

HOUSING AND SUPPORT SERVICE  
NEEDS AND PREFERENCES OF  
RURAL SENIORS FROM THREE  
REGIONS IN CANADA

FINDINGS FROM FIELD TESTS OF A SENIORS' SURVEY DEVELOPED TO  
ASSIST RURAL COMMUNITIES IN ASCERTAINING THE ACCOMMODATION  
AND SUPPORT SERVICES NEEDS OF LOCAL ELDERS

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This project was carried out for the Research Division, Canada Mortgage and Housing Corporation, under Part IX of the National Housing Act. The views expressed are those of the authors and do not represent the views of the Corporation.

### ACKNOWLEDGEMENTS

We wish to thank the following individuals who assisted with the coordination and conduct of the field tests in which the data described in this report were gathered. They include Margaret Jones, Joan Reichardt and Larry Bolton who served as Coordinators for the tests in the Central Kootenay Regional District in British Columbia; Ardith Shipsides who was the Coordinator in Wellington and Perth Counties in Ontario and Sheila Hosick and Jennifer Foster who coordinated the tests in Kings County, Nova Scotia; our able Research Assistants, Lynn Guilbault and Aileen Murphy; and, Dr. Anne Martin Matthews, Director of the Gerontology Research Centre, University of Guelph and Floyd Dykeman and Ron Corbett from the Rural and Small Town Research and Studies Program at Mount Allison University who served as consultants to the project.

The assistance of the over 400 seniors who completed the Seniors' Survey is also gratefully acknowledged. It is their input which forms the cornerstone of this report.

Others we would like to thank include Doug Talling and Mary Cooper who handled the computer analysis of the data, Michele Lemieux who typed the manuscript and Luis Rodriguez from the Research Division, Canada Mortgage and Housing Corporation, who managed the project and assisted at various stages.

Gloria Gutman, Ph.D.  
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March, 1990

## EXECUTIVE SUMMARY

A set of tools has been developed to assist small communities to ascertain their seniors' housing and support service needs. The set consists of three parts. Part 1 is a Community Survey which examines population trends and projections and the current housing and transportation trends and projections and the current housing and transportation supply. Part 2 is a Service Providers' Survey which identifies the facilities and services currently available for seniors in the community. Part 3 is a self-administered Seniors' Survey. This tool examines seniors' socio-demographic and functional characteristics; current housing and living arrangements; housing costs; need for home repairs; knowledge and use of federal and provincial housing assistance programs; housing preferences; support service needs; and future housing plans.

This report presents findings from a field test of the Seniors' Survey. Respondents consisted of 417 older persons living in ten small communities in three different regions of Canada: the Central Kootenay Regional District in British Columbia; Wellington and Perth Counties in Ontario; and Kings County in Nova Scotia.

Some of the key findings of the study were:

- More than 80% of respondents reported having no difficulty meeting their shelter costs.
- Few respondents had made use of federal programs to improve their living conditions and generally, awareness of these programs was low.
- One-third to one-half of the homeowners in each of the three regions expressed an interest in sheltered housing, congregate housing, and in buying a retirement housing unit. There was less interest in garden suites, purchasing a smaller single family dwelling or a mobile home or moving into co-op housing or an Abbeyfield House. Homesharing was the most popular option for aging in place with revenue. Approximately one-quarter of the homeowners would consider this option.
- Support services were needed for indoor/outdoor house maintenance (heavy cleaning, snow removal, home repairs, yardwork) and for transportation.
- Few respondents had immediate plans to move but if they were to do so they would prefer to remain in the same community or region.

In discussing the findings a need for more information on elderly rural renters is identified.

## RÉSUMÉ

On a mis au point un ensemble d'outils pour aider les petites collectivités à évaluer les besoins de leur population âgée en matière de logement et de services de soutien. Cet ensemble est constitué de trois enquêtes. La première, qui porte sur la collectivité, examine les tendances et les projections démographiques, les tendances actuelles et les prévisions en matière d'habitation et de transport ainsi que l'offre actuelle dans le domaine du logement et des transports. La deuxième enquête, qui se rapporte aux dispensateurs de services, détermine quels sont les installations et les services actuellement offerts aux aînés dans la collectivité. La troisième enquête se présente sous forme de questionnaire à remplir par les aînés eux-mêmes. Elle examine les caractéristiques sociodémographiques et fonctionnelles de la population âgée; les modes d'habitation et de vie; les frais relatifs au logement; les travaux de réparation à effectuer; la connaissance et l'utilisation des programmes fédéraux et provinciaux d'aide au logement; les préférences en matière de logement; les besoins de services de soutien et les projets d'avenir dans le domaine de l'habitation.

Le présent rapport fait état des résultats de la mise à l'essai du questionnaire destiné aux aînés. En tout, 417 personnes âgées vivant dans dix petites collectivités situées dans trois régions du Canada (le district régional Central Kootenay, en Colombie-Britannique, les comtés Wellington et Perth, en Ontario, et Kings, en Nouvelle-Écosse) ont répondu à ce questionnaire.

Voici quelques-unes des principales constatations de l'enquête :

- Plus de 80 p. 100 des répondants affirment n'avoir aucune difficulté à payer leurs frais de logement.
- Peu de répondants ont fait appel aux programmes fédéraux pour améliorer leurs conditions de vie et, en général, peu d'aînés connaissent ces programmes.
- Dans chacune des trois régions, la proportion des propriétaires-occupants qui se disent intéressés par un logement protégé, un logement-foyer ou l'achat d'un logement dans un ensemble résidentiel pour personnes âgées varie du tiers à la moitié. Les aînés sont moins tentés d'habiter un pavillon-jardin, d'acheter une maison individuelle plus petite ou une maison mobile ou encore de déménager dans une coopérative d'habitation ou dans une habitation de type Abbeyfield. La cohabitation constitue l'option la plus populaire pour les aînés qui ont les moyens et qui désirent vieillir chez eux. Environ le quart des propriétaires-occupants envisageraient cette possibilité.
- Les aînés ont besoin de services de soutien pour l'entretien intérieur ou extérieur de leur maison (gros travaux ménagers, enlèvement de la neige, réparations, entretien de la cour) et pour le transport.

- Peu de répondants prévoient de déménager dans un avenir immédiat, mais s'ils devaient le faire, ils préféreraient demeurer dans la même collectivité ou la même région.

L'examen des résultats de l'enquête a révélé la nécessité d'obtenir davantage de renseignements sur les locataires âgés qui vivent en milieu rural.

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# 1. INTRODUCTION

## 1. INTRODUCTION

### 1.1 Origin and Background of the Project

In 1987, the Research Division of the Canada Mortgage and Housing Corporation (CMHC) identified as a priority, the need to examine the housing situation of elderly Canadians living in rural settings. In discussions that ensued with the Working Group on Seniors' Housing of the National Housing Research Committee, it was recognized that (a) there are important differences between rural environments and the urban settings in which the bulk of research concerning seniors housing has been conducted, (b) there is diversity between rural settings perhaps greater than in the urban case, and (c) if this diversity was to be captured, wide-scale data collection would be necessary. Given the costs and logistical difficulties of such an enterprise, rather than sponsoring one or even several research groups to collect data, it was recommended that CMHC consider providing rural communities with tools that would enable them to do the data collection. In so doing, not only could the objective of Canada-wide data collection be achieved, but also local communities would be provided with an important planning tool. CMHC acted upon this recommendation in February, 1988. At that time, a request for proposals was put out for the design, development and field testing of a set of tools that would assist rural communities across Canada, in examining and recording population characteristics and local conditions that determine the needs and influence the choices of accommodation and support services for their elderly. The tool was also to provide rural communities with a basis for comparative evaluation of different housing and support service options that they might implement.

In response to this request, Dr. Gerald Hodge and Dr. Gloria Gutman of Simon Fraser University, Gerontology Research Centre submitted a proposal, which was accepted by the Corporation. The tools developed (Hodge and Gutman, 1989) are described below.

Findings from the field tests of one of these tools, the Seniors' Survey is the subject of this report.

## 1.2 Tools Developed

Three sets of survey tools were developed: a Community Survey, a Seniors' Survey and a Service Providers' Survey. The Community Survey outlines the data that need to be collected in order for a community to obtain a quantitative picture of the number and percentage of seniors currently in their population as well as population trends. The user is directed to specific census documents and told what information needs to be extracted in order to estimate the community's current population aged 55-64, 65-69 and 70+, identify changes over the previous 15 years in the number and percentage in each of these age groups and project the seniors' population 15 years into the future. A procedure is also described for constructing an inventory of housing available to seniors which includes the number of rental, coop and other units existing and under construction, number of vacancies, size of wait-lists and average monthly rent. A worksheet for identifying transportation services available in the community is also provided.

The Seniors' Survey is a self-administered questionnaire designed to ascertain respondents' socio-demographic characteristics; health and functional status; current housing and living arrangements; housing costs; need for home repairs; knowledge and extent of utilization of federal and provincial housing assistance programs; feelings about fourteen different housing forms and financial mechanisms; support service needs; transportation needs; and, future housing plans.

The Service Providers' Survey is designed to identify the facilities and services currently available for seniors in the community, the degree to which they are being used, and any gaps in current services.

The data derived from the three survey tools are used to generate a Population, Housing and Transportation Profile of the community, a Senior Citizens' Profile and a Support Services Profile. From these profiles, a procedure is described by which a community can identify their seniors' current and future housing needs, support service needs and transportation needs and their preferred way of meeting these needs.

### 1.3 Content and Organization of This Report

This report presents findings from the Seniors' Survey which, together with the other tools developed in the project, was field tested between May and September, 1988.

Chapter 2 describes the location of the field tests, the sampling targets for the Seniors' Survey, the way in which respondents were recruited, and the number of targetted households represented in the Seniors' Survey in each of the ten communities in which the field tests were conducted.

