in co-operative housing from those in private non-profit housing. Tenants in the seniors' non-profits tended to be older, a majority being 75 years of age or older. This age difference was reflected in sex ratios, as well. While women outnumbered men in all of the housing developments we studied, they were twice as common in the non-profits as the co-ops. Single-person households were also more prevalent in the non-profits, again reflecting age differences, as well as the apartment types provided in each development.

While all of the developments studied housed seniors with diverse ethnic backgrounds, those born outside Canada were more common in the co-op housing. The majority of foreign-born tenants in the non-profit developments came to Canada from Western Europe more than forty years ago, while the majority of foreign-born co-op members came to Canada from Eastern Europe between the last ten to forty years. Consequently, a wider range and greater number of foreign languages were spoken by co-op members than non-profit housing tenants.

All of the developments studied also contained a mix of occupational and educational backgrounds and incomes. Clerical jobs were the most common occupational background at both types of housing development, though professionals and skilled workers were more common among co-op members, while unskilled workers, homemakers and sales personnel were more common among non-profit housing tenants. These occupational differences tended to reflect the higher levels of education obtained by co-op members, as well.

Differences in the proportion of households receiving rent-geared-to-income subsidies did not appear to correspond to differences in the amount or source of household incomes, but rather to the nature of the co-operative and non-profit housing programs. All three of the co-ops provide rents-geared-to-income for half of the units in the development, the maximum allowed under the Rent Supplement Program at the time they were developed. The Wexford has rents-geared-to-income for only 25 percent of its units, which was the maximum allowed under section 15.1 of the NHA when this development was constructed in 1977. The other two private non-profits have rents-geared-to-income for well over half the units in the development, reflecting the fact that there were no restrictions on the maximum allowed under the section 56.1 Private Non-Profit Housing Program when these developments were constructed.

CHAPTER THREE: HOUSING MANAGEMENT

The housing management structures of the seniors' co-ops and private non-profits we studied are quite different. The seniors' housing co-operatives are self-managed and rely on the active participation of their members to keep the co-op functioning smoothly, both physically and socially. The seniors' private non-profit housing developments, in contrast, are managed by professional staff, though tenants often volunteer to assist with a range of social and office-related tasks.

Participation in housing management does not necessarily result in greater satisfaction with management, however. While 78 percent of the co-op members we interviewed felt satisfied or very satisfied with management, 97 percent of the non-profit housing tenants expressed similar sentiments. At the same time, 91 percent of those in the co-ops said they usually or always attend general membership meetings, while only 27 percent of those in the non-profits usually or always attend tenants' meetings. This tends to confirm a finding from our previous study on seniors' co-ops (see footnote on page 62) that suggested that the requirement to participate may actually lower one's satisfaction with or enjoyment of that participation.

While some people in the co-operative housing movement have expressed concern about the ability of seniors' co-ops to manage with an increasingly aging membership, most of our co-op respondents did not think this would be a problem. Most felt confident that new and younger members would provide a continual source of renewed energy, and that the nature of co-operative management itself would allow tasks to be shared in a manageable way. Tenants in the private non-profit housing developments, in contrast, were confident of management's ability to cope with aging tenants, but were also much more likely to think that they would have to move out as they got older and less able to care for themselves. These differences may be partly due to differences in management structure and partly due to the relatively greater age of the non-profit housing respondents.

HOUSING MANAGEMENT STRUCTURES

The Federal Co-operative and Private Non-Profit Housing Programs, which assist community groups in the development of co-operative and non-profit housing, set specific limits on construction costs, housing charges, and the proportion of units reserved for low-income residents. While these aspects of the housing programs vary, differences in housing management structures are even more notable.

Co-operative Management

Seniors' co-ops, like all housing co-operatives, are self-managed. Members of the co-op hold annual general meetings, elect their own board of directors from among their membership, hire their own staff, set their own policies and housing charges (after the first year), determine the types of committees needed or wanted to make the co-op function as desired, and determine the amount of volunteer time all members are expected to contribute to the co-op.

Some staff are hired by all co-ops, though their jobs and responsibilities vary from one co-op to another. At the Stanley Knowles Co-op, there is a coordinator and a live-in superintendent, who is not a co-op member. The coordinator is responsible for much of the day to day management and administration of the co-op, and is assisted by co-op members who volunteer as office staff. At Beech Hall there is an office manager, administrative assistant, and a maintenance man. At Parkview House there is an office manager and a live-in superintendent, who is not a co-op member. The superintendent is on call 24-hours a day, though members fill in on his days off. Other occasional staff are hired at all three co-ops when needed, e.g. for snow removal, roofing or elevator repairs.

Private Non-Profit Housing Management

Management structures in private non-profit housing vary according to the community group or organization providing the housing. All of those built under the 56.1 program have a board of directors, though

some boards are taken exclusively from the organization's membership and others provide for broader community representation. The hiring of staff and the development of some housing policies, such as those involving tenant participation, are determined by the organization. Others policies and procedures, such as those pertaining to housing charges, are controlled by the Project Operating Agreement with CMHC and must be approved annually.

The three seniors' non-profits we examined were all sponsored by religious groups. St. Joseph's Place, owned by the Roman Catholic Episcopal Corporation of the Archdiocese of Toronto, does not operate with a board of directors, but has its housing administrator/ superintendent report to a housing and development coordinator for the Archdiocese and to the parish priest. The Wexford, which is owned by the Brotherhood Foundation, has a board of directors and an executive director taken from its own membership. The board hires staff, which include an administrator/manager, a secretary, a program director, and nursing staff for the residential care wing of the development. A tenants' organization, with representatives from every floor, raises tenants' concerns and issues with management. Bracondale House also has a board of directors, with three representatives from the United Church and seven representatives from the community. The board hires staff including an administrator, an office manager, a program coordinator, an elderly persons' coordinator, and two live-in superintendents.

SATISFACTION WITH HOUSING MANAGEMENT

The day to day management of seniors' co-ops and private non-profits differ in terms of the responsibility, time and energy commitments required of residents themselves. Most seniors' co-ops require members to attend general meetings and to volunteer a minimum of four hours per month to the running of the co-op, though many members clearly volunteer much more time than this. Tenants in the seniors'

Table 15: Satisfaction with Housing Management

Level of Satisfaction	Co-operatives				Private Non-Profits			
	Stanley Knowles	Beech Hall	Parkv House	Totals	St. Joseph	The Wexford	Bracon House	Totals
very satisfied	36.4	18.0	29.3	25.9%	55.0	88.6	53.7	66.4%
satisfied	42.4	55.7	53.7	51.9%	42.5	11.4	39.0	30.4%
somewhat satisfied & dissatisfied	15.2	13.1	14.6	14.1%	2.5		7.3	3.2%
dissatisfied		6.6	2.4	3.7%				0.0%
very dissatisfied				0.0%				0.0%
not given	6.1	6.6		4.4%				0.0%
Total	100.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

private non-profits are not required to participate or volunteer any time at all, though again, many do volunteer more than four hours a month. Given that co-op members are much more directly involved in the management of their housing, one might expect many more of them to feel that they have an adequate say in their building's management, compared with non-profit housing tenants. However, the difference here was not so great. Eighty-five percent of the co-op members we interviewed, compared with eighty percent of the non-profit housing tenants, said that they had an adequate say in how their building is managed and operated. This proportion was highest at the Stanley Knowles Co-op (88%) and lowest at St. Joseph's Place (75%).

Co-op members who felt they were not adequately represented, at Beech Hall and Parkview House in particular, suggested that office staff were sometimes "too dictatorial" or that power was inequitably

distributed among co-op members. Non-profit housing tenants who felt that they did not have an adequate voice in management, particularly at St. Joseph's Place, mentioned poor communication, a lack of recourse for appealing policy decisions, or fear of eviction if they "rocked the boat."

As Table 15 shows, tenants in the private non-profit developments, on the whole, expressed much greater satisfaction with management than co-op members. While the vast majority in both types of housing were satisfied or very satisfied, only 78 percent of the co-op members we interviewed felt satisfied or very satisfied with their co-op's management structure, compared with 97 percent of the non-profit housing tenants. Similarly, while less than four percent of the co-op members were dissatisfied with management, none of the non-profit housing tenants we interviewed expressed dissatisfaction. These findings were relatively consistent within each housing type, with tenants at the Wexford most enthusiastic, followed by tenants at St. Joseph's Place and Bracondale House, and then by the Stanley Knowles Co-op, Parkview House, and finally Beech Hall.

Asked what they liked or disliked most about the management of their building, co-op members most often described their co-op as being "well run" and "democratic." Those with dislikes most frequently complained of cliquishness. Tenants in the private non-profit developments, in contrast, most often mentioned staff as efficient and helpful, or noted how well their buildings and apartments were maintained, while unresolved requests, such as a transfer to another apartment or permission to keep a pet, were the most common complaints.

ORGANIZED TENANTS' GROUPS AND COMMITTEES

As noted earlier, every co-op requires that members contribute volunteer time to the co-op, either by serving on the board of directors, by serving on one of the co-op's committees, or by

informally assisting with office, minor maintenance or other tasks, (unless health or disability prevents this). Private non-profits do not require this type of commitment, though all of the developments we studied did have some combination of organized tenants' groups and volunteer activities.

Co-op Committees

Co-op committees are a key feature in the management and operation of seniors' co-ops, as well as in the social life of the co-op community. Each co-op develops its own array of committees though some, like the social and recreation or maintenance committees, appear common to all. The names of most committees are indicative of the kinds of work they do, though many have broader responsibilities or more varied tasks than one might imagine.⁽¹⁰⁾

In addition to the board of directors, the Stanley Knowles Co-op has eleven different committees, Beech Hall has eight, and Parkview House has ten. The social committee, which is among the most popular committees at all three co-ops, is responsible for planning parties, dances, outings and other special events, including the detailed organizing and running of these activities. The maintenance committee is responsible for inspections, for repairs and for developing ways to keep maintenance costs down. All three co-ops also have monthly newsletters produced by a newsletter committee.

Membership committees at the Stanley Knowles and Beech Hall Co-ops contact and interview prospective members when apartment units become available within their respective co-ops. At Parkview House, applicants are first interviewed by the office manager, and then referred to an intake committee if they meet basic membership criteria.

10 For a complete description of the co-op committee and their responsibilities at each of the three seniors' co-ops studied, see B. Sanford, "Co-operative Housing as a New Life Style Option for Seniors." Ottawa: Canada Mortgage and Housing Corporation, 1989.

Some co-ops also develop committees which are unique, such as the social services committee at the Stanley Knowles Co-op. The social services committee coordinates a number of specialized services for co-op members, such as scheduling appointments with a public health nurse who visits the co-op for private consultations, and assigning volunteers to help other house-bound co-op members with errands and housekeeping chores.

There were striking differences in the levels of participation on co-op committees at the different co-ops. At the Stanley Knowles Co-op 94 percent had participated on at least one committee. At Beech Hall, in contrast, just over half had participated on at least one committee. Co-op members at Parkview House appeared somewhat more active than those at Beech Hall, with just over two thirds stating that they had served on one or more of the co-op's committees.

When those who had participated on one or more of their co-op's committees were asked how effective they felt, three out of four expressed very positive feelings about their role. It is also interesting to note that committee members at the Parkview House and Beech Hall Co-ops expressed more satisfaction with their roles, than committee members at the Stanley Knowles Co-op, (92%, 70%, and 63% respectively). This suggests, as it has often been argued, that participation which is voluntary may be more satisfying than participation which is required.

Organized Tenants' Groups

Organized tenants' groups in the seniors' private non-profit developments we studied were either voluntary social organizations or groups organized to provide management with tenant input. The former were common to all of the seniors' non-profits, and most contained more than one such social group, while only one development, the Wexford, had a group participating in regularly organized discussions with management.

St. Joseph's Place has an informal social group, called the "Bingo Group," and two parish organizations, the Good Companions and the Knights of Columbus, which sponsor various activities and events in the development. The Bingo Group, composed of tenants only, sponsors bingo twice a week, and organizes pot luck suppers, yard sales and craft sales to raise money for tenant activities and for local charities. The Good Companions, which is a non-denominational group composed of tenants and community members, sponsors fitness classes, square dancing, craft activities and cards, most of which take place in the parish hall. The Knights of Columbus is a Catholic men's organization which hosts a party for tenants once a month. St. Joseph's Place is reported to have had regular general meetings for tenants at one time, though these have been discontinued due to an apparent lack of interest. Similarly, while a suggestion box is located in the lobby and is regularly checked by a tenant committee formed to respond to suggestions and problems, it is rarely used.

The Wexford has an organized tenants' group with a representative from each floor. Representatives are responsible for bringing tenants' concerns to the attention of management for discussion and resolution. While most of the social and recreational activities are organized by a program coordinator, the tenants at the Wexford also have a number of social groups and activities that they organize themselves, such as a linedancing group, a Sunday afternoon Tea Room, and an early morning "walking" group. Individual tenants also volunteer to assist management in a number of ways, such as helping residents from the residential care wing of the development manoeuver themselves and their walkers to and from the dining room on the ground floor.

Bracondale House, like the Wexford, has most of its social and recreational activities organized by a program coordinator. In addition to these programs, however, a tenant group called "Club 707" organizes special events and raises money to fund its own activities.

Table 16: Attendance at Residents' Meetings

Frequency of Attendance	Co-operatives				Private Non-Profits			
	Stanley Knowles	Beech Hall	Parkv House	Totals	St. Joseph	The Wexford	Bracon House	Totals
always	69.7	73.8	87.8	77.0%	12.5	20.5	19.5	17.6%
usually	21.2	13.1	9.8	14.1%	2.5	6.8	19.5	9.6%
sometimes	3.0	4.9	2.4	3.7%	12.5	9.1	7.3	9.6%
rarely	6.1	1.6		2.2%	5.0	9.1	9.8	8.0%
never		4.9		2.2%	12.5	22.7	36.6	24.0%
not given		1.6		0.7%	55.0	31.8	7.3	31.2%
Total	100.0%	99.9%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%

Individual tenants are also actively involved in producing a community newsletter, or organizing other special events and outings.

RESIDENTS' MEETINGS

All co-ops require attendance at general membership meetings, unless health or disability prevents this. Indeed, over 91 percent of those we interviewed in the seniors' co-ops reported usually or always attending these meetings, though four percent said they rarely or never did. (See Table 16.)

When we asked a similar question of tenants in the seniors' non-profit developments, it was preceded by a question of whether or not a tenants' organization existed in the building. Thirty-one percent replied either that there wasn't or that they didn't know. When we then asked those who said there was a tenants' group, how often they attended its meetings. Twenty-seven percent said they usually or always attended meetings, and 32 percent said they rarely or never did.

When those who did not usually attend residents' meetings were asked why they didn't attend these meetings more often, the responses of

Table 17: Attitudes Towards Management & Aging

Housing Development	Management Will Be a Problem as Members Age			Total
	Yes	No	Don't Know	
Co-ops:				
Stanley Knowles	36.4	60.6	3.0	100.0%
Beech Hall	13.1	75.4	11.5	100.0%
Parkview House	39.0	43.9	17.1	100.0%
Subtotals	26.7%	62.2%	11.1%	100.0%
Private Non-Profits:				
St. Joseph's	5.0	92.5	2.5	100.0%
The Wexford	9.1	79.5	11.4	100.0%
Bracondale House	12.2	68.3	19.5	100.0%
Subtotals	8.8%	80.0%	11.2%	100.0%

co-op members emphasized poor health or disability, while tenants in the private non-profits were more likely to say they weren't interested.

AGING AND OTHER ISSUES

One of the issues which has worried co-op housing developers and resource groups for many years has to do with that ability of seniors' co-ops to manage adequately with an aging membership.⁽¹¹⁾ The issue is two-fold, involving both the ability of older seniors to manage their own co-op, and the ability of the co-op to meet the needs of their own aging members. The latter is equally relevant to seniors' non-profit housing developments, though the former seems less so.

As Table 17 shows, 62 percent of the seniors' co-op members that we interviewed, and eighty percent of the non-profit housing tenants, felt that the aging of residents would not create any special

11 Co-operative Housing Federation of Toronto, "Housing for Senior Citizens: Is the Non-profit Co-operative Housing Program Feasible?" Toronto: 1980.

Table 18: The Housing Developments' Ability to Meet Future Needs

Housing Development	Will This Housing Meet Your Future Needs?			
	Yes	No	Don't Know	Total
Co-ops:				
Stanley Knowles	63.6	12.2	24.2	100.0%
Beech Hall	82.0	8.2	9.8	100.0%
Parkview House	85.4	2.4	12.2	100.0%
Subtotals	78.5%	7.4%	14.1%	100.0%
Private Non-Profits:				
St. Joseph's	75.0	15.0	10.0	100.0%
The Wexford	84.1		15.9	100.0%
Bracondale House	46.3	19.5	34.1	99.9%
Subtotals	68.8%	11.2%	20.0%	100.0%

management problems. Many co-op members noted that new, younger members were continually moving in, while others suggested that co-operation was the key, and age was irrelevant. Many non-profit housing tenants expressed similar ideas, saying that staff and other tenants helped out when needed, and that age was irrelevant, though the most common response could be paraphrased as, "If you can't take care of yourself, management moves you out."

Twenty-seven percent of the co-op members interviewed, and nine percent of the non-profit housing tenants, felt that management problems were likely to emerge as residents aged. A common concern among these co-op members, particularly at the Stanley Knowles and Parkview House Co-ops, involved the ability of increasingly frail elderly to remain actively involved in co-op management. Non-profit housing tenants were more likely to express concerns about individual problems related to housecleaning and cooking.