Chapter 3 presents a detailed description of the respondents socio-demographic characteristics, health and functional status and their housing and living arrangements.

Chapter 4 presents the major findings from the Seniors' Survey. These are grouped into six broad categories concerned with:

- Housing Needs
- Knowledge and Utilization of Federal Housing Assistance Programs
- Housing Preferences
- Support Service Needs
- Transportation Needs
- Future Housing Plans and Preferences.

The findings are summarized and discussed in the fifth and final chapter.

Throughout the report, data are presented separately for owners and renters, and for the three rural regions in which the field tests were conducted. Where noticeable, differences between the two tenure types and the three regions are highlighted.

We also have been scrupulous about reporting non-response rates and highlighting these where they exceed about 15% for any one sub-group. This is as a result of our examination of non-response rates for all questions on the Seniors' Survey. This examination indicated that rather than being ubiquitous, high non-response rates occur on only certain questions (eg. In round numbers, what was your household's total income in 1987?) or on sub-parts of certain questions (eg. questions asking respondents about the mode of transportation they use to get to a senior centre and to church).

It is the authors' belief that in such instances, non-response may have been the respondents' way of maintaining privacy or anonymity, or of indicating that the question was not applicable to their particular circumstances or life-style.

The authors also feel strongly that in such instances, it is inappropriate and may be misleading to base percentage calculations only on those who respond to a question. Throughout this report, therefore, we have taken the conservative position of using all potential respondents as the denominator for percentage calculations rather than just those who answered a particular question.



## 2. METHOD

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### 2.1 Location of Field Tests

In order to ensure that the tools had widespread applicability, three geographically diverse regions were chosen for the field tests. These regions were the Central Kootenay Regional District (CKRD) in British Columbia, located approximately 650 kilometers east of Vancouver (main industry - forestry and tourism); Wellington and Perth Counties (WPC) in south-central Ontario, located 70 and 170 kilometers west of Toronto (main industry - agriculture and manufacturing); and Kings County (KC), Nova Scotia, located approximately 100 kilometers southwest of Halifax (main industry - agriculture and fishing).

Within each region, 3-4 communities with populations under 10,000 were selected so as to reflect a range of population sizes. At the low end, these included at least one community not incorporated as a municipality. The communities selected are shown in Table 1, together with their population size and the number and proportion aged 65 or older in 1986. The median population of these communities was 748, just a little above the average size of small communities in Canada (Hodge, 1987). The proportion of senior citizens in the test communities ranged from 5.1% to 51.6% with a median of 16.6%. Again, this was close to the Canadian average for small communities (Hodge, 1987).

Table 1

Total Population and Number and Proportion Aged 65+  
in Test Communities, 1986

Test Communities	1986 Population		
	Total	No. 65+	% 65+
<u>Central Kootenay Region, B.C.</u>			
Nelson	8,113	1,325	16.3
New Denver	596	140	23.5
Riondel	310*	160	51.6
Silverton	233	50	21.5
<u>Wellington &amp; Perth Cos., Ont.</u>			
Erin	2,320	195	8.4
Listowel	5,107	1,065	20.9
Moorefield	700*	80	11.4
<u>Kings County, N.S.</u>			
Canning	796*	90	11.3
Kentville	5,208	885	17.0
Scott's Bay	296*	15	5.1

Source: Statistics Canada (1987). Selected Characteristics for Census Divisions and Subdivisions, 1986 Census - 100% Data. For British Columbia, Document No. 94-119; for Ontario, Document No. 94-111; for Nova Scotia, Document No. 94-105.

Asterisked (\*) figures are local estimates for communities that are not incorporated.

## 2.2 Sampling Targets

In the instrument package, two different sampling targets are identified. In communities with a population under 1,000, the goal is to obtain 100% representation of private households containing at least one member aged 65 or older. In communities with a population between 1,000 and 9,999, the goal is to obtain a sample of 100 unattached and 100 married seniors' households. In 1981, the latest date for which figures are readily available, 90.6% of the population aged 65+, lived in private households; 66.9% in family households consisting of a spouse and/or never married children; 26.4% in non-family households consisting of only one person (Statistics Canada, 1982). Since elderly unattached individuals tend to be heavily concentrated in the lower income groups (Brink, 1985), to ensure that their needs are adequately represented, households composed of unattached seniors are deliberately oversampled. Oversampling of this group should also guarantee representation of renters in the survey.

## 2.3 Subject Recruitment

The instrument package outlines a procedure to be followed in recruiting subjects. This procedure involves the community identifying one or more individuals who will serve as Coordinator for the project. It is the responsibility of this/these individual(s) to draw up a list of all seniors' households in the community, in larger communities to draw the sample using a systematic sampling technique and, to coordinate the recruitment of the requisite number of subjects.

Due to time constraints, this procedure was truncated for the field tests.

In each test community, the research team identified and contacted a key person involved with seniors (e.g. administrator of a caregiver agency; an active senior) and asked him/her to (a) arrange a meeting of representatives of all caregiver organizations, and (b) organize a community meeting to which

seniors were invited. At the meeting of caregiver agencies, the Service Providers' Survey was distributed. At the community meeting, the project was described and the video "Aging in a Rural Environment" (Gerontology Research Centre, University of Guelph, 1987) was shown. Those elderly present were then asked to complete the Seniors' Survey. Local volunteers were available to assist the seniors, if requested. Efforts were also made to have questionnaires completed by seniors not able to attend the community meeting by asking local volunteers and home support workers to deliver and pick up the questionnaires. The bulk of the Seniors' Survey were, however, completed at the community meetings.

#### 2.4 Participation Rates

In the course of the field tests, a total of 422 individuals from 422 different households completed the Seniors' Survey. This report presents data from 417 of these respondents. The remaining five were deleted from the analyses because they could not be clearly classified as being an owner or a renter.

Table 2 shows the distribution of respondents across the ten participating communities as well as the proportion of targeted households they represent.

As can be seen, there was considerable variation across communities in the extent to which success was achieved in recruiting the targeted number of respondents (from 12.5% to 81.8% of the target). While in total, the sample was more than adequate for the primary purpose of the project (i.e. ascertaining the efficacy of the tools) numbers are not sufficiently large to examine each community separately.

For the remainder of this report, data are therefore presented only by region. Even when aggregated, however, numbers for Kings County, Nova Scotia are small (only 36 owners and 19 renters). There were also only a small number of renters in the Central

Kootenay Regional District sample (n=13). Data from these groups should be interpreted with particular caution.

As regards the reasons for the low participation rate in some communities, one or more of the following generally applied:

- failure to follow the recommended procedure for recruiting subjects;
- the absence from the community of both potential respondents and key community figures who might have aided in the recruitment process due to the time of the year when the tests were conducted (summer, when many people take their annual vacation); and
- insufficient time to coordinate resources among service providers, seniors' organizations and local government (all surveys had to be completed within approximately one week; lead time averaged only one month).

The fact that the process was initiated from outside the community rather than from inside, as would normally be the case, was also a factor in some communities.

Table 2

Survey Coverage of Targeted Seniors' Households  
in Test Communities

Test Communities	Seniors' Households			
	Est. No. 1986 (1)	Survey Target (2)	Respondents No. (3)	% (4)
<u>Central Kootenay Region, B.C.</u>				
Nelson	929	200	70	35.0
New Denver/Silverton	132	132	73	55.3
Riondel	113	113	45	39.8
<u>Wellington &amp; Perth Cos., Ont.</u>				
Erin	140	140	57	40.7
Listowel	765	200	81	40.5
Moorefield	58	58	36	62.1
<u>Kings County, N.S.</u>				
Canning	76	76	21	27.6
Kentville	646	200	25	12.5
Scott's Bay	11	11	9	81.8

Source: same as Table 1

Notes:

- Col. (1) = Number of persons 65+ reported in 1986 Census adjusted according to marital status of 65+ by province.
- Col. (2) = Sampling target by population size (i.e. in communities under 1,000 all 65+ households; in communities between 1,000 and 10,000 up to 200 households).
- Col. (3) = number of field test respondents included in these analyses
- Col. (4) = % of target households represented =  $\text{Col. (3)/Col. (2) x 100}$

### 3. CHARACTERISTICS OF RESPONDENTS



### 3. CHARACTERISTICS OF RESPONDENTS

#### 3.1 Socio-demographic

Table 3 shows the socio-demographic characteristics of the 417 respondents, by tenure type and by region.

As can be seen, renters were generally older than owners, particularly in the WPC sample. As is typically the case among seniors, there were also more females and more unattached individuals in the renter samples.

Both among owners and renters, few respondents were currently employed (overall only 28 respondents were employed, 7 full time and 21 part-time). As a result, few received income from wages or salaries or from self employment. Consistent with their age, over 80% of respondents in all groups were, however, in receipt of the Old Age Security Pension (OAS). From 40.7% to 100.0% in all groups except KC renters had spouses also in receipt of OAS. There was also a substantial proportion of respondents in all groups in receipt of income from the Canada Pension Plan (from 61.1% to 74.9%), income from savings or investments (from 30.8% to 62.7%) and/or receiving income from retirement pensions, superannuation or annuities (11.1%-54.3%).

In terms of income, a very noticeable difference between owners and renters, at least renters from CKRD and KC, was the higher proportion in these latter groups in receipt of the Guaranteed Income Supplement (GIS). Whereas among owners and among renters from WPC, only from approximately one-quarter to one-third were in receipt of GIS, indicating that they had little or no income over and above OAS, among renters from CKRD and KC the proportion in receipt of GIS was closer to two-thirds (61.5% and 57.9% respectively).

Among noticeable differences between regions was the much higher proportion among female renters from WPC (data not shown) who

described their primary life occupation as "housewife" (69.3% compared with approximately half the females in the other regions). There was also a much higher percentage in the WPC sample, both in the owner and the renter groups, who had not graduated from high school (58.8% and 57.8% respectively, compared with from 21.1% to 40.0% in the other groups).

Finally, it should be noted that there were more in the WPC sample, both in the owner and renter groups, who failed to answer a question asking about their household's total income in 1987 (53.9% and 68.1% respectively compared with 23.1% to 27.8% in the other groups).

Table 3

Socio-Demographic Characteristics of  
Seniors' Survey Respondents, by Tenure Type and Region

	Owners			Renters		
	CKRD (n=175)	WPC (n=102)	KC (n=36)	CKRD (n=13)	WPC (n=72)	KC (n=19)
<u>Age (%)</u>						
57-64	4.6	7.8	0.0	0.0	2.8	0.0
65-74	55.4	53.9	61.1	61.5	23.6	47.4
75-84	34.3	36.3	25.0	30.8	50.0	47.4
85+	4.6	2.0	13.9	7.7	20.8	5.3
No Response	1.1	0.0	0.0	0.0	2.8	0.0
Mean Age (in years)	73.1	72.2	73.9	74.1	79.0	74.0
S.D.	6.1	6.4	7.9	7.5	7.1	6.5
<u>Sex (%)</u>						
Male	48.0	35.3	30.6	7.7	19.4	10.5
Female	52.0	53.9	55.6	92.3	70.8	84.2
No Response	0.0	10.8	13.9	0.0	9.7	5.3
<u>Marital Status (%)</u>						
Married	58.3	57.8	52.0	23.1	23.6	5.3
Separated/Divorced	4.6	1.0	5.6	30.8	2.8	15.8
Widowed	33.7	33.3	38.9	38.5	65.3	52.6
Never Married	3.4	5.9	2.8	7.7	5.6	21.1
No Response	0.0	2.0	0.0	0.0	2.8	5.3
<u>Employment Status (%)</u>						
Works full-time	0.6	3.9	0.0	0.0	1.4	5.3
Works part-time	4.0	9.8	12.8	0.0	2.8	5.3
No paid work	87.4	73.5	80.6	84.6	70.8	78.9
No response	8.0	12.7	16.7	15.4	25.0	10.5
<u>Education (%)</u>						
No formal education	2.3	3.9	0.0	0.0	4.2	0.0
Elem. school only	11.4	30.4	8.3	0.0	36.1	5.3
Some high school	26.3	24.5	30.6	38.5	16.7	15.8
High school grad.	22.3	9.8	27.8	30.4	15.3	31.6
Technical school	8.0	2.0	5.6	0.0	1.4	21.1
Some college/univ.	12.6	10.8	16.7	15.4	11.1	26.3
University degree	2.9	5.9	5.6	7.7	0.0	0.0
Grad./Prof. degree	9.1	8.8	2.8	0.0	5.6	0.0
No Response	5.1	3.9	2.8	7.7	9.7	0.0

Table 3 (cont'd)

Socio-Demographic Characteristics of  
Seniors' Survey Respondents, by Tenure Type and Region

	Owners			Renters		
	CKRD (n=175)	WPC (n=102)	KC (n=36)	CKRD (n=13)	WPC (n=72)	KC (n=19)
<u>Primary Life Occupation (%)</u>						
Professional	18.9	9.8	22.2	0.0	5.6	10.5
Managerial	8.6	4.9	11.1	7.7	0.0	0.0
Clerical	10.9	6.9	5.6	15.4	13.9	31.6
Sales	4.0	1.0	2.8	15.4	2.8	0.0
Service	8.6	2.0	5.6	7.7	0.0	5.3
Skilled/white collar	3.4	1.0	2.8	0.0	0.0	0.0
Skilled/blue collar	11.4	4.9	11.1	0.0	5.6	10.5
Semi-unskilled	4.6	3.9	0.0	0.0	0.0	0.0
Primary sector	4.6	15.7	8.3	0.0	6.9	0.0
Housewife	22.3	41.2	30.6	46.2	48.6	42.1
No response	2.9	8.8	0.0	7.7	16.7	0.0
<u>Total Household Income in 1987 (%)</u>						
< \$9,000	8.6	4.9	5.6	38.5	8.3	15.8
\$9,000 - \$11,999	10.3	2.0	8.3	23.1	4.2	31.6
\$12,000 - \$19,999	30.9	16.7	30.6	7.7	11.1	15.8
\$20,000 +	24.0	22.5	27.8	7.7	8.3	10.5
No response	26.3	53.9	27.8	23.1	68.1	26.3
<u>Sources of Income</u>						
	R (n=175)	(n=102)	(n=36)	(n=13)	(n=72)	(n=19)
	S (n=102)	(n= 59)	(n=19)	(n= 3)	(n=17)	(n= 1)
Old Age Security	R 92.0	83.3	97.2	92.3	86.1	100.0
Pension	S 67.6	40.7	42.1	100.0	52.9	0.0
Guaranteed Income	R 23.4	23.5	33.3	61.5	29.2	57.9
Supplement	S 11.8	6.8	10.5	0.0	5.9	0.0
Canada Pension	R 74.9	58.8	61.1	61.5	59.7	73.7
Plan	S 41.2	27.1	26.3	66.7	41.2	0.0
Other Govt. Sources (Vet's Pension, S.A.)	R 13.1	5.9	5.6	7.7	12.5	10.5
	S 3.9	0.0	15.8	33.3	0.0	0.0
Savings or Investment	R 48.0	62.7	47.2	30.8	40.3	36.8
	S 37.3	37.3	31.6	100.0	29.4	0.0

Table 3 (cont'd)

Socio-Demographic Characteristics of  
Seniors' Survey Respondents, by Tenure Type and Region

		Owners			Renters		
		CKRD	WPC	KC	CKRD	WPC	KC
<u>Sources of Income</u>	R	(n=175)	(n=102)	(n=36)	(n=13)	(n=72)	(n=19)
	S	(n=102)	(n= 59)	(n=19)	(n= 3)	(n=17)	(n= 1)
Retirement Pensions, Super- Annuation or Annuities	R	54.3	25.5	33.3	23.1	11.1	21.4
	S	23.5	13.6	5.3	33.3	11.8	0.0
Wages or Salaries	R	2.3	5.9	2.8	0.0	6.9	10.5
	S	0.0	8.5	5.3	33.3	0.0	0.0
Self- Employment	R	0.0	8.8	0.0	0.0	4.2	0.0
	S	0.0	6.8	0.0	0.0	0.0	0.0
Other	R	4.6	4.9	0.0	7.7	2.8	0.0
	S	2.9	3.4	0.0	0.0	0.0	0.0
No response	R	1.7	2.9	2.8	0.0	9.7	0.0

Note: R = Respondent  
S = Spouse

### 3.2 Health and Functional Status

Table 4 shows the self-reported health status and functional characteristics of Seniors' Survey respondents. While there were no major differences in the health ratings of owners, for some unknown reason, a considerably higher proportion of renters from KC rated their health as good or excellent than was the case in the other two regions (89.5% in KC compared with 38.5% in CKRD and 41.6% in WPC).

Functional status differences were also more apparent between renters in the three regions than between owners, particularly as

regards going up or down stairs and doing household chores. On both of these items, the proportion experiencing fairly or very serious problems was greater among CKRD renters. As noted previously, these data must be interpreted with caution given the very small sample size (n=13).

Table 4 also shows married respondents ratings of their spouse's health. As can be seen, in the KC owners and the CKRD and WPC renter samples, sizable proportions (21.1% to 41.2%) had spouses in poor or very poor health which could have a distinct bearing on their household's need for support services and future housing plans.

Table 4

Health and Functional Status of Seniors' Survey  
Respondents and their Spouse, by Tenure Type and Region

	Owners			Renters		
	CKRD (n=175)	WPC (n=102)	KC (n=36)	CKRD (n=13)	WPC (n=72)	KC (n=19)
<u>Self Reported</u>						
<u>Health Status (%)</u>						
Excellent	14.3	20.6	5.6	15.4	9.7	5.3
Good	44.6	48.0	47.2	23.1	31.9	84.2
Fair	33.1	27.5	44.4	38.5	45.8	10.5
Poor	5.1	2.0	0.0	23.1	6.9	0.0
Very poor	1.1	0.0	0.0	0.0	1.4	0.0
No response	1.7	2.0	2.8	0.0	4.2	0.0
<u>% Having a Fairly or</u>						
<u>Very Serious Problem *</u>						
Seeing (even when wearing glasses)	6.2	1.0	13.9	7.7	9.7	5.3
Hearing (even when wearing hearing aid)	2.3	0.0	13.9	7.7	5.6	5.3
Going up/down stairs	10.9	2.9	11.2	23.1	13.8	10.5
Getting in/out of bed, chair	3.5	1.0	5.6	7.1	2.8	0.0
Bathing	5.7	0.0	8.4	15.4	5.6	5.3
Doing household chores	8.0	0.0	11.1	23.1	5.6	0.0
Moving about the house	2.3	0.0	5.6	7.7	1.4	0.0
Getting around outside the house	5.1	0.0	11.2	15.4	1.4	5.3
<u>Spouse's Health Rating</u>						
Excellent	16.7	15.3	5.3	33.3	5.9	0.0
Good	36.3	35.6	31.6	0.0	11.8	100.0
Fair	34.3	35.6	36.8	33.3	35.3	0.0
Poor	8.8	8.5	15.8	0.0	35.3	0.0
Very Poor	2.9	0.0	5.3	33.3	5.9	0.0
No Response	1.0	5.1	5.3	0.0	5.9	0.0

\* columns cannot be added as each item is discrete

### 3.3 Housing and Living Arrangements

#### 3.3.1 Household Composition

As shown in Table 5, only approximately one third of the owners in each of the three regional samples lived alone compared with more than two-thirds in each of the renter groups. This finding is not surprising given the higher proportion of males and married persons in the owner samples.