Meeting Seniors' Needs

On the flip side of this issue, co-op members appeared more confident of their housing development's ability to continue to meet their

needs as they aged, than non-profit housing tenants. Seventy-nine percent of co-op members, compared with 69 percent of non-profit housing tenants, felt that their current housing would continue to meet their needs as they aged.

As Table 18 shows, there was considerable variation from one development to the next. At the Stanley Knowles Co-op, for example, members were more likely to express concerns about their own increasing inability to participate, or about the lack of medical support facilities in the co-op, than at the Parkview House or Beech Hall co-ops. At the Wexford, tenants commonly stated that they would simply move to the residential care wing of the development when they could no longer care for themselves, while at St. Joseph's Place and particularly at Bracondale House tenants felt they would probably be moved to a hospital or nursing home.

Part of co-op members' greater confidence about aging in place may be related to the management skills they have acquired and to their ability to influence co-op policies through involvement in housing management. Part may also be due to their relatively younger age (see Table 2 in the previous chapter). Those over 80 years of age are realistically more likely to need nursing care. Though temporary nursing care can be arranged at all of the developments we studied, permanent nursing care is considered inappropriate to the independent living objectives of these housing programs.

Other Issues

Other issues have also caused occasional conflict or worry within the seniors' developments we studied. In some cases, existing laws have taken precedence over the wishes of residents. In other cases, particularly in the co-ops, issues have been resolved democratically, no matter how dissatisfying this may have been to the minority. In the non-profits, management may or may not consult tenants when resolving problems, depending on the issues involved or the style of management employed by the staff. And still other issues linger or reappear again and again, seemingly without resolution.

At the Stanley Knowles Co-op a major issue involves children living in the co-op. While the vast majority of those we interviewed expressed very positive attitudes towards the mix of ages in the co-op, some were concerned about the potential noise caused by increasing numbers of children. Originally, the co-op's by-laws prohibited anyone under the age of 13 from living in the co-op, but this was declared illegal and was changed over the vociferous objections of some members. While very few children actually live in the co-op now, many felt their concerns had not been adequately addressed.

At the Beech Hall Co-op a recent controversy involved a proposal to build a parking lot on the site. Co-op members with cars must currently park in a school parking lot located about a block away. This distance causes some inconvenience for car owners returning home with groceries or other bulky articles, and is especially so in the winter. From all reports the issue was hotly debated and, despite the car owners' offer to bear the entire cost of the project, was eventually defeated by the non-car-owning majority.

Another issue at the Beech Hall Co-op involved a proposition to move the patio from its location near Cordella Avenue to a spot directly in front of the Hall. The car owners involved in the former dispute were largely responsible for this proposal and its success has apparently helped sooth some of the earlier bitterness. The patio was apparently under-used in its original location, and is now a focal point for formal and informal gatherings in the summer.

Controversy within the Parkview House Co-op has tended to focus on cultural differences between Soviet Jews, who make up the majority of recent immigrants, and their more Canadianized Jewish counterparts. For example, disputes have occurred over the types of outings planned by the social committee, over the types of food served at co-op gatherings, and over participation in other co-op activities. In most cases, these disputes have been resolved democratically.

At St. Joseph's Place some bad feelings appear to linger over declining tenant participation in management decisions. As noted earlier, St. Joseph's Place once held regular tenants' meetings and had an active suggestion box, which allowed tenants to express their position on a variety of issues, from pets to housing charges. As meetings declined, and the suggestion box, though still operative, fell into disuse, some tenants have been left feeling as if they have no channels through which they can appeal management decisions. Management and a small committee of tenants have responded by instituting a process for clarifying rules and regulations, and by drawing attention to the suggestion box in hopes of reactivating its use.

Tenants at the Wexford appear overwhelmingly satisfied with the development and its management. A minority of tenants, however, have taken issue with management over residents (from the residential care wing of the development). In most cases, the issue is expressed as a conflict over use of limited facilities, such as problems of crowding in the elevators when residents in walkers are going to, or returning from, meals in the dining room on the ground floor. Some tenants also complained about residents sitting outside the front entrance, as if this were unsightly or somehow interfered with their enjoyment of the space. It should be noted that management, and the vast majority of tenants, clearly understand the special needs of residents using walkers and accept the inconveniences that these entail.

At Bracondale House, social and recreational programs which are open to the community have raised recurring issues around security. Normally, the front entrance to the seniors' building at Bracondale House is controlled by an intercom and closed-circuit television surveillance system. Twice a week, when St. Matthew's United Church holds its weekly Older Adult Centre, however, the doors are open to the public, and occasionally an unwanted visitor, such as a salesperson, enters. Tenants have complained and efforts have been made to screen people as they come in, but this is not always

possible. Now that an Elderly Persons' Coordinator has been hired to do community outreach and draw in more members of the community to activities of the new Elderly Person's Centre, this problem is likely to escalate.

SUMMARY

The housing management structures of seniors' co-ops and private non-profits are very different. All three co-ops we studied require members to attend general meetings and participate on the co-op's board, committees, or in other volunteer activities, and all three hire office and maintenance staff to assist with day-to-day operations. In contrast, at the three private non-profits we studied management is undertaken by the church hierarchy or by a board of directors formed from the members of the founding organization and, in some cases, other members of the surrounding community. None of the non-profits require participation, though the Wexford appears to actively encourage it.

Satisfaction with housing management does not appear to be directly related to participation. For example, 78 percent of co-op members said they were satisfied or very satisfied with the management of their co-op, and 91 percent usually or always attend general meetings. In contrast, 97 percent of the tenants in the non-profit housing said they were satisfied or very satisfied with the management in their building, and only 27 percent said they usually or always attend tenants' meetings. It appears that direct involvement in housing management may make participants more aware of the difficulties and problems involved.

While co-op members' participation in management did not necessarily make them as satisfied, it gave them more confidence in their ability to age in place. Seniors in the co-ops we studied have confidence in their own ability to manage the co-op as they age and in the co-op's ability to meet their future needs. Non-profit housing tenants, in

contrast, were confident about management's ability to cope with aging tenants, but were also much more likely to think they would be forced to move out sometime in the future, possibly because of their relatively greater age and a realistic assessment of their own declining abilities to live independently.

CHAPTER FOUR: SOCIAL LIFE AND LEISURE ACTIVITIES

All six of the seniors' housing developments we studied provide an array of formal and informal social activities. Over two thirds of our respondents in the co-ops, and more than three quarters of the tenants in the non-profits, reported participating in at least one organized social or recreational activity during the past year and many participated in several. These proportions, however, and the types of free-time activities preferred by those we interviewed, varied from one development to the next.

Just over forty percent of the co-op members, and half of the non-profit housing tenants, also participated in religious, political and/or volunteer activities during the past year. While the majority of these activities involved attending church or synagogue, many respondents also volunteered at local community centres, hospitals or nursing homes.

Over ninety percent of those we interviewed at all six developments felt at least somewhat attached to others in their building. Visiting with friends inside the development was common, though most frequent among those at the Beech Hall Co-op and the Wexford. Visiting with friends and relatives outside the development was also quite common, though more frequent among co-op members than non-profit housing tenants.

SOCIAL AND RECREATIONAL ACTIVITIES

Stanley Knowles Co-op

At the Stanley Knowles Co-op, almost half of the co-op members we interviewed said that they preferred private leisure-time activities, like reading, listening to music and watching television, to more social activities. This group also said that they had not participated in many organized social or recreational activities when younger. Most of the remaining respondents said that they preferred

a mix of social and private activities, and always had. These preferences are reflected in Table 19, which shows the rates of participation in different types of social and recreational activities.

The social/recreation committee at the Stanley Knowles Co-op organizes (and the co-op finances) at least two functions each year: a Christmas party and a Co-op Birthday party, to which Stanley Knowles is invited (and has attended twice). A group called the "Gadabouts" organizes outings of co-op members to restaurants, theatre productions, movies and day trips, such as a recent cruise in the Thousand Islands.

An exercise class is held twice a week in the meeting room and an arts and crafts group meets once a week. One woman, who was interviewed for the study, reported that she had lost the use of her right arm after a stroke and that the husband of the crafts instructor had custom-made a frame, which can hold her linen or canvas, a needle threader and a blade for cutting wool, so that she can do needlepoint and other crafts once again.

Informal groups meet to play cards every Saturday night in the meeting room. Some gather to watch TV together in the lounge in the evening. One committee or another seems to meet every few days and several respondents mentioned that they occasionally attend meetings of committees to which they do not belong.

Beech Hall

At the Beech Hall Co-op, less than one in five preferred private to social leisure-time activities, though over three quarters said they preferred a mix of both. Several of those who said they had not participated in organized social or recreational activities when younger, now found that they enjoyed participating in them. The activities they reported participating in and the observations made of their frequent visiting back and forth, particularly among

Table 19: Participation in Social Activities (¹²)

Type of Activity	Co-operatives				Private Non-Profits			
	Stanley Knowles	Beech Hall	Parkv House	Total	St. Joseph	The Wexford	Bracon House	Total
dances/social gatherings	33.3	52.5	53.7	48.1%	22.5	50.0	48.8	40.8%
cards, bingo & other games	15.2	26.2	22.0	22.2%	22.5	43.2	43.9	36.8%
arts & crafts	9.1	8.2	2.4	6.7%	12.5	29.5	24.4	22.4%
active sports & exercises	27.3	14.8	7.3	15.6%	20.0	6.8	7.3	11.2%
outings & special events	3.0	9.8	12.2	8.9%	2.5	29.5	14.6	15.2%
other	12.1		9.7	5.9%				
none	33.3	29.5	26.8	29.6%	30.0	11.4	24.4	21.6%

bachelor units which are coupled on shared landings, confirmed these preferences.

The social committee at Beech Hall organizes a variety of activities and events, some of which are financed through an internal lottery called the "50-50 Draw." They hold social drop-ins on Friday evenings which include music, movies, sing-alongs and refreshments. They organize outings, such as trips to restaurants and theatre productions, the cost of which is partially subsidized by the co-op.

12 Respondents were asked to specify the types of social or recreational activities they had participated in during the past year, either inside or outside the development. Up to three different types of activities were recorded for each respondent. Consequently, the figures given in this table refer to the proportion of respondents indicating that they had participated in this type of activity and, therefore total more than 100%.

There are euchre games every Wednesday evening and bingo every Thursday. A fitness class meets Monday mornings and an arts and crafts group meets Thursday mornings. Parties, dances and other social events are also common.

There is also a great deal of informal socializing. In the summer, many co-op members gather on the patio in the evening to chat or play cards. Others gather on the benches located between apartment buildings or bring out their own lawn chairs.

Parkview House

At the Parkview House Co-op, less than one in six preferred private to social leisure-time activities, roughly half preferred a mix of both, and over one third declared a definite preference for social activities. Most surprisingly, over half of the respondents said they had not participated in organized social or recreational activities when younger. Now, in contrast, these activities had become increasingly important. This is reflected in the large number of parties organized in the co-op, and by the unusually high proportion of co-op members reporting having served on the social committee.

The social committee at Parkview House organizes parties or social events for almost every holiday from Canada Day to Purim. Barbecues, picnics and the occasional Sunday brunch are held in the summer. Outings are also common. If a chartered bus is needed for outings, the cost is subsidized by the co-op, but when the group is smaller in number, each co-op member pays his or her own way. Trips to the race track and to dinner theatres are most popular.

Bingo, held in the meeting room every Tuesday evening, is open to outsiders as well as to co-op members. Crafts, exercise classes and choir practice are also held. Craft and bake sales help finance some of these activities, while New Horizon grants have also helped with specific projects.

Informal card games happen every night in the meeting room. People sit outside and chat on summer evenings and inside in the winter. Some meet to watch TV together.

St. Joseph's Place

At St. Joseph's Place, half of the tenants we interviewed preferred private leisure-time activities to more social activities, while another third preferred a mix of both types. Though most tenants said that they had participated in some organized social activities when younger, several said that they no longer enjoyed these types of activities, and half of those we interviewed said that poor health prevented them from participating in more of these types of activities.

St. Joseph's Place has one tenants' group, which takes responsibility for organizing social programs and activities. The activities of this group, known as the "Bingo Group," are supplemented by activities sponsored by two parish organizations, the Good Companions and the Knights of Columbus.

The Good Companions was started in 1975 by women involved in St. Joseph's Catholic Church. The group has an elected executive and board of directors composed half of tenants and half of community representatives. When St. Joseph's Place was built in 1980, the Good Companions were given a common room on the ground floor for their activities. Meetings are held in the parish hall in the basement. Furniture and equipment for meetings, crafts and exercises were obtained through a New Horizons grant. The group sponsors a fitness class, square dancing, a crafts group, bus trips, pot luck dinners and shuffle board. Quilts made by the craft group are raffled off once a year and the proceeds, along with those from the sale of other handicrafts, go to charity.

The Knights of Columbus is a nation-wide Catholic men's charitable organization. Their primary activity in St. Joseph's Place is

organizing parties. In addition to the usual New Year's Eve and Halloween parties, this group holds a birthday party every month for all those tenants who have a birthday that month. All residents are invited to all of the parties, and music is provided by volunteers. The administrator/superintendent of St. Joseph's Place is a "Grand Knight" in the organization and actively involved in a number of its activities.

The Bingo Group's primary activity is running bingo games twice a week, though they also provide a number of other services. Most of the money obtained from the bingo games, and from tenants' donations to the group, is given to twenty different charities, including local missions, community centres, and hospitals. Some of the proceeds are also used to send cards and flowers to sick or bereaved tenants, to sponsor parties, card games and bus trips, and to provide a coffee club in the building's lounge every morning at 8:30 a.m.

The Wexford

Tenants at the Wexford overwhelmingly prefer a mix of private and social leisure-time activities, though some also prefer private activities. Seventy percent said they were active in organized social activities when younger, and many said they continue to participate in various types of social activities outside, as well as inside, the Wexford. Though roughly one quarter complained that poor health prevented more participation in these types of activities, only eleven percent said they had not participated in any type of organized social activity in the past year (see Table 19).

The Wexford Centre, an Elderly Person's Centre which is attached to the Wexford and open to other seniors in the community, offers a vast array of social and recreational activities. In addition to the near constant informal socializing which occurs in the various lounges located throughout the building, there are regularly scheduled programs and special events.

Every weekday from 10 a.m. until 9 p.m. there are a variety of social and recreational programs and activities in progress. Typical activities include linedancing shows, parties and dances, yoga and fitness classes, like the "Stroke Recreation Club" which is held twice a week, shuffleboard, Tai Chi, trips to the theatre or the races, movies, card games, concerts, arts and crafts, picnics and barbecues, singing, bowling, and cooking classes.

Twice a week there is bingo, and Sunday afternoons the Tea Room, run by senior volunteers, is open for quiet conversation. A lounge doubles as a library for an hour every weekday and contains a number of books with extra large print.

One of the women we interviewed described how the social life at the Wexford had improved her health. She said she'd moved into the Wexford a couple of years ago in a wheelchair. At the urging of new friends and acquaintances in the building, she bought herself two canes and started to go for short walks about the Wexford's grounds. She now walks with only one cane, and can be seen almost every morning out walking in the neighbourhood with a group of other tenants.

Bracondale House

At St. Matthew's Bracondale House, most tenants prefer a mix of private and social leisure-time activities, though tenants preferring private activities outnumber those preferring social activities about two to one. Roughly half of the tenants said they participated in organized social activities when they were younger, while three quarters said they do so now.

Bracondale House's program coordinator organizes a number of regularly scheduled social activities and programs, including weekly luncheons. Once a month she organizes a Bracondale Senior Day, which is open to the community. It includes lunch and activities, such as bingo, card games, discussions, lectures or trips.

Residents also have their own social club called "Club 707," which is the street number for the building. They hold bingo, card and movie nights during the week, prepare occasional meals, and hold an annual fundraising bazaar to pay for their activities. Some individuals also volunteer their time to organize special social activities or events, such as an arts and crafts class offered once a week by a member of the board of directors, or outings organized by a tenant with contacts in the tourist industry.

St. Matthew's United Church also rents space in Bracondale House for the activities of their Older Adult Centre, which provides lunch, bingo and entertainment twice a month for a modest entrance fee of \$3 per person. The Centre draws most of its members from the surrounding community, though some tenants of Bracondale House also attend. One recent event, held in the Spring of 1989, was a fashion show featuring members of the group, both male and female. The show was clearly appreciated by the audience, which hooted and cheered.

RELIGIOUS, POLITICAL AND VOLUNTEER ACTIVITIES

Forty-two percent of the seniors' co-op members we interviewed, and half of the tenants in the private non-profit developments, said that they had participated in religious, political or other volunteer activities (excluding work on co-op committees) during the past year. The majority of these activities were religious in nature, though once again, there was considerable difference from one development to the next, as shown in Table 20.

Participation in religious activities was most common among tenants at St. Matthew's Bracondale House (49%), at the Parkview House Co-op (39%), and at St. Joseph's Place (35%). Though all of the developments are non-denominational, each of these three is associated, whether formally or informally, with a particular denomination: United, Jewish, and Roman Catholic, respectively. While, between fifteen and eighteen percent of the residents in the

Table 20 : Participation in
Political, Religious or Volunteer Activities

Type of Activity	Co-operatives				Private Non-Profits			
	Stanley Knowles	Beech Hall	Parkv House	Totals	St. Joseph	The Wexford	Bracon House	Totals
religious group	15.2	18.0	39.0	23.7%	35.0	15.9	48.8	32.8%
volunteer work	6.1	6.5	14.6	8.8%	17.5	29.5	12.2	20.0%
special interest	24.2		2.4	6.7%			2.4	0.8%
political party	3.0	3.3	2.4	3.0%	2.5		2.4	1.6%
none	51.5	72.1	41.5	57.7%	47.5	56.8	43.9	49.6%

other three developments also participated in some type of religious activity during the past year, they represented a much wider range of denominations.

For co-op members, volunteer work was defined as work outside the co-op in order to exclude volunteer time required as part of their membership in the co-op. Volunteer activities, such as working in local community centres, hospitals or other seniors' buildings, were most common among members of the Parkview House Co-op (15%).

For tenants in the seniors' non-profits, volunteer work could include activities inside, as well as outside, their own development. These types of volunteer activities were most common among tenants at the Wexford (30%), who help operate social and recreational programs or assist residents in the residential care wing inside their own development. Most of the tenants participating in volunteer activities at St. Joseph's Place also reported these as taking place primarily within the development, while those at Bracondale House were more likely to volunteer their services outside of the development.

Table 21: Feelings of Attachment to Others in the Development

Feelings of Attachment	Co-operatives				Private Non-Profits			
	Stanley Knowles	Beech Hall	Parkv. House	Totals	St. Joseph	The Wexford	Bracon House	Totals
very attached	27.3	34.4	41.5	34.8%	22.5	45.5	9.8	26.4%
attached	15.2	39.3	22.0	28.1%	27.5	31.8	46.3	35.2%
somewhat attached	48.5	16.4	29.3	28.1%	35.0	15.9	36.7	28.8%
not very attached	3.0	6.6	2.4	4.4%	12.5	2.3	7.3	7.2%
not attached at all		1.6	4.9	2.2%	2.5	4.5		2.4%
not given	6.0	1.6		2.2%				
Total	100.0%	99.9%	100.1%	99.8%	100.0%	100.0%	100.1%	100.0%

Participation in special interest groups was common only at the Stanley Knowles Co-op, where one quarter of the members we interviewed reported involvement in such groups as the Canadian Council of Retirees (the original sponsors of this co-op), the Older Women's Network, the Advocacy Centre for the Elderly, or the Council of Canadian Veterans Against Nuclear War. Some residents at the Parkview House Co-op and at Bracondale House also reported involvement in special interest groups, though these were a distinct minority.

Participation in the activities of organized political parties was rare at all of the developments we studied, though slightly more common among co-op members than tenants of the private non-profits.

Table 22: Frequency of Visits with Friends in the Development

Frequency of Visits	Co-operatives				Private Non-Profits			
	Stanley Knowles	Beech Hall	Parkv. House	Totals	St. Joseph	The Wexford	Bracon House	Totals
every day	9.1	43.3	34.1	32.1%	27.5	50.0	24.4	34.4%
once/week	27.3	35.0	29.3	31.3%	37.5	18.2	29.3	28.0%
once/month	39.4	6.7	4.9	14.2%	2.5	2.3	14.6	6.4%
<once/month	9.1		2.4	3.0%	7.5		4.9	4.0%
never	15.2	15.0	29.3	19.4%	25.0	29.5	26.8	27.2%
Total	100.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

SOCIAL ATTACHMENTS

Ninety percent of the respondents in both types of housing we studied reported feeling at least some attachment to others in their development, though the stated intensity of these attachments varied rather dramatically from one development to another, as shown in Table 21.

Feelings of attachment to others in the development ran highest among tenants at the Wexford, where 77 percent describe themselves as attached or very attached to others. Members of the Beech Hall Co-op were the next most likely to describe themselves as attached or very attached, at 74 percent, followed by those at the Parkview House Co-op (64%), at Bracondale House (56%), at St. Joseph's Place (50%), and finally at the Stanley Knowles Co-op (43%).

As Table 22 shows, self-described patterns of visiting with friends inside the development were not identical to residents' feelings of attachment, but were somewhat similar. Visiting with friends was most common among the members of the Beech Hall Co-op, where 78 percent said they visited with friends once a week or more. Tenants at the Wexford were next, at 68 percent, though they were much more likely to visit daily than weekly. Residents at St. Joseph's Place, at Parkview House, and at Bracondale House followed with 64 percent

Table 23: Frequency of Visits with Friends
Outside the Development

Frequency of Visits	Co-operatives				Private Non-Profits			
	Stanley Knowles	Beech Hall	Parkv. House	Totals	St. Joseph	The Wexford	Bracon House	Totals
every day		5.0	17.5	7.5%	2.5	9.1	4.9	5.6%
once/week	66.7	58.3	70.0	63.9%	50.0	52.3	43.9	48.8%
once /month	21.2	31.7	10.0	22.6%	30.0	22.7	31.7	28.0%
< once/month	6.1	3.3	2.5	3.8%	7.5	6.8	14.6	9.6%
never	6.1	1.7		2.3%	10.0	9.1	4.9	8.0%
Total	100.1%	100.0%	100.0%	100.1%	100.0%	100.0%	100.0%	100.0%

to 55 percent visiting other residents once a week or more. While members of the Stanley Knowles Co-op were the least likely to visit with others in their co-op on a daily basis, and the most likely to do so on a monthly basis.

Visiting with Friends Outside the Development

Visiting with friends and relatives outside of their housing development is quite common at all of the developments we studied, though more common among co-op members than non-profit housing tenants. Sixty-one percent of the co-op members we interviewed, and 54 percent of the non-profit housing tenants, reported visiting with friends and relatives outside their development once a week or more.

As Table 23 shows, this general pattern was consistent for all of the developments studied, despite some marked variations. Members of the Parkview House Co-op were most likely to visit with friends and relatives outside the development, with 88 percent saying that they visit once a week or more. Members of the Stanley Knowles and Beech Hall co-ops, and tenants of the Wexford, followed with 67 percent to 61 percent visiting outside once a week or more. Tenants at St. Joseph's Place and Bracondale House followed, with 53 percent and 49 percent, respectively.

Table 24: Location of Friends & Family Outside the Development

Location	Co-operatives				Private Non-Profits			
	Stanley Knowles	Beech Hall	Parkview House	Totals	St. Joseph	The Wexford	Bracon House	Totals
Same Neighbourhood	9.1	8.2	56.1	23.0%	15.0	36.4	19.5	24.0%
City of Toronto	30.3	21.3	7.3	19.3%	25.0	31.8	39.0	32.0%
Suburbs of Toronto	30.3	11.5	19.5	18.5%	22.5	9.1	22.0	17.6%
Nearby Town or City	3.0	24.6	2.4	12.6%	20.0	15.9	14.6	16.8%
Distant Town or City				0.0%	5.0	6.8		4.0%
Scattered Everywhere	21.2	31.1	14.6	23.7%	2.5			0.8%
Nowhere (ie. no friends)	6.1	3.3		3.0%	10.0		4.9	4.8%
Total	100.0%	100.0%	99.9%	100.1%	100.0%	100.0%	100.0%	100.0%

As Table 24 shows, the frequency of visiting with friends and relatives outside the development appears related to the location of those friends and relatives only in the case of the co-ops. At Parkview House, where respondents described the most frequent pattern of visiting outside the co-op, 56 percent also stated that their friends and/or relatives lived in the immediate neighbourhood, making such visiting relatively convenient. However, tenants in the private non-profits, who reported having a higher proportion of friends and relatives in their immediate neighbourhood than members of the Stanley Knowles and Beech Hall co-ops, were less likely to report frequent visiting.

SUMMARY

While all six of the seniors' housing developments we studied provided a wide range of organized social activities and opportunities for informal socializing, the actual patterns of social life at each appeared to reflect the different preferences and life styles of the residents or tenants they housed.

At the Stanley Knowles Co-op, where private activities were preferred as much as, if not more than, social activities, participation in organized social gatherings, feelings of attachment and informal visiting within the co-op were at their lowest. At the Beech Hall Co-op, where the majority clearly sought a mix of private and social activities, informal visiting inside the co-op was at its peak, feelings of attachment ran high, though participation in organized social activities was relatively low compared to the other developments studied. And at Parkview House, where a significant proportion clearly favored social activities over more private endeavors, participation in organized social and religious activities was relatively high, and informal visiting with friends and relatives in the neighbourhood was at its height.

Tenants at St. Joseph's Place tended to prefer private activities over social activities, and their feelings of attachment to others in the building were relatively weak compared to the other developments studied, though informal visiting among tenants was fairly frequent and participation in religious activities was common. Tenants at the Wexford were the most actively involved in organized social activities, the most likely to express strong feelings of attachment to others in their development, and the second most likely group to visit informally within their building. While tenants at Bracondale House were the second most actively involved in organized social activities, and the most likely to participate in religious activities, their feelings of attachment and their informal visiting with others in their building were relatively low compared to the other developments studied.

CHAPTER FIVE: SATISFACTION WITH FORMER AND CURRENT HOUSING

Ninety percent of the seniors we interviewed lived in Metropolitan Toronto before moving into their current housing, and many lived in the city or even in the neighbourhood in which their current housing is located. While most co-op members formerly lived in high-rise private-market rental apartments, and most non-profit housing tenants had previously lived in houses, either owned, rented or shared with relatives, there was also a great deal of variation in these patterns from one housing development to the next.

While location, design and people were the features about their former housing which were liked most frequently by respondents, there was considerable variation from one development to the next, and close to twenty percent claimed to have liked "nothing" about their former dwelling. By the same token, while cost, maintenance problems and loneliness were the most common reasons for moving out of one's former housing, there was, again, considerable variation from one housing development to the next.

Reasons for choosing to move into their seniors' building were equally varied. In general, affordability, the idea of co-operative housing, and the location of the co-op were the most frequently mentioned reasons among co-op members, while location, proximity to family and friends, and the seniors' only nature of the development were key features among non-profit housing tenants. Though, once again, the proportion of respondents giving each of these reasons varied considerably from one development to another.

Ninety percent of those we interviewed in all six seniors' developments said they were satisfied or very satisfied with general living conditions in their housing development. Those at the Wexford appeared most satisfied, followed by those at the Stanley Knowles Co-op, the Parkview House Co-op, Bracondale House, St. Joseph's Place, and the Beech Hall Co-op.

At all six developments, respondents indicated that it was the friendly atmosphere and social life that they valued most and felt was most unique. Other characteristics that were particularly well liked varied according to the development, though location, housing design, affordability and the provision of needed community services and facilities were among the most commonly mentioned.

Indeed, a wide range of community services are available at all of the developments studied, though these are arranged for in different ways at the two types of developments. In the co-ops, individual members tend to arrange for their own services to be provided in their own units according to their own needs and preferences, though some additional collective community support services, such as nurses on duty 24-hours or regular dental or medical clinics in a common area, were wanted by some. In the private non-profits, support services tend to be arranged for and scheduled by office staff, and are provided either in the individual's apartment or in a common area reserved for this purpose. Few tenants felt that additional services were needed.

FORMER HOUSING

Seniors' former housing, its location, tenure, size and form, as well as one's reasons for moving out, can influence satisfaction with current housing. We found that co-op members and non-profit housing tenants tended to come from somewhat different former housing situations.

Former Housing Location

Almost ninety percent of the seniors we interviewed lived in Metropolitan Toronto before moving into their current housing. (See Table 25.) Most lived in the same city or borough as their current housing, and a large proportion, particularly among the non-profit housing tenants, lived in the same neighbourhood.

Table 25: Former Housing Location

Location	Co-operatives				Private Non-Profits			
	Stanley Knowles	Beech Hall	Parkview House	Totals	St. Joseph	The Wexford	Bracondale House	Totals
Same Neighbourhood	24.2	n/g	24.4	13.3%	30.0	43.2	41.5	38.4%
City of Toronto	51.5	47.5	9.8	37.0%	40.0	38.6	46.3	41.6%
Suburbs of Toronto	9.1	41.0	58.5	38.5%	12.5	11.4	9.8	11.2%
Other (in Ontario)	9.1	9.8	4.9	8.1%	2.5	6.8	2.4	4.0%
Outside Ontario	6.1	1.6	2.4	3.0%	15.0			4.8%
Total	100.0%	99.9%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%

At the Stanley Knowles and Parkview House Co-ops, approximately three quarters of the members had lived in the same city as their co-op, i.e. in Toronto and North York, respectively, and one quarter had lived in the same neighbourhood. At the Beech Hall Co-op, almost half had lived in the City of Toronto, while just over forty percent had lived in Toronto's suburbs, including the City of York, where Beech Hall is located.

Seventy percent of the tenants at St. Joseph's Place, and almost ninety percent of the tenants at Bracondale House, lived in the same city, i.e. in the City of Toronto, and thirty to forty percent, respectively, lived in the same neighbourhood before moving into their current housing. Over forty percent of the tenants at the Wexford also lived in the same neighbourhood as their current housing, while almost another forty percent had lived in the City of Toronto and roughly ten percent had lived in Scarborough, where the Wexford is located.

Table 26: Former Housing Tenure

Tenure	Co-operatives				Private Non-Profit			
	Stanley Knowles	Beech Hall	Parkv House	Totals	St. Joseph	The Wexford	Bracon House	Totals
private rental	66.7	52.5	82.9	65.2%	42.5	34.1	68.3	48.0%
private ownership	30.3	18.0	7.3	17.8%	37.5	59.1	14.6	37.6%
live with relatives	3.0	16.4		8.1%	10.0	4.5	2.4	5.6%
non-profit housing		3.2	7.3	3.7%		2.3	9.7	4.0%
live-in workplace				0.0%	5.0		4.9	3.2%
public housing		4.9		2.2%	2.5			0.8%
private condominium			2.4	0.7%	2.5			0.8%
co-operative housing		1.6		0.7%				0.0%
not given		3.3		1.5%				0.0%
Total	100.0%	99.9%	99.9%	99.9%	100.0%	100.0%	99.9%	100.0%

Former Housing Tenure

As Table 26 shows, there was considerable variation in the patterns of former housing tenure at the different developments. While living in private rental accommodation had been most common among residents in both types of housing, it was substantially more so among co-op members.

Taken together, 65 percent of the co-op members we interviewed rented apartments or houses in the private market before moving into their current housing co-op, and nineteen percent owned either a house or condominium. About eight percent lived with relatives and

Table 27: Former Housing Type

Housing Type	Co-operatives				Private Non-Profits			
	Stanley Beech Knowles Hall	Parkv House		Totals	St. Joseph	The Wexford	Bracon House	Totals
house	36.4	41.0	9.8	30.4%	55.0	65.9	31.7	51.2%
high-rise apt	45.5	36.1	82.9	52.6%	25.0	31.8	39.0	32.0%
low-rise apt.	18.2	13.1	4.9	11.9%	12.5	2.3	24.4	12.8%
townhouse			2.4	0.7%	5.0		2.4	2.4%
other		9.8		4.4%	2.5		2.4	1.6%
Total	100.1%	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	100.0%

another seven percent lived in some form of non-profit housing, i.e. public, private or co-operative non-profit.

Among the non-profit housing tenants, 48 percent had been renters before moving into their current housing, and 38 percent had been home or condominium owners. Another six percent lived with relatives, five percent lived in other non-profit housing, and three percent had lived in their former workplace, as housekeepers or maids.

Former Housing Type

Combining these data on former housing tenure with information on former dwelling type in Table 27, we note some interesting contrasts. For example, just over half of the non-profit housing tenants had formerly lived in houses, compared to just under a third of the co-op housing members. Precisely opposite proportions, just under a third of the non-profit housing tenants, compared to just over half of the co-op members, had formerly lived in high-rise apartment buildings. About another twelve percent of the residents in both types of housing had previously lived in low-rise apartment buildings, and about five percent had lived in townhouses or in other types of accommodation, such as basement apartments or in apartments located above a store.

There was also considerable variation from one development to the next. Among the co-ops, for example, former homeownership was most prevalent among members of the Stanley Knowles Co-op, though members at Beech Hall were the most likely to have formerly lived in a house. At Beech Hall, less than half of those who had lived in a house before moving into the co-op were former homeowners, and most had either rented their house or lived with relatives. Beech Hall members had also lived in the most diverse types of housing, with ten percent having rented units not in houses or apartment buildings, but in basements or above stores. At the other end of the spectrum, over eighty percent of the members at Parkview House had previously lived in private-market high-rise rental apartment buildings.

Among the private non-profits, as noted, more tenants had formerly lived in houses than in apartment buildings. While this was true for St. Joseph's Place and the Wexford, where 55 to 66 percent of the tenants, respectively, had lived in houses, less than a third of the tenants at Bracondale House had lived in houses. Similarly, while many of the tenants at St. Joseph's Place and most of those at the Wexford had formerly been homeowners, less than half of the tenants at Bracondale House who had lived in houses were former homeowners, while just over half had rented their houses, lived in the home of their employer, or lived with relatives. Most of the remaining tenants in all three buildings formerly rented accommodation in high-rise apartment buildings, though another quarter of the Bracondale House tenants had formerly lived in low-rise apartment buildings, and some at St. Joseph's Place, as well as at Bracondale House, had lived in townhouses, in basement apartments, or above stores.

Former Number of Bedrooms

Given these differences in former types of housing, it is not surprising that a slightly higher proportion of tenants in the non-profit housing developments also tended to have lived in units with more bedrooms. While half of the co-op respondents lived in

Table 28: Former Number of Bedrooms in Dwelling Unit

Number of Bedrooms	Co-operatives				Private Non-Profits			
	Stanley Knowles	Beech Hall	Parkv House	Totals	St. Joseph	The Wexford	Bracon House	Totals
bachelor	9.1	16.4		9.6%	5.0	6.8	22.0	11.2%
one bedroom	42.4	31.1	53.7	40.7%	27.5	13.6	46.3	28.8%
two bedrooms	21.2	18.0	31.7	23.0%	22.5	38.6	12.2	24.8%
three bedroom	12.1	24.6	9.8	17.0%	32.5	36.4	9.8	26.4%
four or more	15.2	6.6	4.9	8.1%	12.5	4.5	7.3	8.0%
not given		3.3		1.5%			2.4	0.8%
Total	100.0%	100.0%	100.1%	99.9%	100.0%	99.9%	100.0%	100.0%

bachelor or one-bedroom dwelling units before moving into their current co-op, and roughly half had lived in units with two or more bedrooms, only forty percent of those in the non-profits had formerly lived in bachelor or one-bedroom units, and sixty percent had occupied dwellings with two or more bedrooms.