Table 5

Household Composition of Seniors Survey Respondents,  
by Tenure Type and Region

	Owners			Renters		
	CKRD (n=175)	WPC (n=102)	KC (n=36)	CKRD (n=13)	WPC (n=72)	KC (n=19)
<u>Household Composition (%)</u>						
Lives alone	36.6	39.2	36.1	69.2	63.9	89.5
With spouse	53.1	50.0	50.0	23.1	19.4	0.0
With spouse & other family member	3.4	4.9	0.0	0.0	0.0	5.3
With other family	2.9	2.9	11.1	0.0	0.0	0.0
With non-relative	2.9	0.0	2.8	0.0	0.0	0.0
No response	1.1	2.9	0.0	7.7	16.7	5.3

#### 3.3.2 Tenure Type (Owners only)

Among the owners, from 86.1% to 97.1% in each of the regional samples owned both their property and dwelling.

Cooperative housing and land leases were rare in all three samples (overall, only 7 individuals owned their dwelling but leased their land; only 3 held shares in a coop). Only 18 of the 417 respondents (9 owners from CKRD, 8 owners and 1 renter from WPC) did not live in their home year round.



### 3.3.3 Dwelling Type, Age and Size

As shown in Table 6, more than 90% of the homes owned by respondents from each of the three regions were single family detached houses.

In all three samples, almost all owned homes were mortgage-free (overall, only 20 owners reported that they currently carried a mortgage). This is not surprising given the age of the respondents. According to the Fact Book on Aging in Canada (1983) nearly 60% of household heads aged 65 and over owned their homes mortgage-free in 1981; the proportion increases to 95% for people aged 80 and over.

Also consistent with national data (Brink, 1985) was the finding that respondents tended to own older homes. As shown in Table 6, 74.9% of the CKRD sample, 52.0% of the WPC sample and 58.4% of the KC sample owned homes built before 1961; 18.9%, 29.4% and 41.7% respectively, in CKRD, WPC and KC owned very old homes - i.e. homes built before 1921.

On average, the homes owned by CKRD respondents tended to be slightly smaller than those of respondents from the other two regions, as reflected in the mean number of rooms per dwelling.

There were also more in the CKRD group than in the other groups who owned single storey dwellings (68.0% compared with 53.9% in WPC and only 36.1% in KC).

In the CKRD sample, approximately two-thirds and in the WPC and KC samples three-quarters of the renters lived in specially designated seniors' housing. An additional 12.5% from CKRD and 5.6% from WPC lived in buildings occupied mostly by seniors.

Again consistent with national data (Brink, 1985), overall, renters were found to live in newer housing than owners. Among renters, the greatest proportion occupying newer dwellings were

from WPC. In the WPC renter sample, 63.8% lived in housing constructed after 1980, compared with 23.1% in the CKRD sample and only 5.3% in the KC sample. Another regional difference noted was that there were substantially more in the CKRD sample (53.8%) living in rental units of only one story. Among renters from the other two regions, residence in apartment blocks of 2-4 storeys was most common.

Table 6

Characteristics of the Dwellings Occupied  
By Seniors' Survey Respondents, by Tenure Type and Region

<u>Dwelling Type (%)</u>	Owners			Renters		
	CKRD (n=175)	WPC (n=102)	KC (n=36)	CKRD (n=13)	WPC (n=72)	KC (n=19)*
Detached house	90.9	92.2	94.4	23.1	0.0	0.0
Duplex, row house or townhouse	0.6	1.0	0.0	15.4	0.0	10.5
Suite in house	0.6	1.0	0.0	0.0	2.8	0.0
Apartment	0.0	0.0	2.8	61.5	77.8	73.7
Mobile home	6.3	2.9	2.8	0.0	0.0	5.3
Other	0.6	1.1	0.0	0.0	13.9	5.3
No Response	1.1	2.0	0.0	0.0	5.6	5.3
<u>Age Mix in Bldg (%)</u> (respondents in multi-unit complexes only)				(n=8)	(n=72)	(n=19)
Seniors only	-	-	-	62.5	76.4	73.7
Mostly seniors	-	-	-	12.5	5.6	0.0
Adults only	-	-	-	12.5	5.6	10.5
All Ages	-	-	-	12.5	11.1	15.8
No response				0.0	1.4	0.0
<u>Year Dwelling Constructed (%)</u>						
1920 or before	18.9	29.4	41.7	7.7	1.4	15.8
1921 - 1945	24.6	6.9	16.7	15.4	1.4	0.0
1946 - 1960	31.4	15.7	0.0	7.7	1.4	0.0
1961 - 1970	10.9	19.6	16.7	15.4	11.1	10.5
1971 - 1980	10.9	21.5	19.4	15.4	9.7	63.1
1981 - 1988	0.6	1.0	2.8	23.1	63.8	5.3
No response	2.9	5.9	2.8	15.4	11.1	5.3
<u>No. of Floors in House/bldg (%)</u>						
1	68.0	53.9	36.1	53.8	15.3	21.1
2 - 4	28.6	44.1	58.3	30.8	70.8	78.9
5+	0.0	1.0	0.0	0.0	1.4	0.0
No response	3.4	1.0	5.6	15.4	12.5	0.0
<u>Rooms in Dwelling</u>						
Mean	5.8	6.2	6.6	3.1	3.2	3.3
S.D.	3.8	1.5	2.2	0.7	0.8	1.0

In this table and others in the report, unless specially noted, n's are as indicated here.

### 3.3.4 Estimated Value of Home (Owners only)

In the Seniors' Survey, owners were asked "What do you estimate your home would sell for if you were to sell it now?" As shown in Table 7, sizeable numbers in each region did not answer this question.

From the responses of those that did, it is apparent that home values were lower in the CKRD sample. In this group, only a little over one-third (35.0%) estimated their home to be worth \$50,000 or more. Corresponding percentages for WPC and KC were, respectively, 94.9% and 71.0%.

Table 7

Estimated Value of Homes Owned by Seniors' Survey Respondents, By Region

<u>Estimated Home Value (%)</u>	CKRD (n=175)	WPC (n=102)	KC (n=36)
< \$30,000	12.0	2.0	2.8
\$30,000 - \$39,000	24.0	0.0	13.9
\$40,000 - \$49,000	17.1	2.0	8.3
\$50,000 - \$74,999	18.3	13.7	41.7
\$74,999 - 99,999	8.6	16.7	16.7
\$100,000+	1.7	43.0	2.8
No response	18.3	22.5	13.9

### 3.3.5 Years in Community and Current Dwelling

As shown in Table 8, approximately half in all groups, except renters from WPC, were long-term residents of their community, having lived there for more than 20 years.

As Rowles (1984) suggests is typical of rural non-farm owners in the United States, more than 40% of the owners in each regional sample had not changed residence for more than 20 years.

Renters, on the other hand, tended to have lived in their current dwelling a considerably shorter time. In CKRD, for example, 53.8% had moved to their current dwelling within the last 5 years; corresponding figures for WPC and KC are 62.5% and 26.3%.

Table 8

Years in Community and Current Dwelling, Seniors'  
Survey Respondents, by Tenure Type and Region

	Owners			Renters		
	CKRD (n=175)	WPC (n=102)	KC (n=36)	CKRD (n=13)	WPC (n=72)	KC (n=19)
<u>Years in Community (%)</u>						
1-5	2.9	4.9	2.8	23.1	20.8	5.3
6-10	8.0	2.9	13.8	0.0	11.1	10.5
11-20	24.0	18.6	16.7	23.1	12.5	21.1
21-30	8.0	12.7	2.8	23.1	4.2	15.8
31-40	20.0	14.7	13.9	0.0	8.3	5.3
41+	30.9	26.5	41.7	23.1	12.5	36.8
No response	6.3	19.7	8.3	7.6	30.6	5.3
<u>Years in Dwelling (%)</u>						
1-5	6.9	12.7	5.6	53.8	62.5	26.3
6-10	11.4	8.8	13.9	23.1	11.1	31.6
11-20	34.3	33.3	25.0	7.7	8.3	21.1
21-30	9.7	23.5	19.4	7.7	1.4	5.3
31-40	21.1	11.8	11.1	0.0	0.0	5.3
41+	13.1	7.8	22.2	0.0	0.0	0.0
No response	3.4	2.0	2.8	7.7	16.7	10.6

## 4. FINDINGS

#### 4. FINDINGS

##### 4.1 Housing Needs

Questions concerning four aspects of housing need were included in the Seniors' Survey: affordability, crowding, need for dwelling repair and design barriers.

##### 4.1.1 Proportion with Affordability Problems

Table 9 shows the average annual shelter costs of owners and renters for 1987. In total, as previously noted, only 20 of the 313 owners in the study (6.4%) had mortgages so mortgage costs are excluded from the calculations. The utilities costs were calculated on the basis of the total sample for the region, since it is assumed that there is little difference between renters and owners in this respect.

In general, it appears that owners' shelter costs were considerably less than those of the renters in the sample - approximately half. Overall costs were highest for respondents from WPC and lowest for respondents from CKRD. For owners, utility costs were a third higher and property taxes were more than twice as high in WPC as in the other two regions; maintenance costs were highest in KC. For renters, both rental costs and utilities followed the same pattern of being highest in WPC and lowest in CKRD.

Table 9

Average 1987 Shelter Costs of Seniors'  
Survey Respondents, By Tenure Type and Region

	CKRD (n=163)	WPC (n=90)	KC (n=32)
<u>Owners' Costs (mean \$):</u>			
Total	\$2068	\$3487	\$2784
Property tax	409	1041	480
Maintenance	576	804	1111
Utilities	1083	1642	1193
<u>Renters' Costs (mean \$):</u>			
	(n=13)	(n=61)	(n=19)
Total	\$4003	\$5995	\$4196
Rent	2920	4233	3003
Utilities	1083	1642	1193

Estimation of the percentage of respondents with affordability problems is hampered by the large proportion (i.e. 20.0% - 48.6%) in all but KC who did not respond to a question inquiry about the percentage of their households' income spent on shelter (see Table 10). If one excludes the missing data and bases calculations only on those who answered the question, 39.3% from CKRD, 38.6% from WPC and 56.7% from KC are found to be spending 30% or more of their income on shelter. Corresponding percentages for renters are 55.6% in CKRD, 48.6% in WPC and 22.2% in KC.