As Table 28 shows, there were the usual differences from one development to the next. Those at the Stanley Knowles Co-op followed the general profile of the co-ops quite closely, while those at the Beech Hall Co-op had higher than average proportions formerly living in bachelor units, as well as in three-bedroom units. And at Parkview House, the vast majority (85%) formerly lived in one and two-bedroom units, the same type of units available in their current co-op.

Among the non-profits, St. Joseph's Place followed the general profile of the non-profit housing developments most closely. Those at the Wexford, where former homeownership was most prevalent, had much greater proportions formerly living in two and three-bedroom units. And Bracondale House, the only non-profit where former apartment dwellers outnumbered house dwellers, had much greater proportions formerly living in bachelor and one-bedroom units.

Table 29: Features Liked Most About Former Housing¹³)

Features Liked Most	Co-operatives				Private Non-Profits			
	Stanley Knowles Hall	Beech Parkv. House		Totals	St. Joseph	The Wexford	Bracon House	Totals
location	63.6	26.2	14.6	31.9%	20.0	50.0	14.6	28.8%
size/design	30.3	22.9	39.0	29.6%	22.5	6.8	21.9	16.8%
people	9.1	14.8	19.5	14.8%	15.0	41.0	34.2	30.4%
the garden	21.2	9.8	12.2	13.3%	17.5	29.6	4.9	17.6%
privacy	15.2	9.8	2.4	8.9%	12.5	13.6	4.9	10.4%
memories			2.4	0.7%	7.5	9.1	17.1	11.2%
maintenance				0.0%		2.3	12.2	4.8%
amenities		1.6	4.8	2.2%			2.4	0.8%
low cost				0.0%	2.5		2.4	1.6%
everything				0.0%	7.5		7.3	4.8%
nothing	3.0	24.6	19.5	17.8%	17.5	9.1	26.8	17.6%

Features of Former Housing Liked Most

Asked what they had liked most about their former housing, common responses emphasized aspects of their dwelling's location, such as its access to shops and services, or to their former housing's design, such as access to grade in the case of houses. Many also suggested that they had liked nothing or very little about their former home. Again, as Table 29 shows, differences between developments were often greater than the differences expressed between co-ops members and non-profit housing tenants generally.

At the Stanley Knowles Co-op, 64 percent mentioned liking the location of their former home and, in particular, the access to transportation and services that this former location entailed. As noted, many of these respondents formerly lived in the City of Toronto or even in the same neighbourhood as their current co-op. Thirty percent also mentioned liking the design of their former housing, citing such attributes as its size or its accessibility to grade in the case of former houses. Twenty-one percent also

13 Respondents were asked to list the features they liked most about their former housing. Up to two responses were recorded for each respondent. Consequently, the figures listed in this table represent the proportion of respondents mentioning each feature and add up to more than 100%.

mentioned liking the garden at their former home most. And fifteen percent mentioned liking the privacy provided by their former dwelling, in contrast to the pressure to participate in the activities of co-op.

At Beech Hall, location was again the most commonly liked feature of respondents' former housing, though only 26 percent mentioned this. Significantly fewer Beech Hall, compared with Stanley Knowles, residents previously lived in the City of Toronto, where transportation and other services are most accessible. Twenty-three percent of Beech Hall residents also mentioned liking the design of their former housing, citing such attributes as its size, its accessibility to grade in the case of houses, and other amenities, such as central air conditioning. Fifteen percent said what they had liked most was the people they had lived with in their former home. One quarter said they liked "nothing" about their former housing.

At the Parkview House Co-op, design was the most commonly liked feature of their former housing and was mentioned by 39 percent of those we interviewed. Among the aspects of design that were cited most frequently were the size of their former unit, the high-rise form of the building, and other special amenities such as swimming pools or security systems. Twenty percent of the residents also mentioned liking the people where they formerly lived, including family, friends and neighbours. While another twenty percent said that they had liked "nothing" about their former housing.

At St. Joseph's Place, the design of their former housing was the most frequently liked feature, with 23 percent having mentioned such attributes as the size of their former dwelling unit. Twenty percent also mentioned liking the location of their former housing, particularly its access to transit and shopping. Eighteen percent mentioned the garden as one of the features they had liked most about their former housing, and fifteen percent mentioned the people

they'd lived with. Eighteen percent said they had liked "nothing" about their former home.

At the Wexford, half of those we interviewed mentioned liking the location of their former housing most, citing access to transit, shops and services. Forty-one percent mentioned liking the people they had lived with, including neighbours as well as those in their own household, and thirty percent mentioned liking their former garden best. Fourteen percent also mentioned having liked the privacy of their former dwelling, in contrast to the whirl of social activity and interaction that is daily fare at the Wexford.

At Bracondale House, a third of the tenants we interviewed mentioned liking the people they had lived with in their former housing most, particularly family, but also former friends and neighbours. Twenty-two percent mentioned liking the size or design of their former dwelling most, and seventeen percent mentioned liking the memories associated with their former home most. Fifteen percent also mentioned liking the location of their former housing, as usual emphasizing its access to needed services. Twelve percent mentioned liking the level of maintenance that was provided by the management in their former apartment building. And twenty-seven percent said they liked "nothing" about their former housing.

Reasons for Leaving Former Housing

Respondents' reasons for leaving their former housing are listed in Table 30. While the high cost of housing appeared to be the most common motivation for moving among co-op members, problems with maintenance, including either poorly maintained apartment buildings or difficulties with the up-keep of a house, were the most common reasons for moving among non-profit housing tenants. Problems of loneliness, including the loss of one's spouse through separation, divorce or death, the loss of friends or family, whether through death or increasing distance, as well as general feelings of loneliness, were also very common in both types of housing. And

Table 30: Reasons for Leaving Former Housing¹⁴)

Reason	Co-operatives			Private Non-Profits				
	Stanley Beech Knowles Hall	Parkv House	Totals	St. Joseph	The Wexford	Bracon House	Totals	
maintenance	24.3	18.1	26.9	22.2%	15.0	50.0	34.1	33.6%
cost too much	15.2	31.1	48.8	32.6%	17.5	2.3	21.9	13.6%
loss/lonely	15.2	26.2	19.5	21.5%	15.0	54.6	12.2	28.0%
needed change	3.0	14.7	12.1	11.1%	17.5	36.4	31.7	28.8%
size/design	3.0	14.7	7.3	9.6%	17.5	11.4	17.1	15.2%
location	6.1	4.9	2.4	4.4%	10.0	6.9	19.5	12.0%
tenure prob.	18.2	6.6	4.9	8.9%	7.5	4.6	12.2	8.0%
near family	9.1	13.1	9.8	11.1%				0.0%
health prob.	9.1		9.8	5.2%	7.5	2.3	2.4	4.0%
noise				0.0%	2.5		2.4	1.6%
to travel				0.0%		4.6		1.6%
job change	3.0			0.7%				0.0%
not given	15.2	3.3	4.9	6.6%				0.0%

general statements like "I just needed a change," were particularly common among non-profit housing tenants.

At the Stanley Knowles Co-op, where residents' incomes are generally higher than at either of the other two co-ops, problems with maintenance were actually mentioned more frequently than problems related to the cost of their former dwelling. Tenure problems, which included feelings of insecurity as well as actual eviction, were the second most frequently listed reason for moving out, while the cost of housing and loneliness were the third most frequently mentioned reasons for moving.

At the Beech Hall Co-op, the cost of former housing was the reason given most frequently for having moved out, while loss or loneliness was the second most frequent. The "need for a change" was the third

14 Up to two reasons for moving were recorded for each respondent. Consequently, figures in this table indicate the proportion of respondents listing each of these reasons and the total will exceed 100%.

most commonly given reason for moving, and was often accompanied by statements about the unpleasant physical conditions of a basement apartment, or the difficulties they had experienced living with relatives. Problems with maintenance were also quite commonly mentioned.

At Parkview House, almost half the members cited the cost of their former housing as their primary reason for moving out. Maintenance problems were the second most frequently mentioned reasons for moving, followed by loss or loneliness, and by general statements about needing a change.

At St. Joseph's Place, no single reason for moving out of their former dwelling stood out as most common. Rather, three different responses were equally common: the high cost of their former housing, the need for a change, usually described as the need for a place of one's own, and problems associated with the size or design of their former housing. In the latter case, most of these tenants mentioned having difficulty climbing stairs, though some also gave general responses, such as "the place was just too big."

At the Wexford, loss of a partner or general loneliness was the most frequent reason given for moving out of their former housing, though difficulties with maintenance were a close second, both mentioned by at least half of the tenants we interviewed. The need for a change was the third most common reason given for moving, and was more common here than at any of the other developments we studied, though few were willing to specify the conditions they had sought to change.

At Bracondale House, maintenance problems were the most frequently mentioned reason for moving out of their former housing. The need for a change was the second most common reason given, more than half of these respondents stating that they needed a place of their own. The cost of their former housing was the third most common reason given for moving, followed by the location of their former dwelling.

In the latter case, tenants complained that their former housing had lacked easy access to needed services and facilities.

SATISFACTION WITH CURRENT SENIORS' HOUSING

Reasons for Moving Into Their Current Housing

Co-op members and non-profit housing tenants' reasons for moving into their current housing were very different. Just as cost was the most frequently mentioned motivation for moving out of former dwellings, among co-op members, the affordability of housing charges in seniors' co-ops was the most frequently mentioned reason for moving in, while liking the idea of co-operative housing was the second most common reason. Among non-profit housing tenants, in contrast, the location of their current housing, near transit, shops and other needed services, was the most frequently mentioned reason for moving in, followed by its proximity to family and friends. Differences from one development to the next were again quite notable.

As Table 31 shows, reasons for choosing to move into a particular co-op varied. At the Stanley Knowles Co-op, liking the philosophy of co-operative housing was cited as a reason by sixty percent of the respondents. The location of the co-op, near the subway and a major shopping street, was also an important factor in the choice of 39 percent of those we interviewed.

At Beech Hall, 39 percent mentioned affordability as a major reason for choosing to move into their co-op. Given the extraordinarily tight housing market and skyrocketing housing costs in Metropolitan Toronto, and given that three quarters of these residents had annual household incomes below \$15,000 in 1987, the non-profit nature of the housing charges and the possibility of qualifying for a rent-gear-to-income unit seems especially attractive. Twenty percent of the respondents at Beech Hall also choose to move into the co-op because other friends or family lived either in the co-op or close by.

Table 31: Reasons for Moving Into This Housing Development⁽¹⁵⁾

Reasons for Moving In	Co-operatives				Private Non-Profits			
	Stanley Knowles	Beech Hall	Parkv House	(¹⁶) Totals	St. Joseph	The Wexford	Bracon House	Totals
location	39.4	16.4	17.1	22.2%	30.0	63.6	70.7	55.2%
affordability	9.1	39.3	56.1	37.0%	17.5	4.5	19.5	13.6%
family/friend	3.0	19.7	26.8	17.8%	32.5	40.9	14.6	29.6%
idea of co-op	60.1	14.8	22.0	28.1%				n/a
seniors only	n/a	4.9	9.8	5.2%	12.5	38.6	2.4	18.4%
recommended				0.0%	5.0	15.9	12.2	11.2%
design/services				0.0%	5.0	6.8	17.1	9.6%
mix of ages	6.1	n/a	n/a	6.1%				n/a
no choice				0.0%	12.5	6.8	2.4	7.2%
not given	12.1	27.9	2.4	16.3%				0.0%

At Parkview House, where household incomes are also quite low, 56 percent of the co-op members gave affordability as a major reason for moving into their co-op. Proximity to family and friends was mentioned by 27 percent, as well, and 22 percent mentioned liking the idea of co-operative housing.

At St. Joseph's Place, one third of the tenants gave proximity to family and friends as one of the reasons they choose to move into their current housing. Thirty percent mentioned liking the location, particularly its access to the Catholic Church next door, or to the transit and shopping facilities a half a block away.

Sixty-four percent of the tenants at the Wexford gave the location of the building as a reason for choosing to move into it, with many

15 Respondents were asked what led them to choose to move into this particular housing development. Up to two reasons were recorded for each. Consequently, the figures in this table add up to more than 100%.

16 Because Stanley Knowles Housing Co-operative contains a mix of age groups, while Beech Hall and Parkview House contain seniors only, the "totals" referring to these characteristics are based on the number of respondents in the applicable co-ops only.

Table 32: Satisfaction With Living in the Development

Level of Satisfaction	Co-operatives				Private Non-Profits			
	Stanley Knowles	Beech Hall	Parkv House	Totals	St. Joseph	The Wexford	Bracon House	Totals
very satisfied	78.8	47.5	75.6	63.7%	67.5	88.6	68.3	75.2%
satisfied	15.2	42.6	17.1	28.1%	25.0	9.1	26.8	20.0%
somewhat satisfied & dissatisfied		3.3	4.9	3.0	5.0	2.3	4.9	4.0%
dissatisfied		1.6		0.7%				0.0%
very dissatisfied	6.1	1.6	2.4	3.0%				0.0%
not given		3.3		1.5%	2.5			0.8%
Total	100.1%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

of those who had previously lived in the same neighbourhood mentioning that they had enjoyed watching it being built. Forty-one percent said they choose the Wexford because of its proximity to family and friends, and 39 percent said they moved in because it was seniors only.

At Bracondale House, 71 percent gave location as a reason for choosing to move into their current housing, many mentioning the convenience of shops and transit on St. Clair Avenue or the building's proximity to the subway. Twenty percent also mentioned the affordability of non-profit housing as a reason for choosing to move into Bracondale House.

Satisfaction with Living in their Current Housing Development

Over ninety percent of those we interviewed in each of the six seniors' developments felt satisfied or very satisfied with living in their current housing. As Table 32 shows, these developments can be ranked according to the proportions expressing the most

satisfaction as follows: the Wexford (89% saying they were very satisfied), the Stanley Knowles Co-op (79% very satisfied), Parkview House Co-op (76% very satisfied), Bracondale House (68%), St. Joseph's Place (68%), and Beech Hall (48%). While all three co-ops also had a small proportion, between two and six percent, who were dissatisfied or very dissatisfied with living in their co-op, none of the tenants in the non-profits expressed these sentiments.

About three quarters of those we interviewed in the co-ops, and two thirds of those we interviewed in the non-profits, thought their life was different than it would be in other, more traditional types of housing. Well over half in both types of housing suggested that this difference was attributable to friendlier neighbours and to their greater involvement in social activities. Co-op members also mentioned their greater involvement in the management of their co-op, while non-profit housing tenants mentioned feeling safer and having access to more facilities.

Features Liked and Disliked Most

Asked what they liked and disliked most about living in their current housing, the majority of respondents at all six developments mentioned liking the social life in their development best. The most common dislikes had to do with the size or design of individual apartments or units, such as inadequate storage space. Other likes and dislikes were more specific to the characteristics of each development. (See Tables 41 and 42 on pages 119 and 120 for a comparative summary of all the features liked and disliked most in each development.)

At the Stanley Knowles Co-op, the social life of the co-op and the location of the co-op, particularly its proximity to the subway and shops on Yonge Street and its location on top of a major library, were the features liked most. The affordability of housing charges and control over their own housing, i.e. co-operative management, were also commonly liked features, while the most commonly disliked feature in the co-op was "boring meetings."

At Beech Hall, social life was followed by the low-rise design of the co-op as the most commonly liked feature. Affordability of the co-op's housing charges and the opportunity to choose between private and social activities were also commonly liked features, while the most commonly disliked features were "conflicts between friends," and the location of the co-op, in particular the great distance to shops and services.

At Parkview House, social life was followed by affordability as the most commonly liked feature. The location, particularly in terms of its access to transit and shops, but also in terms of the proximity to family and friends in the Jewish community, was also liked by many. The most commonly mentioned dislikes involved some aspect of the building's design, such as the size or layout of apartments, though several respondents also disliked the location, feeling that the nearest shopping plaza was too far away.

Tenants at St. Joseph's Place mentioned liking the location of their housing, next most often after its social life, though many also mentioned liking the security system and the feeling of safety this gave them. Several tenants also mentioned liking the choice between participating in social activities and private activities. The most commonly mentioned dislikes involved apartment size or design, such as an inadequate amount of storage space, though a few tenants also mentioned feelings of loneliness.

At the Wexford, involvement in recreation activities and programs, followed social life as the most commonly liked feature. Many also mentioned liking the management of the development, or the location and its access to shops and services. Very few tenants mentioned any dislikes, though those who did were most likely to mention having to share common areas and facilities with residents from the residential care wing of the development, and in particular, complained about the main entrance and the elevators being crowded with walkers.

Table 33: Satisfaction With Design/Layout of Apartment

Level of Satisfaction	Co-operatives				Private Non-Profits			
	Stanley Beech Knowles Hall	Parkv House		Totals	St. Joseph	The Wexford	Bracon House	Totals
very satisfied	57.6	24.6	56.1	42.2%	47.5	86.4	43.9	60.0%
satisfied	15.2	60.7	36.6	42.2%	42.5	9.1	46.3	32.0%
somewhat satisfied & dissatisfied	18.2	8.2	2.4	8.9%	7.5	4.5	9.8	7.2%
dissatisfied	6.1		4.9	3.0%	2.5			0.8%
very dissatisfied	3.0	3.3		2.2%				0.0%
not given		3.3		1.5%				0.0%
Total	100.1%	100.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

At Bracondale House, location was again the most commonly liked feature following the social life of the building. Many also mentioned liking their ability to choose to participate in activities or not, according to their mood, and many mentioned liking the "type of people" who live in their building. The most commonly mentioned dislikes involved apartment size or design, such as the lack of balconies, though several also expressed concerns about security in the building.