While these data might be interpreted as suggesting that affordability was a significant problem for this sample this may be an incorrect assumption. It should be recalled (see Table 3) that over and above receiving the Old Age Security Pension, a substantial proportion of respondents (and/or their spouses) were in receipt of income from the Canada Pension Plan, savings or investments and/or retirement pensions, superannuation or



annuities. It may well be that these more affluent individuals were highly represented among those who did not respond to the question about percentage of household income spent on shelter. If so, it would explain why, when explicitly asked whether they had difficulty meeting their shelter costs, a question which, as shown in the lower part of Table 10, 80% or more in each group did respond to, three quarters or more of the respondents in each group said they had no such difficulty.\*

Table 10

Percent of Income Spent on Shelter and Difficulty Meeting Shelter Costs, Seniors' Survey Respondents, by Tenure Type and Region

<u>% of Income Spent on Shelter</u>	Owners			Renters		
	CKRD (n=175)	WPC (n=102)	KC (n=36)	CKRD (n=13)	WPC (n=72)	KC (n=19)
< 25%	26.3	31.4	19.4	15.4	4.2	5.3
25% - 29%	22.3	10.8	16.7	15.4	22.2	68.4
30% - 49%	16.0	13.7	13.9	23.1	9.7	10.5
50%+	15.4	12.7	33.3	15.4	15.3	10.5
No response	20.0	31.4	16.7	30.8	48.6	5.3
<u>Difficulty Meeting Shelter Costs (%)</u>						
Yes	10.9	3.9	5.6	7.7	5.6	15.8
No	84.0	85.3	75.0	84.6	75.0	78.9
No response	5.1	10.8	19.4	7.7	19.4	5.3

\*. This is a good example of why, as stated in the Introduction, the authors feel it is inappropriate and misleading to base percentage calculations only on those who respond to a particular question rather than using all potential respondents as the denominator.

#### 4.1.2 Proportion Living Under Crowded Conditions

In the Seniors' Survey, respondents were asked how many rooms there were in their home including kitchen, bedrooms, finished rooms in the attic or basement but excluding bathrooms, halls, vestibules or rooms used only for business purposes. They were also explicitly asked: "How many people live in your home?"

Crowding was estimated by dividing the number of persons living in the dwelling by the number of rooms in it. When this was done, it was apparent that only three respondents lived in a dwelling in which there was more than one person per room. Thus, crowding does not appear to have been a problem for field test respondents. The large amount of missing data for renters in the WPC sample should, however, be noted (see Table 11).

Table 11

Extent of Crowding in Dwellings Occupied by Seniors' Survey Respondents, by Tenure Type and Region

	Owners			Renters		
	CKRD (n=175)	WPC (n=102)	KC (n=36)	CKRD (n=13)	WPC (n=72)	KC (n=19)
<u>Persons per Room (%)</u>						
up to .20	21.1	29.4	25.0	0.0	2.8	0.0
.21 - .30	21.7	30.4	19.4	7.7	9.7	26.3
.31 - .40	40.0	32.4	36.1	53.8	25.0	42.1
.41 - .50	9.1	2.0	8.3	23.1	18.1	21.1
.51 - 1.00	2.3	2.9	0.0	7.7	9.7	0.0
1.00+	0.0	1.0	2.8	7.7	0.0	0.0
No response	5.7	2.0	8.3	7.7	34.7	10.5

#### 4.1.3 Proportion Living in Dwellings Needing Repair (owners only)

In an attempt to ascertain the physical adequacy of their dwelling, owners were asked: "Is your home in need of any repairs?" Response categories provided were as follows:

- (1) no, only REGULAR MAINTENANCE is needed (for example, painting, fixing leaking faucets, cleaning clogged gutters of eavestroughs);
- (2) yes, MINOR repairs are needed (to correct, for example, small cracks in interior walls and ceilings, broken light fixtures and switches, leaking sink, cracked or broken window panes, some missing shingles or siding, some peeling paint);
- (3) yes, MAJOR repairs are needed (to correct, for example, corroded pipes, damaged electrical wiring, sagging floors, bulging walls, damp walls and ceilings, crumbling foundation, rotting porches and steps);

Respondents were directed that in answering this question, they should not consider desirable remodelling, additions, conversions or energy improvements.

According to the 1982 Household Facilities and Equipment Survey (Statistics Canada, 1982) approximately 72% of elderly homeowners report that their dwelling needs only regular maintenance, 15% report a need for minor repairs and 13%, for major repairs.

As shown in Table 12, data from Seniors' Survey respondents parallels the national data. As can be seen, from 58.3% to 76.5% of the owners in each of the three regions reported that their dwelling needed only regular maintenance, from 10.8% to 14.9% indicated a need for minor repairs and from 3.9% to 12.0%, a need for major repairs. Overall, the need for home repairs was greatest in the CKRD sample.

Table-12

Physical Condition of Dwellings Occupied by Seniors'  
Survey Respondents, by Region (Owners only)

	CKRD (n=175)	WPC (n=102)	KC (n=36)
<u>Condition (%)</u>			
Needs regular maintenance only	66.3	76.5	58.3
Minor repairs needed	14.9	10.8	13.9
Major repairs needed	12.0	3.9	5.6
No response	6.9	8.8	22.2

#### 4.1.4 Proportion Living in Dwellings with Design Barriers

In addition to enquiry about the need for repair to their home, owners (and renters) were asked:

Are there things about the design of your home, which you find difficult to cope with - for example: are there too many stairs at the entrance or leading to the bedroom or basement? Are kitchen cupboards too high? Is the bedroom too far from the bathroom? Is storage space inadequate?

Only one renter indicated a design barrier in his/her dwelling (stairs). Among owners, design barriers were identified by 36.0% of respondents from CKRD, 28.4% from WPC and 27.8% from KC. As shown in Table 13, the most common problems were with basement and outside stairs, with storage space (not enough) and with windows.

Table 13

Design Barriers in Dwellings Occupied by Seniors' Survey  
Respondents, by Region (owners only)

<u>Barriers (%) *</u>	CKRD (n=63)	WPC (n=29)	KC (n=10)
Basement stairs	19.0	24.1	20.0
Outside stairs	22.2	6.9	50.0
Need more storage	15.9	10.3	30.0
Problems with windows	6.3	24.1	20.0
Kitchen cupboards too high	12.7	6.9	0.0
Kitchen too small	1.6	13.8	20.0
Problems with bathroom	7.9	3.4	0.0
Bedroom too small	4.8	6.9	10.0
Bathroom too far	1.6	6.9	20.0
Bathroom too small	1.6	3.4	0.0

\* Columns cannot be added as multiple responses were permitted.

#### 4.2 Knowledge and Utilization of Federal and Provincial Housing Assistance Programs

##### 4.2.1 Federal Programs

Owners were asked whether they had heard of, applied and received, knew about but hadn't applied or didn't qualify for five federal programs that provide financial assistance to eligible persons so they can obtain suitable and affordable housing or repair their home to make it more accessible. The five programs enquired about were the:

- Rural Home Ownership Program
- Emergency Repair Program
- Co-Op Housing Program
- Residential Rehabilitation Assistance Program
- Residential Rehabilitation Assistance Program for the Disabled.

In total, only 52 of the 313 homeowners in the study (16.6%) had received funds under any of these programs. In 43 of the 52 cases, funding was from the standard Residential Rehabilitation Assistance Program (RRAP).

It should also be noted that of the 43 recipients of RRAP funding, 38 were from CKRD. As shown in Table 14, respondents from this region were clearly more knowledgeable concerning the RRAP program than respondents from the other two regions. (If one adds together the proportion who had applied and received RRAP assistance, knew about the program but hadn't applied and those reporting they did not qualify for assistance, it is found that 60.6% from CKRD were aware of RRAP compared with only 14.7% from WPC and 38.9% from KC).

Only about a third from CKRD were aware of RRAP for Disabled Persons, however. Less than a quarter in CKRD (and the other two regions) appeared to have heard of the Rural Homeownership Program, the Emergency Repair Program or the Co-Op Housing Program.

Table 14

Knowledge and Utilization of Federal Housing Assistance  
Programs, Seniors' Survey Respondents,  
by Region (owners only)

	CKRD (n=175)	WPC (n=102)	KC (n=36)
<u>Rural Homeownership Program (%)</u>			
Applied and received	0.6	0.0	0.0
Know about, haven't applied	10.3	3.9	5.6
Don't qualify for	6.9	10.8	11.1
Unaware of/no response	82.3	85.3	83.3
<u>Emergency Repair Program (%)</u>			
Applied and received	2.3	0.0	2.8
Know about, haven't applied	13.1	5.9	5.6
Don't qualify for	5.7	9.8	13.9
Unaware of/no response	78.9	84.3	77.8
<u>Co-op Housing Program (%)</u>			
Applied and received	0.6	0.0	0.0
Know about, haven't applied	13.7	7.8	19.4
Don't qualify for	4.6	8.8	8.3
Unaware of/no response	81.1	83.3	72.2
<u>Residential Rehabilitation Assistance Program (%)</u>			
Applied and received	21.7	0.0	13.9
Know about, haven't applied	26.9	5.9	13.9
Don't qualify for	12.0	8.8	11.1
Unaware of/no response	39.4	85.3	61.1
<u>Residential Rehabilitation Assistance Program for Disabled Persons (%)</u>			
Applied and received	0.6	0.0	2.8
Know about, haven't applied	13.7	8.8	8.3
Don't qualify for	20.0	10.8	5.6
Unaware of/no response	65.7	80.4	83.3

#### 4.2.2 Provincial Programs

Although there is provision in the Seniors' Survey for communities to ascertain seniors' awareness and utilization of provincial housing assistance programs, there was only one provincial program that respondents in all three regions were asked about in the field tests. This concerned rent subsidies. The question asked, of renters only, was as follows:

In some provinces, seniors are eligible for a special rent subsidy. In B.C., for example, there is a program called Shelter Aid for Elderly Renters (S.A.F.E.R.). Are you presently receiving a monthly rent subsidy cheque from the provincial government?

- \_\_\_\_\_ (1) have not heard about such a program  
 \_\_\_\_\_ (2) am receiving a rent subsidy now  
 \_\_\_\_\_ (3) know about such a program but haven't applied  
 \_\_\_\_\_ (4) don't qualify for benefits

In total, only 19 of the 104 renter respondents (18.3%) were in receipt of a provincial rent subsidy. Of these, 2 were from CKRD, 14 from WPC and 3 from KC. As shown in Table 15, a sizable proportion of respondents in all three regions (61.6% from CKRD, 43.0% from WPC and 52.7% from KC) were, however, aware that there was such a program in their province.

Table 15

Knowledge and Utilization of Provincial  
 Rent Subsidy Programs, Seniors' Survey Respondents,  
 by Region (renters only)

	CKRD (n=13)	WPC (n=72)	KC (n=19)
<u>Knowledge/Utilization (%)</u>			
Receiving subsidy now	15.4	19.4	15.8
Know about, haven't applied	15.4	2.8	5.3
Don't qualify for	30.8	20.8	31.6
Unaware of/no response	38.5	56.9	47.4



### 4.3 Housing Option Preferences

#### 4.3.1 Feelings About Selected Housing Forms and Financial Mechanisms

In the document, Housing Choices for Older Canadians, CMHC (1988) outlines a range of retirement housing forms and financial mechanisms for increasing housing affordability. Some apply to homeowners only; others are for both owners and renters.

The Seniors' Survey enquired about fourteen of these options. After describing each, respondents were asked whether they, personally, would seriously consider the option for themselves.

The fourteen options and their descriptions were as follows:

For both owners and renters \*

- Purchasing a unit in special retirement housing which, respondents were told, was "a housing development specially built for seniors, not a nursing home."
- Moving into sheltered housing, which was described as "a type of seniors housing that consists of self-contained apartments or small one-storey homes that are clustered in projects of 20 to 50 units. A key feature is that each unit is linked to the project manager by an alarm system."
- Moving into congregate housing, which respondents were told "differs from sheltered housing primarily in terms of the number of services provided. Residents have their own

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\* CKRD was the first region in which the tools were field tested. Due to an error in the Seniors' Survey, corrected before it was used in WPC and KC, renters from CKRD were inadvertently told to skip the housing option preference questions and the preferred age mix question.

private apartments which usually include a kitchen so they can prepare light meals, but the main meals are eaten in a communal dining room. Housekeeping and personal care services are also usually included as part of the accommodation package."

- Hiring a live-in housekeeper.
- Sharing a housekeeper in an Abbeyfield House arrangement, described to respondents as follows: "some people (usually 7 to 10) have moved into a large house called an Abbeyfield House, where they each have their own private room and share one or more meals a day and the services of a housekeeper in a family atmosphere. The house is acquired and operated by a non-profit society but the residents share in the operation of the house."
- Moving into a garden suite which, after telling respondents was otherwise known as "a granny flat", was described as a small self-contained house that is placed on the same lot as the home of close family members. It is designed for older people, they were told, "who want to live close to their children while maintaining their independence and privacy. Most suites have one bedroom, a living room, a kitchen, a bathroom as well as storage and laundry facilities. The suites are not intended as permanent additions to the lots. They are usually factory-built and can be quickly erected and easily moved when no longer needed."
- Purchasing a mobile home in a planned retirement community.
- Purchasing shares in cooperative housing. Here respondents were told "members of a co-op share in both the ownership and the management of the complex they live in. After initially buying shares, they make monthly payments which cover part of the building's mortgage, interest, taxes and

operating costs. This gives them the right to occupy a specific unit. When they leave, their shares are redeemed by the co-op."

#### For Owners Only

- Buying a smaller single family detached house.
- Entering into a homesharing arrangement described as "an arrangement where two or more unrelated people live together in a dwelling unit. Each has a private space while sharing common areas such as a bathroom, kitchen, living and dining room. In most cases, one person owns the home and the other pays rent or provides some services to the homeowner such as cooking, housekeeping or gardening in exchange for free or reduced rent."
- Adapting their existing home to put in a private suite that can be rented out.
- Taking out a Reverse Annuity Mortgage, described as "a plan that allows seniors to have extra income by using their equity -- or the value -- they've built up in their home. Under this plan, an older homeowner would take out a mortgage on his or her home and the plan guarantees the homeowner a monthly income for a fixed period of time (usually 10-15 years) or, in some plans, for life. The mortgage and interest don't have to be repaid until the fixed term expires or the owner dies or the home is sold."
- Entering into a Life-Tenancy Arrangement, explained to respondents as follows: "another thing some people do is sell some of the equity in their home while retaining occupancy rights. There are two basic ways people can do this. They can sell their home to an investor, who

immediately leases it back to the seller for life. The seller becomes a renter in the home she or he has just sold. This is called sale-leaseback. The other way of doing it is called a life hold estate. In this case you again sell your home to an investor but title to the property doesn't transfer until the owner dies."

- Deferring their property taxes until they die or the property is sold, at which time the taxes plus interest are due.

As shown in Table 16, which presents the combined "yes" and "maybe, I'll consider" responses to these options, the most popular of the above, in all three regions, and among both owners and renters were sheltered housing and congregate housing. From a third to a half in all groups indicated they would consider these two housing forms. A third to a half of the owners in all three regions would also consider purchasing a unit in special retirement housing.

The next most popular group of options for owners were, in order of the proportion who would consider them: moving into a garden suite, purchasing a smaller home, purchasing a mobile home, homesharing, and hiring a live-in housekeeper. For all of these options, there was at least one owner group in which a quarter to a third said they would consider it.

Considerably less popular was the idea of purchasing shares in co-op housing, moving into an Abbeyfield House, taking out a reverse annuity mortgage, adding a private suite that can be rented out, entering into a life-tenancy arrangement and deferring property taxes. In all groups, fewer than 21% of owners said they would consider these options.

In interpreting these data, it should be noted (See Appendix 1) that there were generally more "maybe" than "yes" responses to

these questions. The market for these options among owners may, in other words, be less than Table 16 suggests.

It should also be noted that starting with purchasing a unit in retirement housing, as can be seen in Table 16, renters were considerably less enthusiastic about the options than owners. This may be because, being largely composed of unattached females, who tend to be in the lowest income group among seniors, many in the renter groups may not have felt they were in a financial position to access other options. Feeling that the question was irrelevant for them, because of financial constraints and/or space conditions or both (eg. in the case of a live-in housekeeper) may explain why, among respondents from WPC, there was a higher non-response rate for renters than owners on all the housing options questions (see Appendix 1)

Table 16

Housing Option Preferences, Seniors' Survey  
Respondents, by Tenure Type and Region

	Owners			Renters		
	CKRD (n=175)	WPC (n=102)	KC (n=39)	CKRD* (n=13)	WPC (n=72)	KC (n=19)
<u>% "yes" and "maybe"</u> <u>would consider:</u>						
<u>Owners and Renters</u>						
Sheltered housing	54.9	52.0	38.5	-	30.6	47.4
Congregate housing	47.4	45.1	35.9	-	34.7	42.1
Retirement housing	48.6	52.0	33.3	-	13.9	26.3
Garden suite	24.0	34.3	28.2	-	16.7	21.1
Mobile home	30.3	28.4	12.8	-	11.1	15.8
Live-in housekeeper	15.4	26.5	35.9	-	9.7	15.8
Abbeyfield House	11.4	18.6	20.5	-	12.5	10.5
Co-op housing	13.1	18.6	15.4	-	4.2	10.5
<u>Owners Only</u>						
Homesharing	24.6	20.6	20.5			
Buying smaller house	24.6	21.6	15.4			
Reverse annuity mortgage	13.1	12.7	17.9			
Life tenancy arrangement	9.1	5.9	20.5			
Adding a suite	9.7	10.8	5.6			
Deferring property taxes	10.3	3.9	10.3			

\* question not asked

#### 4.3.2 Preferred Age Mix

In addition to asking respondents about the above noted housing forms and financial mechanisms, they were also asked whether, if the costs were the same, they would rather live in a housing development or building for retired people only, for retired and

middle-aged adults, or for people of all ages, including families with children.

As shown in Table 17, there was a substantial non-response rate to this question among owners in all three regions and among renters from WPC. Those, in these groups, omitting the question may have done so because they felt it was irrelevant, in the case of owners, because (see section 4.6.1) few were considering a move into multi-unit housing and, in the case of renters, because most were already in seniors only housing.

Among those owners who did answer, the preference in all three regions was for a development combining retired and middle-aged persons. Renters from WPC were almost equally split between preferring to live among retired people only and living among both retired and middle-aged persons. Among KC renters, while the model response was for living among retired persons only, like the owners, just under a quarter preferred a totally age-integrated setting.