Satisfaction with Apartment Design and Layout

The vast majority of respondents were satisfied or very satisfied with the design and layout of their individual apartment. On the whole, tenants in the non-profit housing developments tended to express more satisfaction with their apartment than co-op members, as shown in Table 33, though there was also considerable variation from one development to the next.

Despite these differences, at five of the six developments we studied, both the most liked and the most disliked feature of the apartment's design was its size. (See Tables 41 and 42.) Those who liked the size of their apartment were most likely to mention that it was easy to clean, while those who disliked the size complained that it was too small. Only the Wexford diverged from this pattern because none of the tenants specifically complained about the size of their apartment.

Other features commonly liked among the co-op members we interviewed were the safety design features, such as the grab bars and emergency response systems in the bathrooms. Members at Beech Hall also mentioned liking the large windows, while several members at Parkview House mentioned disliking the placement of their bathroom next to the dining area in their apartment.

Among the non-profit housing tenants, other commonly liked features included the individualized temperature control units in the Wexford, and the large windows and safety design features, such as grab bars and emergency response systems, in apartments at Bracondale House. The other most commonly disliked features were small kitchens and bathrooms at St. Joseph's Place, and the lack of storage space at the Wexford and Bracondale House.

Satisfaction with Building Design and Layout

As Table 34 shows, satisfaction with the design and layout of the building or development as a whole was quite high at all six developments, though significantly higher among the non-profits. Eighty-five percent of the co-op members we interviewed were satisfied or very satisfied with the design of their building, compared with 97 percent of those in the non-profits. Moreover, while the levels of satisfaction were relatively consistent among the co-ops, there was considerable variation among the non-profit housing developments, and all six developments varied in terms of the features that were liked or disliked most (see Tables 41 and 42).

Table 34: Satisfaction With Design/Layout of Building

Level of Satisfaction	Co-operatives				Private Non-Profits			
	Stanley Knowles	Beech Hall	Park House	Totals	St. Joseph	The Wexford	Bracon House	Totals
very satisfied	36.4	32.8	34.1	34.1%	60.0	88.6	43.9	64.8%
satisfied	45.5	55.7	48.8	51.1%	37.5	9.1	51.2	32.0%
somewhat satisfied & dissatisfied	3.0	4.9	9.8	5.9%	2.5	2.3	4.9	3.2%
dissatisfied	3.0	1.6	4.9	3.0%				0.0%
very dissatisfied				0.0%				0.0%
not given	12.1	4.9	2.4	5.9%				0.0%
Total	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

At the Stanley Knowles Co-op, the features liked most about the building were design features, like the sun decks, and being built on top of the Northern District Library. Co-op members particularly like the access to the library that this design provides, though several members also complained of design problems for wheelchair users and others with walking difficulties. In particular, there were complaints about the steep slope of the walkway leading up to the co-op entrance. Some also suggested the need for central air conditioning.

At the Beech Hall Co-op, the gardens or the park-like setting of the co-op was the feature liked most, though many also mentioned liking the low-rise design of the buildings, and the small clusters of units in each. The most common dislike involved the parking situation and the distance car owners must walk to reach the co-op's parking lot at the school about a block away.

At the Parkview House Co-op, special design features, such as the private balconies or the benches by the elevator, were the types of features liked most. While many also mentioned liking the way in which the building was maintained, many more cited poor maintenance as their major complaint. Some also suggested the need for design changes, such as the addition of central air conditioning or a swimming pool, and some complained about the shortage of parking, particularly for visitors. Another common complaint was that the walls of the co-op are too thin and that this creates noise problems, especially from the trash compactor.

At St. Joseph's Place, tenants most commonly liked the low-rise design of their building, though the enclosed feeling of the garden or "cloister" was another feature mentioned by many. The features disliked most had to do with the lack of temperature control, and some specifically suggested the need for central heating and air-conditioning.

Tenants at the Wexford most commonly mentioned the design of the garden, with its benches and waterfall, as the feature they liked most about their building. Many also mentioned liking how well the building is maintained, and several also mentioned liking the large windows that light up the main entrance and the mezzanine levels of the building. The most common dislikes involved the need for more elevators, and the need for more parking, particularly for visitors.

At Bracondale House, the most commonly liked feature of the building was its maintenance, many particularly mentioning the care and beauty of the common rooms and areas. Many also mentioned liking the view from the upper floors of the development, and none of the tenants had a complaint about the building's design.

Satisfaction with the Neighbourhood

As Table 35 shows, there was considerable variation in respondents' level of satisfaction with the neighbourhood in which their housing

Table 35: Satisfaction With The Neighbourhood

Level of Satisfaction	Co-operatives				Private Non-Profits			
	Stanley Knowles	Beech Hall	Parkv House	Totals	St. Joseph	The Wexford	Bracon House	Totals
very satisfied	66.7	9.8	39.0	32.6%	15.0	40.9	29.3	28.8%
satisfied	27.3	50.8	56.1	46.7%	57.5	54.5	41.5	51.2%
somewhat satisfied & dissatisfied	3.0	18.0		8.9%	25.0	4.5	22.0	16.8%
dissatisfied	3.0	6.6	4.9	5.2%	2.5		7.3	3.2%
very dissatisfied				0.0%				0.0%
not given		14.7		6.6%				0.0%
Total	100.0%	99.9%	100.0%	100.0%	100.0%	99.9%	100.1%	100.0%

is located. Those at the Stanley Knowles Co-op were clearly most satisfied with their neighbourhood, followed by those at the Wexford and at Parkview House, and then by those at Bracondale House, St. Joseph's Place, and Beech Hall. (See Tables 41 and 42 for a complete listing of the features liked and disliked most.)

At the Stanley Knowles Co-op, the features respondents mentioned liking most often about their neighbourhood involved its access to shops in the Yonge-Eglinton area and access to the subway, which is about a block away. Many also said they liked the neighbourhood because it was familiar to them or because it was quiet.

At the Beech Hall Co-op, the most commonly liked feature of the neighbourhood was its quiet. Some also mentioned liking the neighbourhood either because of the friendliness of their neighbours or because of their familiarity with the area. Though several also mentioned disliking the neighbourhood either because of the distance to shops or because they did not feel safe at night.

At the Parkview House Co-op, the most commonly liked feature of the neighbourhood was its access to shops in the Bathurst-Steeles area, though several also mentioned liking the neighbourhood because it was familiar to them. Some also complained that they disliked the proximity to the Memorial Gardens Cemetery, which flanks the co-op on the east, and some complained that they disliked the noise from the traffic on Bathurst Street or disliked the distance to shops.

At St. Joseph's Place, tenants most commonly mentioned liking the neighbourhood's access to transit on Dundas and Queen Streets. Many also mentioned liking the neighbourhood because of its quiet or because it is familiar to them, though many also complained about noise from the Catholic school to the north, and some complained about the poor selection of shops on Queen Street near Leslie.

At the Wexford, tenants most often mentioned liking the neighbourhood because of its quiet, though almost equally common were comments about the area's access to public transit, and to shops and services, on Lawrence Avenue. Many also mentioned liking the neighbourhood because the neighbours are friendly, or because it feels safe. While very few mentioned any dislikes, some mentioned problems with parking and other mentioned disliking noise from the traffic on Lawrence.

Tenants at Bracondale House were most likely to mention liking their neighbourhood because of its access to shops and services located on St. Clair Avenue, or because of its access to transit. Dislikes about the neighbourhood also tended to focus on these same attributes, with several complaints about noise, garbage, and "rowdies hanging out" at a bar across the street from the building.

Physical Access and Mobility

Difficulties getting around inside and outside one's housing development can affect satisfaction with the design and location of

Table 36: Problems of Physical Access or Mobility¹⁷

Type of Problem	Co-operatives				Private Non-Profits			
	Stanley Beech Knowles Hall	Parkv House		Totals	St. Joseph	The Wexford	Bracon House	Totals
Inside the Development:								
wheelchair	6.1	1.6	2.4	3.0%	2.5			0.8%
stairs	3.0	3.3		2.2%				0.0%
breathing				0.0%			2.4	0.8%
elevator doors				0.0%		2.3		0.8%
no problem	90.9	95.1	97.6	94.8%	97.5	97.7	97.6	97.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	100.0%
Outside the Development:								
walking	24.2	9.8	7.3	12.6%	12.5	4.5	12.2	9.6%
wheelchair	6.1	3.3	2.4	3.7%				0.0%
icy sidewalks	3.0	4.9	2.4	3.7%				0.0%
parking	3.0			0.7%		4.5		1.6%
poor eyesight				0.0%		2.3		0.8%
no problem	63.6	82.0	87.8	79.3%	87.5	88.6	87.8	88.0%
Total	99.9%	100.0%	99.9%	100.0%	100.0%	99.9%	100.0%	100.0%

that housing. Ninety-five percent of the co-op members we interviewed, and 98 percent of the non-profit housing tenants, reported having no problems getting around inside their housing development. However, the proportion of those reporting no problems dropped to 79 percent and 88 percent, respectively, when we asked about difficulties getting around outside.

As Table 36 shows, the most common difficulty involved walking, even a few blocks, to shop or do errands. While some reported having difficulty walking only when the sidewalks are icy in winter, many more suggested that it was the distance to shops and services that was the problem, and some added that they had difficulty crossing streets with several lanes of traffic in the time provided by the traffic signals.

17 Respondents were asked to describe any problems they had getting around either inside or outside their housing development.

Table 37: Length of Residence in the Development

Length of Residence (age of dev.)	Co-operatives				Private Non-Profits			
	Stanley Beech Knowles Hall (4yrs)	Parkv House (8yrs)	Parkv House (4yrs)	Totals	St. Joseph (9yrs)	The Wexford (11yrs)	Bracon House (7yrs)	Totals
< 1 year	3.0	14.8	7.3	9.6%	2.5	11.4	7.3	7.2%
1-3 years	15.2	23.0	24.4	21.5%	32.5	15.9	24.4	24.0%
4-6 years	81.8	21.3	68.3	50.4%	22.5	29.5	36.7	29.6%
7-9 years	n/a	41.0	n/a	18.5%	40.0	22.7	31.7	31.2%
10-12 years				n/a	n/a	20.5	n/a	7.2%
not given				0.0%	2.5			0.8%
Total	100.0%	100.1%	100.0%	100.0%	100.0%	100.0%	100.1%	100.0%

Members of the Stanley Knowles Co-op reported having more problems getting around both inside and outside their housing than others. Given that this group also had the highest proportion of residents who were satisfied or very satisfied with their neighbourhood, it shows precisely how great the advantages of this co-op's location are and how important to the perception of neighbourhood satisfaction among those with difficulties walking around outside.

Length of Residence

Length of residence in a seniors' housing development can be an indirect measure of satisfaction with the environment or a reflection of the lack of other housing options. As Table 37 shows, 68 percent of co-op members and private non-profit housing tenants have lived in their current housing development for four or more years.

At the Stanley Knowles and Parkview House Co-ops, which have both been open for four years, around seventy to eighty percent of the current members have lived there since the co-ops opened. At Beech Hall, which has been a co-op for eight years, forty percent of the members have lived in the buildings since, or even before, its conversion to a co-op. The somewhat larger proportion of new members at Beech Hall is a consequence of its higher proportion of

Table 38: Plans to Move Out of the Development

Housing Development	Plans to move out of the development in the near future?			
	yes	no	don't know	Total
Co-ops:				
Stanley Knowles	6.0	90.9	3.0	99.9%
Beech Hall	4.9	91.8	3.3	100.0%
Parkview House		97.6	2.4	100.0%
Subtotals	3.6%	93.3%	3.0%	99.9%
Private Non-Profits:				
St. Joseph's	2.5	97.5		100.0%
The Wexford		100.0		100.0%
Bracondale House	7.3	90.2	2.4	99.9%
Subtotals	3.2%	96.0%	0.8%	100.0%

recent deaths, which may be a function of the age of the co-op and the greater age of former members. St. Joseph's Place, which is a year older than Beech Hall, has a similar proportion of tenants having lived there since its opening, while Bracondale House, which is a year younger than Beech Hall, has less than a third of its original tenants, suggesting a shorter average length of residence due either to tenant turnover or death. While the Wexford, the longest standing development studied, has the second highest proportion of new tenants, no doubt related to the age of the development and its residents. Despite this, the Wexford still houses almost twenty percent of its original tenants and almost three quarters have lived there for four or more years.

Plans to Move

Only three to four percent of the seniors we interviewed plan to move out of their current housing in the near future, and, as Table 38 shows, over ninety percent of the residents in every development have definite plans to stay. Those who were planning to move, or

thinking of moving, offered personal explanations that were sometimes, but not always, critical of their current housing.

One person at the Stanley Knowles Co-op cited the desire to live closer to other family members. Two at the Beech Hall Co-op cited "poor facilities" as the reason for their planned move, while a third mentioned the desire to move in with a new partner. At St. Joseph's Place, one tenant sought less expensive housing, while three tenants at Bracondale House said they were unable to get the kind of care and assistance they needed, and a fourth wanted to find a place with more convenient shopping facilities. Over half the people planning to move gave reasons that indicate that the facilities, level of care, or access to shopping made it difficult for them to "age in place."

COMMUNITY SERVICES

All of the seniors' developments we studied have access to a wide variety of community services, from meals-on-wheels to temporary nursing and homemaking assistance, though the way in which these are provided differs somewhat between the co-ops and the private non-profits. In keeping with the co-op's emphasis on independent living, most community services are arranged on an individual basis by the person needing the service and are provided in that individual's unit, though the Stanley Knowles Co-op also has a social services committee which assists residents' with specialized needs and provides a common room for visits with a public health nurse. In the non-profits, on the other hand, much of the arranging and scheduling for community service provision is undertaken by the office staff, particularly at the Wexford and at Bracondale House. Some of these services are provided to the individual in their own apartment and some are provided in designated common areas.

Table 39 shows the types of social and community support services that respondents reported knowing were available to members of their

Table 39: Social and Community Support Services
Mentioned as Available by Respondents

Type of Service	Co-operatives			Private Non-Profits		
	Stanley Knowles	Beech Hall	Parkview House	St. Joseph	The Wexford	Bracondale House
emergency response	X	X	X	X	X	X
meals-on-wheels	X	X	X	X	X	X
nursing care	X	X	X	X	X	X
wheel-trans	X	X	X	X	X	X
homemaking	X	X	X	X	X	
informal help	X	X	X		X	
MD house calls		X	X	X	X	
podiatrist				X	X	X
banking services					X	X
bus to shopping		X			X	
chiropodist		X				
chiropractor		X				
hairstresser					X	
medical clinic						X
occasional meal						X
optometrist					X	
soc.serv.cmmttee	X					
transit tickets				X		

co-op or tenants in their building. These are presented in order of the frequency with which they were mentioned, but are not quantified because of the inconsistency with which they were reported and recorded. Note that at all three co-ops, and at the Wexford, respondents mentioned the informal help and caregiving provided by their friends and neighbours in the development. It is possible that the nature of co-operative management encourages members to take more responsibility for organizing their own informal support networks.

At the Stanley Knowles Co-op, the Social Services Committee was mentioned most. This committee organizes members to do tasks, such as cooking, laundry, cleaning, grocery shopping, banking, or helping with legal documents, for other members who require temporary assistance, and several members mentioned how appreciative they were of the help they had received from these volunteers. The committee

also makes appointments with a public health nurse, who sees patients every week in the co-op meeting room, for blood pressure checks and half-hour consultations.

At Beech Hall, individuals can, and do, arrange to receive a wide variety of services in their own apartments. At one time, Meals-on-Wheels is reported to have served a communal lunch once a week in the Hall, and though this was discontinued, the program is still well known. House calls, made by a local chiropodist and other individual doctors, were commonly mentioned, and a bus service provided by a local grocery store chain transports co-op members directly to and from a grocery store once a week.

At Parkview House, a doctor used to hold a clinic in the hobby room once a week, but this was discontinued when it became apparent that most co-op members preferred to arrange house calls with their own physician, as needed. All other services are also arranged by the individual requiring the service, though members at Parkview House, like the other seniors' co-ops, provide various informal services for one another. For example, a retired barber gives haircuts to house-bound co-op members in their apartments for a small fee.

At St. Joseph's Place, a Toronto Transit Commission representative sells transit passes and books of tickets in the lobby once each month. Woodgreen Community Centre delivers Meals-on-Wheels three times each week to any tenant who requests it, and provides a shuttle bus service every Wednesday afternoon to drive residents to a shopping mall, where they have two hours to shop and browse before they are driven home again. Other services are arranged for by the individual requiring the service, or informally by friends and neighbours in the development, including the housing administrator/superintendent and his wife, who appear actively involved in the social networks within the building.

At the Wexford, tenants make appointments to receive a wide variety of services through the main office on the ground floor.

Meals-on-Wheels are provided to all who request them by Scarborough Support Services and distributed door to door by tenant volunteers. The Wexford also has a large dining room which serves individuals lunch for \$2.75 and dinner for \$3.50, if reservations are made earlier in the day. A public health nurse visits once a month and will meet with tenants in their own apartments, while a podiatrist and optometrist will examine tenants in a common room set aside for this purpose. Nurses are also on duty 24 hours a day in the residential care wing of the development, and will respond to emergency calls from tenants. A bus provided by a local grocery store chain takes tenants to a shopping plaza every two weeks for grocery shopping. Personal services, such as barbers, hairdressers, manicurists, mending services, banking services, and the occasional sale of clothes and jewelry can also be attained in a common room within the building and are scheduled through the main office.