Table 17

Preferred Age Mix, Seniors' Survey Respondents,  
by Tenure Type and Region

Age Mix (%)	Owners			Renters		
	CKRD (n=175)	WPC (n=102)	KC (n=36)	CKRD* (n=13)	WPC (n=72)	KC (n=19)
Retired people only	22.9	17.6	16.7	-	29.2	36.8
Retired & middle aged	40.6	35.3	36.1	-	25.0	26.3
All ages	23.4	19.6	22.2	-	6.9	21.1
No response	13.1	27.5	25.0	-	38.9	15.8

\* question not asked

#### 4.4 Support Service Needs

In the Seniors' Survey, respondents were presented with a list of 16 support services which, they were told, older people in some communities receive. These included:

- 1) Help with grocery shopping,
- 2) Help with cooking,
- 3) Hot meals delivered to the home (eg. Meals-on-Wheels),
- 4) Help with heavy cleaning (eg. washing windows, floors, vacuuming),
- 5) Help with laundry,
- 6) Someone to run errands,
- 7) Help taking a bath or shower,
- 8) Someone who regularly visits,
- 9) Help with repairs around the house,
- 10) Help with yardwork/outside maintenance,
- 11) Help with snow removal,
- 12) In home nursing care,
- 13) Someone to drive a person places,
- 14) Emergency Response System (eg. a button you can press to bring help),
- 15) A place to go to have a meal with other seniors,
- 16) A place to meet other seniors for recreation.

For each, they were asked to indicate:

- 1) If they needed the service,
- 2) If they get the service now and if so, who provides it,
- 3) If they currently pay for the service,
- 4) Whether they'd pay to get it, if it became available in their community.



#### 4.4.1 Services Needed

Table 18 shows the proportion of owners and renters who said they needed and/or received services 1 through 13\*. The services are listed in the approximate order of their frequency of mention as a need. As can be seen in all owner groups, the five services most frequently needed were:

- help with heavy cleaning,
- help with snow removal,
- help with home repairs,
- help with yardwork/outside maintenance,
- someone to drive them places.

These same five services were mentioned with relatively high frequency by renters in CKRD. Additionally, in this group, from 23.1% to 30.8% expressed a need for help with grocery shopping, help with the laundry and for someone to run errands.

A noticeable difference between renters from CKRD and those from WPC and KC was in the much higher proportion from CKRD who expressed a need for help with heavy cleaning, with snow removal, with home repairs, and with yard-work/outside maintenance. This difference likely relates to the housing forms respondents occupy. As indicated in Table 6, 38.5% from CKRD rent a house or a duplex, townhouse or rowhouse compared to only 10.5% in KC and none from WPC.

This finding highlights a need to consider elderly persons

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\* Data relating to services 14, 15 and 16 are not reported because it is felt they were misunderstood by respondents. For example, 35 respondents said they get Emergency Response Service. However, in response to the question of who provides it, only 4 of the 35 said "a private business". The remainder listed as the provider, their spouse, children, friends or neighbours, the Home Care nurse or Adult Day Care. Even more indicative of misunderstanding, only 7 said they pay for the service.

renting single family homes or duplexes, townhouses or rowhouses separately from those renting apartments when estimating service needs.

There is no ready explanation for the higher proportion of renters from CKRD than from WPC or KC who expressed a need for someone to run errands for them nor for the much smaller proportion of WPC renters who expressed a need for help with their laundry.

#### 4.4.2 Services Received Compared to Services Needed

There are a number of cells in Table 18 in which the proportion needing a service exceeds the proportion receiving it. For owners in all three regions, the areas of greatest unmet need were in regard to help with heavy cleaning, snow removal, home repairs and yardwork. A difference of 7% or more between the proportion needing and the proportion getting services was also apparent among owners from CKRD and KC for "someone to drive you places" and, among those from KC, for a regular visitor.

Among renters, differences between "needs" and "gets" of 7% or more were apparent for help with heavy cleaning (all three regions), someone to drive them places (renters from WPC and KC), help with home repairs, help with laundry and meals on wheels (renters from CKRD) and help with cooking (renters from KC).

It is interesting to note that there are also some cells in Table 18 in which the proportion receiving service exceeds that saying they need it. The most noticeable of these is in regard to help with grocery shopping ("gets" exceeds "needs" in four of the six groups).

Table 18

Percent of Seniors' Survey Respondents Needing  
and Getting Selected Support Services,  
by Tenure Type and Region

Service		Owners			Renters		
		CKRD (n=175)	WPC (n=102)	KC (n=36)	CKRD (n=13)	WPC (n=72)	KC (n=19)
Help with heavy cleaning	N	28.6	21.6	44.4	61.5	25.0	52.6
	G	18.9	10.8	27.8	46.2	16.7	26.3
Help with snow removal	N	34.9	29.4	55.5	30.8	1.4	10.5
	G	15.4	18.6	27.8	30.8	6.9	15.8
Help with home repairs	N	34.0	22.5	50.0	38.5	6.9	10.5
	G	14.3	8.8	27.8	30.8	5.6	5.2
Help with yard work/outside maintenance	N	36.6	26.5	47.2	23.1	0.0	10.5
	G	13.7	10.8	25.0	23.1	2.8	10.5
Someone to drive you places	N	21.1	8.8	27.8	30.8	26.3	36.8
	G	9.7	3.9	19.4	30.8	11.1	26.3
Help with grocery shopping	N	6.9	2.0	11.1	23.1	13.9	10.5
	G	9.1	7.8	16.6	30.8	11.1	10.5
Someone to run errands	N	9.7	1.0	13.9	30.8	6.9	10.5
	G	6.3	6.2	13.9	30.8	5.5	10.5
Help with laundry	N	7.4	1.0	8.3	30.8	5.6	21.1
	G	7.4	2.9	8.3	23.1	1.4	15.8
Home nursing	N	4.0	0.0	22.2	7.6	4.2	10.5
	G	1.7	1.0	16.7	7.6	6.9	10.5
Regular visitor	N	5.7	1.0	16.7	0.0	4.2	5.3
	G	3.4	3.4	8.3	0.0	4.2	5.3
Help with bath and shower	N	3.4	2.0	8.3	15.4	2.8	15.8
	G	2.9	2.0	8.3	15.4	2.8	10.5
Help with cooking	N	5.1	2.9	8.3	7.6	0.0	10.5
	G	5.7	2.0	5.6	7.6	4.2	0.0

Table 18. (cont'd)

Percent of Seniors' Survey Respondents Needing  
and Getting Selected Support Services,  
by Tenure Type and Region

		Owners			Renters		
		CKRD	WPC	KC	CKRD	WPC	KC
		(n=175)	(n=102)	(n=36)	(n=13)	(n=72)	(n=19)
<u>Service (cont'd)</u>							
Hot meals							
delivered to							
home (meals-on	N	2.2	4.9	2.8	7.6	2.8	5.3
wheels)	G	2.9	2.9	6.9	0.0	11.1	0.0

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Note:      N = need  
             G = get

#### 4.4.3 Source of Service

Table 19 shows who respondents reported as providing each of the types of service inquired about. As can be seen, their spouse, their children, a homemaker and private agencies were most frequently mentioned. Table 19 also provides a rough indication of the number of respondents accessing adult day care (no more than about 2% of the respondents) and senior centres (approximately 7%). These latter figures can, however, be considered as only tentative as these two services were only very indirectly inquired about in the Seniors' Survey.



#### 4.4.4 Proportion Paying/Willing to Pay for Services

Table 20 shows the proportion of Seniors' Survey respondents now paying for and the proportion willing to pay for the services inquired about. As can be seen, sizable proportions (up to a third) of the owners from each of the three regions and of the renters from CKRD now pay for help with heavy cleaning, help with snow removal, help with home repairs and help with yardwork. Up to an additional 10% in each of these groups expressed willingness to pay for these same services if they were made available in their community. For the remainder of the services inquired about, except for someone to drive them places in the case of CKRD renters and WPC renters, the proportions paying/willing to pay are extremely small.

Table 20

Percent of Seniors' Survey Respondents Now Paying and  
Proportion Willing to Pay for Selected Support  
Services, by Tenure Type and Region

		Owners			Renters		
		CKRD (n=175)	WPC (n=102)	KC (n=36)	CKRD (n=13)	WPC (n=72)	KC (n=19)
<u>Service</u>							
Help with heavy cleaning	NP	15.4	11.8	19.4	15.4	12.5	15.8
	WP	9.7	8.8	2.8	23.1	6.9	5.3
Help with snow removal	NP	17.1	22.5	25.0	15.4	0.0	0.0
	WP	8.6	6.9	5.6	7.6	1.4	0.0
Help with home repairs	NP	16.0	12.7	30.6	15.4	1.4	0.0
	WP	9.7	7.8	2.8	7.6	2.8	0.0
Help with yard work/outside maintenance	NP	21.1	16.7	27.8	23.1	1.4	0.0
	WP	9.7	6.9	0.0	7.6	0.0	0.0
Someone to drive them places	NP	4.6	2.0	8.3	15.4	27.8	5.3
	WP	5.7	3.9	0.0	7.6	5.6	0.0

Table 20 (cont'd)

Percent of Seniors' Survey Respondents Now Paying and  
Proportion Willing to Pay for Selected Support Services,  
by Tenure Type and Region

<u>Service</u> (cont'd)		Owners			Renters		
		CKRD (n=175)	WPC (n=102)	KC (n=36)	CKRD (n=13)	WPC (n=72)	KC (n=19)
Help with grocery shopping	NP	0.6	1.0	5.6	7.6	5.6	0.0
	WP	4.0	3.9	0.0	7.6	2.8	0.0
Someone to run errands	NP	0.6	2.0	2.8	7.6	1.4	0.0
	WP	2.2	3.9	0.0	15.4	2.8	15.8
Help with laundry	NP	1.7	2.0	8.3	7.6	4.2	10.5
	WP	1.7	2.0	0.0	7.6	1.4	0.0
Home nursing	NP	0.6	0.0	11.1	0.0	0.0	5.3
	WP	3.4	4.9	2.8	7.6	4.2	0.0
Regular visits	NP	0.6	0.0	0.0	0.0	1.4	0.0
	WP	0.6	0.0	2.8	7.6	0.0	0.0
Help with bath and shower	NP	0.6	0.0	2.8	7.6	1.4	0.0
	WP	1.1	1.0	0.0	7.6	0.0	5.3
Help with cooking	NP	0.6	0.0	5.6	7.6	0.0	0.0
	WP	2.2	2.9	5.6	7.6	0.0	0.0
Hot meals delivered to home (meals-on wheels)	NP	1.1	1.0	0.0	0.0	6.9	0.0
	WP	2.2	4.9	5.6	15.4	1.4	0.0

Note: NP = now paying for the service  
WP = if made available, would pay to get the service



#### 4.5 Transportation Needs

Since transportation is thought to be a key problem area for rural seniors, a number of questions concerning transportation were included in the Seniors' Survey. The first of these asked respondents whether they had a driver's license and, if married, whether their spouse had a license. Those with a license were asked if they had any problems with driving.