At Bracondale House, a room in the basement has been specially converted for use as a medical clinic. A doctor and nurse see tenants in the clinic once a week, and will make housecalls on request, while a podiatrist visits once a month. All appointments are arranged through the office. Banking services are also provided within the building once each week. Meals-on-Wheels will deliver lunches weekdays and weekends, on request, and once a week Bracondale House offers a collective lunch (though when we observed only fourteen people attended).

Additional Community Services Wanted

Though seventy percent of the seniors' co-op members we interviewed, and 82 percent of the non-profit housing tenants, said that they had no need or desire for more community services within their development, some also clearly stated that their lack of interest was related to their fear that additional services would end up costing them more money.

Table 40: Additional Social and Community Support Services Wanted by Respondents

Type of Service	Co-operatives				Private Non-Profits			
	Stanley Knowles	Beech Hall	Parkv House	Totals	St. Joseph	The Wexford	Bracon House	Totals
24 hour nurse	18.2	4.9	2.4	7.4%	2.5	2.3	4.9	3.2%
medical/dental	3.0	13.1	2.4	7.4%	2.5			0.8%
housekeeping	6.1	4.9	2.4	4.4%	5.0		2.4	2.4%
shuttle bus		1.6	9.8	3.7%				
hairdresser					5.0		4.9	3.2%
exercise equip	6.1		4.9	3.0%				
common meals	3.0	3.3		2.2%				
grocery serv.					5.0			1.6%
night guards		1.6	2.4	1.5%				
banking serv.					2.5			0.8%
health info.						2.4		0.8%
meal service					2.5			0.8%
pool/whirlpool							2.4	0.8%
social worker					2.5			0.8%
don't know					4.5		2.4	2.4%
nothing	63.7	70.5	75.6	70.4%	72.5	93.2	80.5	82.4%
Total	100.1%	99.9%	99.9%	100.0%	100.0%	100.0%	99.9%	100.0%

The types of additional community services that were listed as wanted by the remaining respondents are shown in Table 40. While the proportion of residents wanting most of these services are small, each of the co-ops had a sizeable proportion wanting a particular type of service. Eighteen percent of the respondents at the Stanley Knowles Co-op, for example, wanted a nurse on duty 24 hours. Thirteen percent at the Beech Hall Co-op wanted visits by a doctor or dentist to be established as a matter of routine. And ten percent at the Parkview House Co-op wanted to have a shuttle bus service to the shopping plaza up the street.

We also asked tenants in the non-profit housing, who were 75 years of age or older, if they had any special housing or community service needs. This group makes up 58 percent of the tenants we interviewed, yet only nine percent felt they had special needs. Six percent stated that they needed extra help with housekeeping chores,

such as cooking and cleaning, while others mentioned the need for a therapeutic pool, or talked about their difficulty getting groceries.

SUMMARY

Most seniors' co-op members we interviewed formerly lived in high-rise rental apartments, many in the same city or neighbourhood as their current co-op. Location, building design and the people they lived with were the features they mentioned liking most about their former housing. The high cost of housing, maintenance problems and/or loss and loneliness were the most common reasons given for moving out.

Non-profit housing tenants, in contrast, were more likely to have been homeowners or house renters in the same neighbourhood as their current housing. In addition to the people they lived with and the location of their former dwelling, many also mentioned liking the garden surrounding their former house. Their reasons for moving were most frequently related to maintenance problems, loss or loneliness, or simply "the need for a change."

Both groups of seniors appeared well satisfied with the quality of their current housing environment, and the level of community services provided in that environment. At all six developments respondents suggested that it was the social life that made their current housing particularly unique and particularly pleasing. As Table 41 shows, the other features seniors' commonly liked included a location that provides access to shops and transit, a neighbourhood that is familiar and friendly, a building that is well maintained with a garden, sun deck or balconies, apartments that are small and easy to clean with large windows and safety features, like grab bars and emergency response systems, and a choice of private and social activities. Among co-op members, the affordability of seniors' co-ops was also highly valued because of the high cost of private market housing in Toronto.

Table 41: Current Housing Features Liked Most

Co-operatives			Private Non-Profits		
Stanley Knowles	Beech Hall	Parkview House	St. Joseph	The Wexford	Bracondale House
Living in General:					
social life	social life	social life	social life	social life	social life
location	design	affordability	location	recreation programs	location
affordability	affordability	location	security features	management	choice of activity
co-op management	choice of activity		choice of activity	location	people in building
Apartment Features:					
size	size	size	size	size	size
safety features	large windows	safety features		amenities	large windows
	safety features			temperature control	safety features
Building Features:					
sun deck	garden	balconies	low-rise design	garden	maintenance
access to library	low-rise design	benches	garden	maintenance	view from upper floor
	cluster of units	maintenance	security features	high-rise design	common areas
Neighbourhood Features:					
access to shops	quiet	access to shops	access to transit	quiet/private	access to shops
access to transit	friendly neighbours	familiar area	quiet/private	access to transit	access to transit
familiar area	familiar area		familiar area	friendly neighbours	

Table 42: Current Housing Features Disliked Most

Co-operatives			Private Non-Profits		
Stanley Knowles	Beech Hall	Parkview House	St. Joseph's	The Wexford	Bracondale House
Living in General:					
boring meetings	cliques/ conflict	building design	apartment size	cliques/ conflict	apartment size
	location	location	loneliness		safety
Apartment Features:					
size	size	size	size	lack of storage	size
		bathroom nr dining	kitchen design	sloping walls	lack of cupboards
Building Features:					
steep walkway	parking too far	poor maintenance	lack temp. control	not enough parking	(none)
lack air conditioning		lack air conditioning		not enough elevators	
		not enough parking			
Neighbourhood Features:					
(none)	distance to shops	near to cemetery	noisy schools	not enough parking	traffic noise
	unsafe at night	traffic noise	distance to shops	traffic noise	nearby taverns
		distance to shops	unsafe at night		

As Table 42 shows, the features seniors commonly disliked most were sometimes the same features others liked most. For example, the small size of apartments were particularly well liked by some and particularly disliked by others. Those that disliked the size of

their apartment frequently complained about the lack of storage space or reported problems with the design of the space. A number of the other features commonly disliked involved impediments to movement, such as long walking distances to shops, steep walkways, a lack of elevators or parking spaces. Many disliked noise from traffic or children, neighbourhoods that felt unsafe at night, and buildings that lacked central air conditioning. A few also mentioned problems between cliques of tenants or co-op members.

Many of the problems described by respondents could be fairly easily remedied by more thoughtful building and site design requirements, and by requiring seniors' developments to be planned in conjunction with shopping and transit services. With more sensitive planning and design, one can imagine satisfaction in Toronto seniors' co-ops and private non-profits soaring to even greater heights.

CHAPTER SIX: CONCLUSION

The Toronto seniors' co-ops and private non-profits differed from each other in some important ways, yet there similarities were perhaps even more striking. While the physical forms and locations of all six developments were unique, and while the demographic characteristics and life styles of residents differed somewhat, residents in both types of housing expressed a high degree of satisfaction with almost every aspect of their current housing that we studied.

Asked if they thought co-operative or non-profit housing was a good idea for seniors in general, 97 percent of the co-op members, and 95 percent of the non-profit housing tenants, gave an unequivocal "yes" in response. Asked if they would recommend their current housing development to other seniors, again, 96 percent of the co-op members, and 98 percent of the non-profit housing tenants, said they would.

RATINGS AND RECOMMENDATIONS BY SENIORS

As Table 41 shows, an overwhelming majority of residents at all six developments felt that co-operative or private non-profit housing was a good idea for seniors in general.

At the Stanley Knowles Co-op, typical comments included:

"I'd like to encourage other co-ops to be built because it's a wonderful idea."

"I won't leave, not until they carry me out feet first. I just wish they'd build more."

At Beech Hall typical comments were:

"Seniors' co-ops are a great idea. They should build more."

"It's a better housing type than regular apartments because it's easier to make friends, get involved, and keep your mind working by participating in the management of the co-op."

Table 43: Residents' Rate the Idea
of Co-op\Private Non-Profit Housing for Seniors

Housing Development	Are co-ops/private non-profits a good idea for seniors?			
	yes	no	don't know	Total
Co-ops:				
Stanley Knowles	100.0			100.0%
Beech Hall	96.7	1.6	1.6	99.9%
Parkview House	95.1	2.4	2.4	99.9%
Subtotals	97.0%	1.5%	1.5%	100.0%
Private Non-Profits:				
St. Joseph's	97.5		2.5	100.0%
The Wexford	93.2		6.8	100.0%
Bracondale House	95.1		4.9	100.0%
Subtotals	95.2%	0.0%	4.8%	100.0%

At Parkview House, typical comments included:

"It's a very good idea getting elderly people together in a co-op. The people are closer to each other--more like a family."

"There should be more co-ops, not only for seniors, but for everyone. People care in co-ops. If someone is sick, other people visit and send cards."

And, as a recent immigrant from the U.S.S.R. put it:

"Russia should learn about co-ops. It's good here for everyone, but even better for older people."

Typical comments at St. Joseph's Place were:

"It would be good to build more low-rise apartments like this. The small size makes it easier for people to get to know each other."

"I would like other people to hear about this kind of housing. They'd like it."

Table 44: Recommending Their Housing Development to Other Seniors

Housing Development	Would you recommend this housing to others			Total
	yes	no	don't know	
Co-ops:				
Stanley Knowles	97.0		3.0	100.0%
Beech Hall	93.5	1.6	4.9	100.0%
Parkview House	97.6	2.4		100.0%
Subtotals	95.5	1.5%	3.0%	100.0%
Private Non-Profits:				
St. Joseph's	100.0			100.0%
The Wexford	100.0			100.0%
Bracondale House	95.1		4.9	100.0%
Subtotals	98.4%	0.0%	1.6%	100.0%

At the Wexford, tenants comments included:

"I don't think there is anywhere in Canada to beat this."

"This is the first seniors' building I've lived in and I love it. The activities are great."

And, at Bracondale House, comments included:

"I love the friendliness, the peace of mind of having a roof over my head, and the bright halls."

"It has great services and security is wonderful, especially for older people."

Recommending Their Housing to Other Seniors

As Table 42 shows, an overwhelming majority also said that they would recommend their co-op or non-profit housing development to other seniors, though some qualified this with statements about the types of people they would want to move in.

At the Stanley Knowles Co-op, typical comments included:

"People who move in should be people who will be active members. Co-ops are not just for economic reasons, but because people want to participate in the co-op life style."

"I like the subsidy aspect for people in co-ops who need it. I like the mix of ages because we need younger members who are in contact with the working world."

At Beech Hall, typical comments were:

"The age limit is up for discussion right now, but I think that Beech Hall should stay a place for older adults because it's too small for people to have young children here. Keeping the age limit of 55 would also ensure that there are able people to maintain the buildings."

"It's well run, has good grounds, and good maintenance services."

At Parkview House, typical comments included:

"I'm very happy here. In fact, I don't know how I lived in an ordinary apartment building."

"Getting a good group of people is so important. The people must know what co-ops are all about and be prepared to work."

At St. Joseph's Place, typical comments were:

"There are lots of things to do if you want to, but no pressure to do them."

"Being next to the church is a great asset, but being near two schools is noisy."

Tenants at the Wexford commented:

"Before I came here I was in a wheelchair because of my artificial knees. I graduated to a stick and now I walk freely. I would like to say it's the spirit that counts."

"I am never ashamed to bring friends here because it looks so nice."

"It's a nice building and there is lots to do if you are so inclined, but they many not all be as good as this one."

Table 45: Changes Wanted in the Development(18)

Type of Change	Co-operatives				Private Non-Profits			
	Stanley Knowles	Beech Hall	Parkv House	Totals	St. Joseph	The Wexford	Bracon House	Totals
change design	12.1	18.0	12.2	14.8%	10.0	29.5	17.1	19.2%
larger units	3.0	6.6	2.4	4.4%	12.5		4.9	5.6%
facilities					7.5	4.5	7.3	6.4%
change people	3.0	1.6	7.3	3.7%		4.5		1.6%
change staff		8.2		3.7%			2.4	0.8%
access/service		4.9	2.4	3.0%	2.5			0.8%
more activity	3.0	1.6	2.4	2.2%				
more security						2.3	4.9	2.4%
< meetings	6.1	1.6		2.2%				
want pets							2.4	0.8%
don't know	3.0	21.3	34.1	20.7%	2.5		4.9	2.4%
no changes	75.8	45.9	41.5	51.9%	67.5	70.5	63.4	67.2%

And at Bracondale House, typical comments included:

"It's A-1. I'd recommend it to anyone."

"I think all seniors should live in this building."

Changes Wanted in Seniors' Housing Developments

Despite this enthusiasm, 27 percent of the co-op members we interviewed, and thirty percent of the non-profit housing tenants, had suggestions about how their housing should be changed. As Table 43 shows, the desire for changes in the physical design of the housing environment were significant in both types of housing.

At Beech Hall, the most common types of changes sought by co-op members included on-site parking, central air conditioning and larger apartments, though several would also like more accessible shops and public transit, and some felt staff changes would be desirable.

18 Respondents were asked what they would change about their housing development if they could. Up to two responses were recorded for each. Consequently, the figures given in this table add up to more than 100%.

At the Stanley Knowles and Parkview House Co-ops, the most common changes sought were better wheel-chair access, more on-site parking, and larger apartments. Some at the Stanley Knowles Co-op also said they would like to see meetings become optional, and some at Parkview House felt that a different composition of co-op members would be more conducive to co-operative living.

At St. Joseph's Place, the most common change sought was larger apartments, though several also wanted improvements in kitchen design, particularly more cupboards and larger freezers, or the addition of central air conditioning.

At the Wexford, the two most common changes wanted by tenants were more elevators and more visitors parking, though some also suggested the need for more laundry facilities and better kitchen appliances. Some also wanted to see residents from the residential care wing kept away from the front entrance on Lawrence Avenue.

At Bracondale House the most common changes sought involved kitchen design, such as larger kitchens, more cupboard space and better appliances. Other common changes wanted were the addition of balconies, and tighter security, particularly during the night, but also during the day when Bracondale House has activities that are open to the community.

CONCLUDING COMMENTS

At the end of each interview, respondents were asked if they had any additional comments about seniors' co-ops or non-profits, in general, or about their own housing development, in particular. Roughly two thirds of the residents we interviewed in every development did have additional comments. Some of these concluding comments have been presented above, those that follow provide a pertinent summary of this comparison of Toronto's seniors' co-ops and non-profit housing developments as a whole.

Stanley Knowles Co-op

At the Stanley Knowles Co-op, everyone we interviewed expressed support for the idea of seniors' co-ops in general, and only three percent were unsure whether they would recommend their co-op to other seniors. The age mix in the co-op was commented on by many, and supported by most, though a few expressed misgivings about living with young children. Only one critical comment was expressed about daily life in the co-op. It is included here to provide the minority perspective, as well as the more characteristic comments made by residents.

Some concluding comments were:

"The age mix is interesting and good for everybody. Government should fund many more co-ops across the country because affordable housing is the next big issue that needs to be addressed."

"The more co-op housing the better, but the first floor should be for wheelchair units."

"There should be more housing available for seniors. I'm disappointed in the government's affordable housing promises."

"It would be good if there were more options for older people. Pets should be allowed here and they aren't."

"The mixing of ages, backgrounds and income levels of members is very important for a successful co-op."

"It's very important to have a mix of ages. It's unnatural for people to be segregated. The younger people here take part and aren't left out."

"I don't like multi-generational family groupings because children create a lot of problems for everyone."

"I don't like the lack of privacy. Everybody wants to know your business."

Beech Hall

At Beech Hall, 97 percent supported the idea of seniors' co-ops, though slightly fewer (94%) were certain they would recommend their co-op to other seniors. While residents' tended to praise the

physical design of the co-op itself, few liked its location, and while most were quite pleased with the co-op's management and social life, a few more concerns were expressed here than at the other co-ops.

Some final comments included:

"When I woke up here the first day after moving in, I saw trees out my window and thought I must be in heaven."

"I like two storeys because it's similar to little houses with gardens. I like the feeling of security and the fact that there are no elevators."

"I like participatory maintenance because it's exercise, but some people worry about being forced to move out because they can no longer maintain the hallway."

"The housing crisis has reached such proportions that it is impossible to get housing. The government should put more money into co-op housing for all ages."

"Build more seniors' co-ops."

"We need smaller co-ops where people will help out more. I was ostracised for speaking out at a meeting. The co-op is too cliquish."

"The spirit of co-ops change as they age. The community spirit associated with the fight [to save Beech Hall from demolition] is hard to keep alive. People aren't interested or don't think it's important anymore."

Parkview House

At Parkview House, in contrast to Beech Hall, residents were slightly more likely to recommend their co-op to other seniors, than they were to support seniors' housing co-ops in general, though both proportions were over 95 percent. Also, despite this overwhelming support, residents here seemed just as likely to complain about their co-op, as praise it.

Typical comments included:

"Nothing is better than living here...such a good lot of people. Seniors' co-ops are good for people to be able to mix in."

"When more co-ops are built, take care with the design and layout of the units, because some are not well thought out."

"Many people would choose to live in co-ops if they could, so more should be built. When the president and board are good people, life is quiet."

"If the board is made up of incompetent, power hungry people, a little dictatorship could be started inadvertently."

"There is no better land than Canada. We have given nothing and we receive everything." (Russian immigrant)

"Russians are very different from Canadians. The Canadians watch us too much and aren't happy with their simple Russian neighbours. This makes me angry."

"I'm concerned about the quality of people here. The original interviewers need to be more discriminating. They need people to be capable and involved."

"Every apartment should have a balcony, and there should be shopping services so people can live independently with dignity."

"No matter how many co-ops there are, they are never enough because most seniors don't want to be locked up alone living in a seniors' home where they only have a small bachelor apartment."

St. Joseph's Place

At St. Joseph's Place 98 percent supported the idea of private non-profit housing for seniors and 100 percent said they would recommend their housing development to other seniors. Yet, like the Parkview House Co-op, critical comments were almost as common at St. Joseph's Place as complimentary or supportive comments.

Some of these comments included:

"It's ideal, next to owning your own home."

"I feel fortunate to be here. The superintendent is very helpful."

"It's well run and people care, but it would be nice to have animals."

"I'm satisfied here, but everyone is different. If I were younger I'd choose an ordinary apartment. I haven't found my niche here."

"The location is convenient, but its noisy and the problem is you can't complain."

"There was talk of a tenants' union once, but I was told we don't need that."

"Women are well looked after here, but there is nothing for men to do. There was a tenants' group once, but it had to be sanctioned by the priest, so it was dropped."

"I'm just here and I thank God for it."

"If you are lonely here, it's your own fault."

The Wexford

Like St. Joseph's Place, all of the tenants we interviewed at the Wexford said they would recommend their current housing development to others, though slightly fewer (93%) supported the concept of seniors' non-profit housing in general. In addition, virtually all of the comments made by tenants at the end of the interview praised their development, its activities and their fellow tenants.

Typical comments included:

"You never have to sit alone here because there is always something going on."

"Volunteers do a lot here and there is something going on all the time. It keeps you interested."

"We are all at this same time and place in life and do our best to help each other. Its a good idea."

"I am very happy here in this building. It suits my needs."

"This is a great building. If you are lonely here it's your own fault."

"Non-profit housing is a wonderful idea and badly needed."

"This is just a great place to live."

Bracondale House

Ninety-five percent of the tenants we interviewed at St. Matthew's Bracondale House said that they liked the idea of private non-profit housing for seniors and would recommend their own development to others. Their comments at the conclusion of our interviews were primarily positive, though a few expressed personal concerns.

Some of these concluding comments were:

"I'm completely satisfied. It couldn't be better."

"Security is very important to seniors, and the affordability is very important for low-income seniors."

"I like this building because it looks like any apartment building. Nothing marks it as seniors only."

"Everyone is concerned about one another here. You don't have to be lonely."

"It is a wonderful place to live. I have everything here that I need."

"In such an expensive city as Toronto, you need something that is secure."

"It's hard for people who have worked and saved all their money to have it taken away for rent, and see others, who have spent all their money as they went along, have the same things as you."

"I love it here, but I'll have to look for a nursing home soon."

SUMMARY

The seniors' co-operatives and private non-profits we studied in Toronto are highly recommended by those that live in them. While we tend to conceive of co-ops as one type of housing option for older Canadians, and private non-profits as another, this comparison has made clear that both can, and do, provide a wide range of social and physical environments to suit different preferences and life styles.

Important features that appeared common to these seniors' satisfaction with both types of housing related to social activities, location near shops and transit, and to the affordability of the co-operative and private non-profit housing programs. Social programs and activities are not required aspects of these types of housing, but may well be more likely to develop in these environments. Locational characteristics, which strongly influence seniors' satisfaction with their housing, are specific to each development, rather than to the co-operative and private non-profit housing programs per se. Affordability, on the other hand, is characteristic of the housing programs' rents, which are set at the low end of market and contain specified proportions of rents-g geared-to-income units. The high cost of private market housing in Toronto makes this especially appreciated by seniors with low and moderate incomes.

The biggest difference we found between these two groups of developments, not surprisingly, had to do with management. The co-op members were more actively involved in taking responsibility and managing all aspects of their lives. Consequently, they tended to experience more frustrations and express less satisfaction with management, and yet develop greater confidence in their own ability to cope with aging within their current housing environment. In contrast, the private non-profit housing tenants had more praise for and more dependence on management staff, and consequently, were less likely to think they would be able to stay in their current housing as they got older, though this may also have been a result of their being a relatively older group.

Given these differences, we conclude that the seniors' co-ops and private non-profits we studied in Toronto are both suitable for a wide variety of life styles, but are best suited for older people who want an active social life. In addition, seniors' co-ops are

best suited for older people who want to participate, not only in social activities, but in the decision-making processes and activities that keep their housing environment functioning in a manner that meets their own needs.

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APPENDIX 1: METHODOLOGY

This study was designed to compare tenants' backgrounds and experiences in three seniors' private non-profit housing developments in Metropolitan Toronto with three seniors' housing co-operatives studied earlier.⁽¹⁹⁾ It focused on the demographic and life style characteristics of tenants, as well as their satisfaction with and participation in various aspects of life within their local communities.

The research instruments included a survey, designed as personal face-to-face interviews, observations of common spaces within each housing development and the collection of other relevant background material on the private non-profit housing sector, its ownership and management structures, and seniors' access to neighbourhood and community services in and around each development selected for inclusion in the study.

The Survey

The survey was adapted from our previous study of senior's co-ops, and a draft of the new survey was circulated to Luis Rodriguez, the CMHC project officer for this and our previous project. It was also sent out to administrators at St. Matthew's Bracondale House and the Wexford, two of the private non-profits participating in the study. Comments from Mr. Rodriguez and two field workers, who pre-tested the survey at the Wexford, were incorporated into the final draft. (See Appendix 3: The Seniors' Private Non-Profit Housing Questionnaire.) The average interview took forty minutes to complete, while others ranged from thirty minutes to an hour.

19 For details on the methodology of the previous study see Appendix 1 in Barbara Sanford, "Co-operative Housing as a New Life Style Option for Seniors," Canada Mortgage and Housing Corporation, External Research Grant Program, Ottawa, 1989.

The Observation Schedule

Also adapted from our previous study of seniors' co-ops, the observation schedule was designed to examine tenants' use of and behaviour in common and semi-private spaces within each housing development. Three field workers were given instructions about making field observations: where and when to observe, what types of behaviours to make notes of, and how to make observations without unduly influencing those observed. (See Appendix 4: Observation Schedule.)

Selecting the Private Non-Profit Housing Developments

An initial list of 28 seniors' housing developments was obtained from the Directory of Community Services in Metropolitan Toronto. Site visits to each of these produced a smaller list of twelve possible developments, which we ranked according to their similarity to the three seniors' co-ops in the previous study. The characteristics considered in the ranking process were housing form, location, access to transit, shops and services, social programming, and the general age, health and economic status of residents.

Beginning with those developments ranked most similar to the co-ops, six housing administrators were contacted about potential involvement in the study. At one development, the administrator declined to participate due to staffing problems. Two others were ruled out: one because it was a profit-making venture, and the other because of restrictions placed on the field worker's access to tenants.

Notifying Tenants

Flyers informing tenants about the study and the upcoming interviews were circulated to each household at the three participating private non-profit developments. The flyers explained the general purpose of the study and assured tenants of the confidentiality of their replies. Each flyer listed the name of the field worker assigned to that building, and informed tenants that interviewers would be

wearing name tags for identity and security purposes. The name and phone number of the principal researcher were also included so that questions or concerns about the study could be dealt with as they arose.

Field Researchers

Five field workers were hired, including a research assistant, to interview and observe tenants and staff at the three developments. Three were given primary responsibility for this work, assisted by two others at the Wexford and Bracondale House. All five were selected on the basis of their experience and interest in social research, housing, and gerontology. Two were Ph.D. students, two were freelance interviewers, and one was a community psychologist.

Training consisted of an initial session on interview and observation techniques, followed up by debriefing and review sessions during the data collection phase. The debriefing sessions allowed the field workers to discuss their observations and share any problems they'd encountered. These sessions also allowed discussion of ways to improve interviewing and observation techniques, while at the same time providing encouragement for the field workers' efforts.

Two additional field workers, one a graduate architect and the other a Ph.D. candidate in Geography, were hired during the final stages of the project to prepare plans and photographs of the private non-profit developments, respectively.

Data Collection

Beginning the field work in each of the three non-profits was contingent on approval from the housing administrator or program coordinator of each development.

St. Matthew's Bracondale House was the first development to approve participation in early May 1989. Notices, which were distributed to

all the households in the seniors' building by the program director, asked tenants to contact her or the field worker to arrange for an interview to be held either in a semi-private common area or in their own apartment. The field worker was allowed free access to common areas, but was not permitted to knock on doors in the building to obtain interviews. By the end of May, no one had come forward to be interviewed, and both the field worker and program director agreed to take on more active roles. From the beginning of June until mid-July, two field workers contacted tenants as they passed through the common areas in the building and asked for their participation directly. A total of 41 interviews were obtained in this way.

At the Wexford, the second development to approve participation, the housing administrator circulated our notice to tenants with an added note of her own in early May. Her note asked that anyone who did not wish to be interviewed contact the office, so that the field workers were furnished with a list of apartment numbers to skip when knocking on doors for interviews. Two field workers were permitted free access to common areas and hallways throughout the development beginning in mid-May and, by the first week of June, had completed 44 interviews.

St. Joseph's Place was the third development to come on stream, and the only development in which tenants were consulted by management before approving participation in the study in mid-June. The field worker was permitted to knock on doors to obtain interviews and was allowed free access to the building's common areas and hallways. She distributed notices to tenants in mid-June and completed 40 interviews by the end of that month.

Summary of Response Rates

Out of the 308 households included in this study, 125 participated in interviews for an overall response rate of 40.6%. (For a comparison with the Seniors' Co-ops studied earlier see Table 1, Chapter One.)

Each development was approached in a unique manner, according to the preferences and concerns of the housing administrator or program coordinator. At St. Matthew's Bracondale House, where field workers were not allowed to knock on doors, 41 out of 128 households completed interviews for a response rate of 32.0%, a rate substantially lower than any of the other seniors' non-profit or co-operative housing developments included in this study.

At the Wexford, which has ninety apartments, fifteen specifically requested that they not be contacted, and another 44 participated in the interviews for a response rate of 48.9%.

At St. Joseph's Place, which also contains ninety households containing seniors, forty completed interviews for a response rate of 44.4%.

Reliability of Survey Results

Quantitative and qualitative data combined help us make sense of survey results and assess the representativeness of the sample compared to the population of residents as a whole.

The presentation of quantitative survey data can take two forms: descriptive and inferential. Descriptive data are factual, involve no projections and, therefore, no degree of uncertainty. For example, statements about what the "respondents" said are descriptive.

Whether the opinions of the respondents are representative of the rest of the residents of their housing development, however, are inferences which can be judged by the sampling and survey techniques employed. Statements are inferential when they suggest that the responses of those interviewed are representative. Given the size of the populations studied and the proportion of residents participating in the survey, inferential statements have a degree of uncertainty in the range of +/-4% at a 95% confidence level for the three non-profits combined.

Inferences produced from sub-samples, however, have larger margins of error. Consequently, the degree of uncertainty for the various individual non-profits are +/-7% for the Wexford and +/-8% for St. Matthew's Bracondale House and St. Joseph's Place (based on a 95% confidence level). While these degrees of uncertainty may seem high, they take into account the possibility that those who could not be reached and those who declined to participate in the study may have experiences and views that diverge from those who were available and willing to be interviewed.

APPENDIX 2: SENIORS' PRIVATE NON-PROFIT HOUSING QUESTIONNAIRE

Sanford Associates

COMMUNITY PLANNING AND SOCIAL RESEARCH

505 Glen Park Avenue
Toronto, Ontario
M6B 2E9

(416) 787-2169

QUESTIONNAIRE

NON-PROFIT HOUSING OPTIONS FOR OLDER CANADIANS

Hello. My name is _____. I'm conducting interviews with residents of your building for a study by Sanford Associates. You probably received a flyer about the study already. The study is examining how well non-profit housing for seniors is meeting residents' needs and expectations. Your opinions about living in this building would be very helpful.

All the information you provide will be kept strictly confidential. Your name will not be recorded.

The interview will take about 30 minutes and your participation would be greatly appreciated. Are you willing to answer a few questions now?

(IF YES:) Thank you, may I come in?

(IF NO:) If this is a bad time for you, can I come back at another time that will be more convenient? (IF YES, RECORD WHEN TO COME BACK.)

(IF REFUSED:) Okay, goodbye.

BEGIN BY RECORDING: INTERVIEWER'S NAME _____
 DATE _____ STARTING TIME _____ TIME COMPLETED _____
 NAME OF PROJECT _____ FLOOR NUMBER _____
 APARTMENT IS WHEEL-CHAIR ACCESSIBLE: 1) YES 2) NO 9) DON'T KNOW
 RESIDENT IS IN WHEEL-CHAIR OR IS VISIBLY DISABLED: 1) YES 2) NO

PART 1: HOUSING CHOICE AND SATISFACTION:

I would like to begin by asking you about this housing development and the place you lived before moving here.

1. How long have you lived in this building? _____ (YEARS)
2. Where did you live before moving here?

1) THIS NEIGHBOURHOOD	4) SMALL TOWN OR RURAL ONTARIO
2) CITY OF TORONTO	5) ANOTHER PROVINCE
3) SUBURBS OF TORONTO	OTHER (SPECIFY) _____
3. What type of housing did you live in before moving here?

1) CO-OP	6) MUNICIPAL NON-PROFIT (CITYHOME)
2) OWN HOUSE	7) OTHER SENIORS' NON-PROFIT HOUSING
3) RENTAL BUILDING	8) LIVED WITH RELATIVES/FRIENDS
4) CONDO	OTHER (SPECIFY) _____
5) PUBLIC HOUSING (MTHA)	_____
4. (SKIP TO QUESTION 5 IF THEY OWNED OR RENTED A HOUSE.) What type of building was that? (PROBE: Was it a high-rise or a townhouse?)

0) HOUSE	3) TOWNHOUSE
1) HIGH-RISE	4) ABOVE A STORE
2) LOW-RISE OR WALK-UP (3 STOREYS OR LESS)	5) BASEMENT APARTMENT
	OTHER (SPECIFY) _____
5. How many bedrooms were there (in your house or apartment)?

0) BACHELOR	3) THREE
1) ONE	4) FOUR OR MORE
2) TWO	
6. How many floors or levels were there (in your house or unit)?

1) ONE	2) TWO	3) THREE
--------	--------	----------
7. What did you like most about your former house or apartment? (PROBE FOR 2 RESPONSES: Anything else?)

00) NOTHING	05) THE GARDEN
01) LOCATION	06) MEMORIES
02) FAMILY/FRIENDS	07) ACCESS TO GRADE
03) PRIVACY	08) FACILITIES: POOL/AIR COND.
04) QUIET	OTHER (SPECIFY) _____

8. What reasons did you have for moving out? (PROBE FOR 2 RESPONSES: Any other reasons?)

- | | |
|----------------------------|--------------------------------|
| 01) DIFFICULT TO KEEP UP | 08) NEEDED OWN PLACE |
| 02) COST TOO MUCH | 09) TIME FOR A CHANGE |
| 03) PLACE WAS TOO BIG | 10) POORLY MAINTAINED BUILDING |
| 04) LOSS OF PARTNER/SPOUSE | 11) DISLIKED BUILDING DESIGN |
| 05) FAMILY MOVED AWAY | 12) DISLIKED LOCATION |
| 06) EVICTION/SALE | 13) JOB RELOCATION |
| 07) STAIRS WERE A PROBLEM | OTHER (SPECIFY) _____ |

9. What made you choose to move into this building? (PROBE FOR 2 RESPONSES: Any other reasons?)

- | | |
|--|-------------------------|
| 1) AFFORDABILITY | 5) LIKED MIX OF AGES |
| 2) LIKED THE IDEA OF LIVING WITH OTHER SENIORS | 6) HAD LITTLE/NO CHOICE |
| 3) FRIENDS/FAMILY LIVE HERE | OTHER (SPECIFY) _____ |
| 4) LIKED LOCATION OR NEIGHBOURHOOD | _____ |

10. In general, how satisfied would you say you are with living here? Would you say you are:

- 1) very satisfied
- 2) satisfied
- 3) somewhat satisfied and somewhat dissatisfied
- 4) dissatisfied (IF DISSATISFIED, GO TO QUESTION 12)
- 5) very dissatisfied FIRST, THEN BACK TO QUESTION 11)

11. What do you like most about living here and why? (PROBE FOR 2 RESPONSES: Anything else?)

- | | |
|---------------------------------|--------------------------------|
| 01) AFFORDABILITY | 07) ACTIVITIES/INVOLVEMENT |
| 02) SOCIAL LIFE/MAKING FRIENDS | 08) MIX OF PRIVACY/ACTIVITY |
| 03) LOCATION/ACCESS TO SERVICES | 09) MAINTENANCE OF BUILDING |
| 04) MANAGEMENT OF BUILDING | 10) NEAR FRIENDS/FAMILY |
| 05) DESIGN OF BUILDING | 11) TYPE OF PEOPLE LIVING HERE |
| 06) SAFETY/SECURITY | 12) FAMILIARITY WITH AREA |
| | OTHER (SPECIFY) _____ |

12. What do you dislike most about living here? (PROBE FOR 2 RESPONSES: Anything else?)

- | | |
|------------------------------|-------------------------------|
| 00) NOTHING | 06) APARTMENT IS TOO SMALL |
| 01) MEETINGS | 07) DIFFICULTY GETTING AROUND |
| 02) LOCATION/NEIGHBOURHOOD | 08) FEEL LONELY/UNAPPRECIATED |
| 03) BUILDING DESIGN | 09) NOISE |
| 04) PARKING PROBLEMS | 10) MAINTENANCE PROBLEMS |
| 05) CONFLICT AMONG RESIDENTS | OTHER (SPECIFY) _____ |

13. Do you think your life is different here than it would be in other types of housing?

0) NO 9) DON'T KNOW (GO TO QUESTION 14)

IF YES, ASK: How do you think it is different?

- | | |
|--------------------------|-----------------------|
| 1) BETTER FACILITIES | 5) SAFER/QUIETER |
| 2) MORE ACTIVITIES | 6) BETTER MANAGED |
| 3) MORE AFFORDABLE | OTHER (SPECIFY) _____ |
| 4) PEOPLE ARE FRIENDLIER | _____ |

14a. How satisfied would you say you are with the design or layout of your apartment? Would you say you are:

- | | |
|---|----------------------|
| 1) very satisfied | 4) dissatisfied |
| 2) satisfied | 5) very dissatisfied |
| 3) somewhat satisfied and somewhat dissatisfied | |

14b. Why? (PROBE: What do you like/dislike most?)

- | | |
|---------------------------------|-------------------------------|
| 01) LIKE SIZE/EASY TO CLEAN | 06) PROBLEM WITH TEMP. |
| 02) LIKE SAFETY-DESIGN FEATURES | 07) DISLIKE SIZE/TOO SMALL |
| 03) LIKE AMENITIES | 08) INADEQUATE FOR WHEELCHAIR |
| 04) LIKE CONTROL OF TEMP. | OTHER (SPECIFY) _____ |
| 05) NEEDS PAINT/REPAIRS | _____ |

15a. How satisfied would you say you are with the design or layout of the building as a whole?

- | | |
|---|----------------------|
| 1) very satisfied | 4) dissatisfied |
| 2) satisfied | 5) very dissatisfied |
| 3) somewhat satisfied and somewhat dissatisfied | |

15b. Why? (PROBE: What do you like/dislike most?)

- | | |
|---------------------------------|--------------------------------|
| 01) LIKE GARDEN | 06) PARKING IS PROBLEM |
| 02) LIKE BUILDING TYPE | 07) INADEQUATE SOUNDPROOFING |
| 03) LIKE MAINTENANCE | 08) INADEQUATE FOR WHEELCHAIR, |
| 04) LIKE SAFETY-DESIGN FEATURES | & PEOPLE WITH POOR LEGS |
| 05) DISLIKE MAINTENANCE | OTHER (SPECIFY) _____ |
| | _____ |

16a. How satisfied would you say you are with the neighbourhood?

- | | |
|---|----------------------|
| 1) very satisfied | 4) dissatisfied |
| 2) satisfied | 5) very dissatisfied |
| 3) somewhat satisfied and somewhat dissatisfied | |

16b. Why? (PROBE: What do you like/dislike most?)

- | | |
|-----------------------------------|--------------------------------|
| 01) LIKE QUIET/PRIVACY | 07) DISLIKE LACK OF SHOPS |
| 02) LIKE FAMILIARITY | 08) DOESN'T FEEL SAFE AT NIGHT |
| 03) LIKE ACCESS TO TRANSIT | 09) PARKING IS PROBLEM |
| 04) FEELS SAFE | 10) NOISE IS PROBLEM |
| 05) LIKE ACCESS TO SHOPS/SERVICES | 11) NEIGHBOURS ARE UNFRIENDLY |
| 06) NEIGHBOURS ARE FRIENDLY | OTHER (SPECIFY) _____ |

17. Do you have any problems getting around inside the building?

- | | |
|---------------------------|-----------------------------|
| 0) NO | 2) PROBLEM WALKING UPSTAIRS |
| 1) POOR WHEELCHAIR ACCESS | OTHER _____ |

18. Do you have any problems getting around outside the building?

- | | |
|--------------------------------|------------------------------|
| 0) NO | 3) PROBLEM WALKING DISTANCES |
| 1) POOR WHEELCHAIR ACCESS | 4) PROBLEM CROSSING STREET |
| 2) PROBLEM W. WINTER SIDEWALKS | 5) PARKING IS A PROBLEM |
| | OTHER _____ |

19. Does this building have any special care facilities or community services, such as meals-on-wheels or visits from a public health nurse? (TRY TO GET DETAIL ABOUT WHO PROVIDES WHAT, HOW, AND WHERE.)

- 0) NO IF YES, DESCRIBE: _____

20. Are there any special care facilities or services that you would like to have in the building or nearby that you don't have now?

- 0) NO IF YES, DESCRIBE: _____

21. Is there an emergency response system in the building?

- 0) NO IF YES, DESCRIBE: _____

PART 2: HOUSING MANAGEMENT

Now I would like to ask you about the management of your building. Your opinions and answers will be kept strictly confidential.

22. Do you feel that you have an adequate say in how this building is managed and operated?

- | | | |
|---------------|--------------|----|
| 0) YES | (SKIP TO | NO |
| 9) DON'T KNOW | QUESTION 23) | |

IF NO, ASK: What seems to be the problem?

- 1) COMMUNICATION IS A PROBLEM
- 2) MANAGEMENT DOESN'T CARE
- 3) MANAGEMENT IS TOO SLOW
- OTHER (SPECIFY) _____

23a. Have you ever gone to the manager with a complaint or request?

- 0) NO (SKIP TO QUESTION 24)
- IF YES, ASK: What was your complaint or request? (LIST) _____

23b. Describe their response? (PROBE: What did they say to you? What did they do? Was it appropriate?) _____

24. Does this building have a residents' organization or tenants' group?

- 0) NO
- 9) DON'T KNOW (SKIP TO QUESTION 26)

IF YES, ASK: How often would you say you attend this organization's meetings? Would you say you attend these meetings:

- 1) always (IF ALWAYS OR 4) rarely
- 2) usually USUALLY, GO TO 5) never
- 3) sometimes QUESTION 26)

25. (IF SOMETIMES, RARELY OR NEVER, ASK:) Can you tell me why you don't go to these meetings more often?

- 1) POOR HEALTH OR DISABILITY
- 2) TOO BUSY WITH OTHER THINGS
- 3) LACK OF INTEREST
- 4) POOR HEALTH OF SPOUSE
- 5) SHIFT WORKER
- 6) NEW/NO OPPORTUNITY YET
- OTHER _____

26a. Overall, how satisfied are you with the management of this building? Would you say you are:

- 1) very satisfied
- 2) satisfied
- 3) somewhat satisfied & somewhat dissatisfied
- 4) dissatisfied
- 5) very dissatisfied

26b. Why? (PROBE: What do you like/dislike most?)

- 01) GOOD MAINTENANCE
- 02) STAFF ARE EFFICIENT/HELPFUL
- 03) STAFF ARE FRIENDLY
- 04) POOR MAINTENANCE
- 05) STAFF DO POOR JOB
- OTHER _____

27a. Do you foresee any management problems developing because of the aging of residents? (PROBE: Does it matter if most residents are in their 50s and 60s or in their 80s and 90s?)

- 0) NO 1) YES 9) DON'T KNOW

27b. Why/why not? _____

PART 3: SOCIAL ACTIVITIES

Now I would like to ask you about you social attachments and leisure activities both inside the building and outside in the community.

28. In general, how attached would you say you feel towards other people in this building? Would you say you are:

- 1) very attached 4) not very attached
2) attached 5) not attached at all
3) somewhat attached

29a. Do you have friends that you visit within the building?

- 0) NO (GO TO QUESTION 30) YES

29b. How often do you visit with them?

- 1) EVERYDAY 3) AT LEAST ONCE A MONTH
2) AT LEAST ONCE A WEEK 4) LESS THAN ONCE A MONTH

30a. Do you have friends or relatives outside the building that you visit with?

- 0) NO (GO TO QUESTION 31) YES

30b. How often do you visit with them?

- 1) EVERYDAY 3) AT LEAST ONCE A MONTH
2) AT LEAST ONCE A WEEK 4) LESS THAN ONCE A MONTH

31. Where do most of your friends or relatives live?

- 1) IN THE NEIGHBOURHOOD 4) IN A NEARBY TOWN/CITY
2) IN THE CITY OF TORONTO 5) IN A FAR AWAY TOWN/CITY
3) IN THE SUBURBS OF TORONTO OTHER _____

32. Which kinds of leisure or free-time activities do you prefer? Would you say that you prefer:

- 1) private activities,
like reading, listening
to music and watching
television 2) social activities,
like playing cards
and attending social
gatherings 3) both

33. Have you participated in any kind of organized social or recreational activities in the past year? (PROBE: any exercise classes, bridge club, etc., either in this building or outside?)

- | | |
|---------------------------------|---------------------|
| 0) NO (SKIP TO QUESTION 35) | 4) ARTS & CRAFTS |
| 1) ACTIVE SPORT OR EXERCISE | 5) OUTINGS OR TRIPS |
| 2) CARD/BOARD GAMES | 6) LECTURES |
| 3) SOCIAL CLUB, DANCES, PARTIES | OTHER _____ |

34. Was this activity inside the building or outside?

- | | | |
|-----------|------------|---------|
| 1) INSIDE | 2) OUTSIDE | 3) BOTH |
|-----------|------------|---------|

35. Did you participate in organized social or recreational activities when you were younger?

- | | |
|--------|-------|
| 1) YES | 2) NO |
|--------|-------|

36. Have you participated in any organized political, religious or volunteer activities in the past year?

- | | |
|----------------------------|---------------------------|
| 0) NO (GO TO QUESTION 38) | 4) VOLUNTEER ORGANIZATION |
| 1) CHURCH/SYNAGOGUE/TEMPLE | OTHER (SPECIFY) _____ |
| 2) POLITICAL PARTY | _____ |
| 3) INTEREST GROUP OR LOBBY | _____ |

37. Was this group/activity inside the building or outside?

- | | | |
|-----------|------------|---------|
| 1) INSIDE | 2) OUTSIDE | 3) BOTH |
|-----------|------------|---------|

38. Did you participate in any political, religious or volunteer activities when you were younger?

- | | |
|--------|-------|
| 1) YES | 2) NO |
|--------|-------|

39a. Is there anything that prevents you from participating in more social or volunteer-type activities?

- | | |
|----------------------|-----|
| 0) NO (GO TO PART 4) | YES |
|----------------------|-----|

39b. What prevents you from participating? (PROBE FOR UP TO 2 RESPONSES)

- | | |
|------------------------------|-------------------------|
| 1) POOR HEALTH OR DISABILITY | 5) LACK OF ENERGY |
| 2) SHYNESS OR FEAR | 6) LACK OF MONEY |
| 3) TOO BUSY | 7) PROBLEM WITH ENGLISH |
| 4) LACK OF INTEREST | OTHER _____ |

PART 4: DEMOGRAPHICS

In order to help analyze the information you have given me, I would now like to ask you some personal questions about your background. Remember, your answers will be kept completely confidential.

40. RECORD RESPONDENT'S SEX AND ASK: What year were you born?

1) FEMALE 2) MALE _____ (YEAR OF BIRTH)

41a. Is there anyone else living in your household?

0) NO (SKIP TO QUESTION 43) YES

41b. How many other people live here and what are their relationships to you?

PERSON 1: 1) SPOUSE 3) CHILD
 2) SIBLING 4) OTHER (SPECIFY) _____

PERSON 2: 5) SPOUSE 7) CHILD
 6) SIBLING 8) OTHER (SPECIFY) _____

42. RECORD SEX AND ASK: What year was he/she born?

PERSON 1: 1) FEMALE 2) MALE _____ (YEAR OF BIRTH)
PERSON 2: 1) FEMALE 2) MALE _____ (YEAR OF BIRTH)

43. What languages do you speak?

0) ENGLISH ONLY 2) NO ENGLISH, JUST OTHERS
1) ENGLISH AND OTHERS (SPECIFY) (SPECIFY) _____

44. What country were you born in?

1) CANADA (GO TO QUESTION 46) 2) OTHER (SPECIFY) _____

45. How long have you lived in Canada? _____ (YEARS)

46. Are you employed now or retired? (IF EMPLOYED, ASK: Are you employed full-time or part-time?)

1) RETIRED 5) UNEMPLOYED
2) EMPLOYED PART-TIME 6) HOMEMAKER
3) EMPLOYED FULL-TIME OTHER _____
4) DISABILITY/ WORKERS' COMP. _____

47. What is/was your primary occupation? _____

48. What is the highest level of education that you completed?

- | | |
|---|------------------------|
| 0) NO FORMAL EDUCATION | 4) COLLEGE/ UNIVERSITY |
| 1) SOME FORMAL EDUCATION | 5) GRADUATE SCHOOL |
| 2) HIGH SCHOOL | OTHER (SPECIFY) _____ |
| 3) COMMUNITY COLLEGE/
TECHNICAL SCHOOL | |

49. Which of the following best describes your primary source of household income:

- | | |
|------------------------------|--------------------------------------|
| 1) Canada/government pension | 5) personal savings/investments |
| 2) private pension | 6) unemployment insurance |
| 3) current employment | 7) workmen's compensation/disability |
| 4) family allowance | other _____ |

50. Which of the following categories best describes your total household income for 1988 before taxes or deductions: (HAND RESPONDENT THE HOUSEHOLD INCOME CARD AND SAY:) Please read the letter in front of the category that fits.

- | | |
|------|-------|
| 1) A | 6) F |
| 2) B | 7) G |
| 3) C | 8) H |
| 4) D | 9) J |
| 5) E | 10) K |

51. What type of apartment is this? (PROBE: Is it a bachelor or a one-bedroom unit?)

- | | | | |
|-------------|----------------|--------|------------------|
| 0) BACHELOR | 1) ONE BEDROOM | 2) TWO | 3) THREE OR MORE |
|-------------|----------------|--------|------------------|

52. Do you receive a subsidy to assist you with the rent?

- | | |
|---------------|---|
| 0) NO | IF YES, ASK: What percent of your rent is |
| 9) DON'T KNOW | subsidized? _____% |

53a. Are you planning to move out of this building in the near future?

- | | |
|---------------------------|-----|
| 0) NO (SKIP TO PART FIVE) | YES |
|---------------------------|-----|

53b. Why? (What is your reason for moving?)

- | | |
|--------------------------------|-----------------------|
| 1) TO BE NEARER FAMILY/FRIENDS | 3) DISLIKE LOCATION |
| 2) UNABLE TO GET NEEDED CARE | OTHER (SPECIFY) _____ |

PART 5: NON-PROFIT HOUSING FOR SENIORS

Finally, I would like to ask you what you think about non-profit housing for seniors.

54. Do you think this housing development will be able to meet your needs as you grow older?

- 0) YES
- 1) NO, NEED MORE MEDICAL CARE
- 2) NO, MOBILITY WILL BE A PROBLEM
- 9) DON'T KNOW
- OTHER _____

55. FOR THOSE 75 YEARS OF AGE OR OVER ONLY, ASK: Do you have any special housing needs now that this building is or is not meeting? Describe: _____

56. If you could change anything about this building or housing development, what would it be? (PROBE FOR UP TO 2 RESPONSES.)

- 0) NOTHING
- 1) MORE AMENITIES/FACILITIES
- 2) LARGER UNIT SIZES
- 3) BETTER ACCESS TO TRANSIT/SHOPS
- 4) DIFFERENT RESIDENTS
- 5) DIFFERENT STAFF
- 6) MORE ACTIVITIES
- 7) MORE INPUT INTO MANAGEMENT
- 8) BETTER WHEELCHAIR ACCESS
- OTHER (SPECIFY) _____

57. In general, do you think that non-profit housing is a good idea for seniors?

- 0) NO
- 1) YES
- 9) DON'T KNOW

58a. Would you recommend this seniors' building to others?

- 0) NO
- YES

58b. Why would you recommend it? (PROBE: What would you say?)

- 1) IT'S AFFORDABLE
- 2) IT'S CONVENIENT
- 3) GREAT RESIDENTS/SOCIAL LIFE
- 4) GOOD MAINTENANCE
- 5) GOOD MANAGEMENT
- 6) IT'S QUIET
- OTHER _____

CONCLUSION

Thank you very much for your time. You have been very helpful.

59. Is there anything else that you would like to add or comment on about this housing development or about seniors' non-profits in general? _____

Thank you again. Good bye.

APPENDIX 3: SENIORS' PRIVATE NON-PROFIT HOUSING OBSERVATION SCHEDULE

APPENDIX 3

OBSERVATION INSTRUCTIONS

NON-PROFIT HOUSING OPTIONS FOR OLDER CANADIANS

Observations of behaviour in common areas within the building should be as unobtrusive as possible. The behavioural data that you collect will supplement the statements of opinion collected during interviews. It is important that your influence on the behaviour of those you observe be kept to a minimum.

1. Observe each common area within the building at different times of the day and make a note of when each area is used most. Spend at least 15 minutes observing the activities in these areas at their busiest.
2. Elevators, hallways and stairwells can be observed as you pass through them and will not require that you sit or stay in them for any length of time.
3. Ask the administrator or program director if there are any scheduled meetings or special events during the field research period that you could attend as an observer. If there is, plan to spend an hour at this meeting or event.
4. Before you sit down to observe any activities, make sure that you have all the materials you will need (i.e. a hard surface to write on, extra pens or pencils and note paper). Find a place to sit where you are not in the way and where you can see as much of the area as possible. Make notes of the types of activities and interactions you observe. Are tenants friendly, indifferent, hostile?
5. You should feel free to talk to people who ask what you are doing, but try to avoid long conversations which distract you from the task at hand.
6. Whenever you finish observing a common area, you should transform your notes into a typed summary (or at least a clearly legible summary) the same day. This is important for several reasons. First, it is absolutely amazing how quickly one day's observations will become blurred with the next. Second, it is even more amazing how quickly one can forget what that little squiggle in the corner was supposed to mean. Third, our memory becomes increasingly selective over time and this is a distortion of information based on our own personal values, rather than on what we actually observed.