All respondents were asked where they normally go to the doctor, a post-office, drug store, grocery store, bank, seniors' centre, and to church. Response categories were: "in this town only", "in this town mostly", or "elsewhere". They were also asked how they usually get to the above facilities and services (a) in good weather, and (b) in bad weather. Transportation modes presented as response categories were "walking", "drive myself", "spouse drives", "others drive", "taxi", "regular bus", "seniors'/handicapped bus" and "other".

Additionally, all respondents were asked whether they had difficulty getting where they want to go when they want to go "very often", "fairly often", "occasionally" or "never".

##### 4.5.1 Proportion with a Driver's License

As shown in Table 21, 73.7% of the owners from CKRD, 85.3% from WPG and 66.7% from KC had a driver's license compared with only 46.2%, 43.1% and 47.4% respectively from the renter samples from each region.

Owners also had the advantage as regards having a spouse who drives, both because a higher proportion of owners than renters were married and because among married respondents, there were more couples among the owners, where both the respondent and his/her spouse were drivers.

The proportion of two-driver couples differed considerably however, by tenure type and region. As shown in Table 21, among

owners, in approximately three-quarters (72.9%) of the married households represented in the WPC sample, both the respondent and his/her spouse had a driver's license compared with only approximately half (49.0%) in CKRD and a quarter (26.3%) in KC. Among married renters, the highest proportion of two-driver households (33.3%) was in CKRD; the proportion in WPC and KC were, respectively, 11.8% and 0.0%.

There were also differences between regions and tenure types in the proportion of licensed drivers who had problems with driving (from none among renter respondents in CKRD to 20.8% among owners in KC). When asked about the nature of these problems, some respondents mentioned restrictions on their driver's license, others reported having health problems that limit their driving, while still others reported preferring not to drive at night or in winter.

Table 21

Percent of Seniors' Survey Respondents with Drivers' Licenses and Percent with Problems Driving, by Tenure Type and Region

	Owners			Renters		
	CKRD	WPC	KC	CKRD	WPC	KC
<u>Driver's license - self</u>	(n=175)	(n=102)	(n=36)	(n=13)	(n=72)	(n=19)
Yes	73.7	85.3	66.7	46.2	43.1	47.4
No	18.9	8.8	27.8	53.8	40.3	47.4
No response	7.4	5.9	5.6	0.0	16.7	5.3
<u>Driver's license - spouse (married respondents only)</u>	(n=102)	(n=59)	(n=19)	(n=3)	(n=17)	(n=1)
Yes	57.8	76.3	42.1	33.3	17.6	0.0
No	33.3	20.3	36.8	33.3	64.7	100.0
No response	8.8	3.4	21.1	33.3	17.6	0.0
<u>Driver's licence - couples (married respondents only)</u>	(n=102)	(n=59)	(n=19)	(n=3)	(n=17)	(n=1)
Both respondent and spouse	49.0	72.9	26.3	33.3	11.8	0.0
Respondent only	25.5	15.3	26.3	0.0	29.4	0.0
Spouse only	8.8	3.4	15.8	0.0	5.9	0.0
Neither	5.9	5.1	10.5	33.3	35.3	100.0
No response	10.8	3.4	21.1	33.3	17.6	0.0
<u>Problems with driving (licensed respondents only)</u>	(n=129)	(n=87)	(n=24)	(n=6)	(n=31)	(n=9)
Yes	12.4	6.9	20.8	0.0	9.7	11.1
No	80.6	78.2	70.8	83.3	74.2	88.9
No response	7.0	14.9	8.3	16.7	16.1	0.0

#### 4.5.2 Where Respondents Go for Selected Services

Table 22 shows where Seniors' Survey Respondents go to the doctor, to a post office, drug store, grocery store, bank, seniors centre and to church. As can be seen, in all three regions and for all of the above services except seniors' centre and church, a greater proportion of renters than owners used only the service available in their home community. The relatively high non-response rate for seniors centre and church should be noted. Here again, it is our impression that respondents' non-response reflects a "not applicable to me" reaction. Support for this interpretation comes from an examination of responses to the next set of questions, which in all cases, except those referring to seniors' centre and church, were answered by a very high proportion of respondents.

#### 4.5.3 How Respondents Get to Selected Services

Table 23 shows the means by which respondents get to the grocery store. The data reflect a pattern common to all seven of the services inquired about (see Appendix 2) in which the greatest proportion of owners drive themselves there. The second most commonly mentioned mode of transportation, among owners, was walking.

Consistent with the smaller proportion of licensed drivers and married persons in the renter samples, there were more among the renters than the owners who relied on drivers other than themselves to access the grocery store (and the other services).

It was only among renters in WPC and KC that there was any noticeable use of taxis. In good weather, 12.5% of renters in WPC and 15.8% in KC went to the grocery store by taxi. In bad weather, the proportion going by taxi increased slightly in WPC (to 15.3%) and markedly in KC (to 36.8%).

Overall, the major difference between the way in which respondents access services in bad as compared to good weather is

Table 22  
Where Seniors' Survey Respondents Go for Selected Services, by Tenure Type and Region

	Owners			Renters		
	CKRD (n=175)	WPC (n=102)	KC (n=36)	CKRD (n=13)	WPC (n=72)	KC (n=19)
<u>Go to doctor (%)</u>						
Their town only	46.9	49.0	41.7	61.5	56.9	57.9
Their town mostly	28.6	26.5	11.1	30.8	15.3	15.8
Elsewhere	17.7	22.5	47.2	7.7	19.4	26.3
No response	6.9	2.0	0.0	0.0	8.3	0.0
<u>Go to post-office (%)</u>						
Their town only	90.9	74.5	69.4	92.3	77.8	84.2
Their town mostly	4.6	21.6	5.6	0.0	8.3	10.5
Elsewhere	0.6	2.9	22.2	0.0	1.4	0.0
No response	4.0	1.0	2.8	7.7	12.5	5.3
<u>Go to drug store (%)</u>						
Their town only	53.7	55.9	58.3	76.9	52.8	84.2
Their town mostly	9.1	18.6	16.7	7.7	8.3	5.3
Elsewhere	33.1	18.6	25.0	0.0	29.2	10.5
No response	4.0	6.9	0.0	15.4	9.7	0.0
<u>Go to grocery store (%)</u>						
Their town only	58.9	61.8	38.9	69.2	69.4	73.7
Their town mostly	14.3	26.5	16.7	23.1	18.1	10.5
Elsewhere	21.7	10.8	36.1	7.7	4.2	10.5
No response	5.1	1.0	8.3	0.0	8.3	5.3
<u>Go to bank (%)</u>						
Their town only	58.7	74.5	58.3	92.3	72.2	84.2
Their town mostly	8.0	18.6	11.1	7.7	15.3	5.3
Elsewhere	26.3	6.9	30.6	0.0	4.2	10.5
No response	6.9	0.0	0.0	0.0	8.3	0.0
<u>Go to seniors' centre (%)</u>						
Their town only	47.4	37.3	22.2	38.5	41.7	31.6
Their town mostly	5.7	10.8	8.3	0.0	8.3	10.5
Elsewhere	3.4	1.0	13.9	7.7	9.7	5.3
No response	43.4	51.0	55.6	53.8	40.3	52.6
<u>Go to church (%)</u>						
Their town only	62.3	69.6	63.9	53.8	68.1	73.7
Their town mostly	7.4	15.7	11.1	7.7	8.3	10.5
Elsewhere	2.3	10.8	11.1	7.7	5.6	0.0
No response	28.0	3.9	13.9	30.8	18.1	15.8

that in bad weather fewer walk or "drive places themselves. In bad weather, there is a concomitant increase in the proportion receiving rides from their spouse or others.

Even in bad weather, use of a bus (regular or specialized) was rare among respondents in CKRD and KC and non-existent in WPC.

Table 23

How Seniors' Survey Respondents Get to the  
Grocery Store in Good and in Bad Weather,  
by Tenure Type and Region

		Owners			Renters		
		CKRD (n=175)	WPC (n=102)	KC (n=36)	CKRD (n=13)	WPC (n=72)	KC (n=19)
<u>Mode of Transportation</u>							
Walk	G	22.3	19.6	13.9	23.1	31.9	21.1
	B	16.0	18.6	11.1	23.1	30.6	10.5
Drive self	G	50.9	66.7	58.3	38.5	29.2	47.4
	B	49.1	63.7	58.3	30.8	25.0	31.6
Spouse drives	G	9.7	5.9	2.8	0.0	1.4	5.3
	B	9.1	6.9	5.6	7.7	1.4	5.2
Others drive	G	13.7	5.9	16.7	38.5	13.9	5.3
	B	17.1	7.8	16.7	38.5	18.1	5.3
Taxi	G	0.6	0.0	5.6	0.0	12.5	15.8
	B	1.7	1.0	5.6	0.0	15.3	36.8
Regular bus	G	1.1	0.0	0.0	0.0	0.0	5.3
	B	4.0	0.0	0.0	0.0	0.0	10.5
Seniors bus	G	0.0	0.0	0.0	0.0	0.0	0.0
	B	1.2	0.0	0.0	0.0	0.0	0.0
No response	G	1.7	2.0	2.8	0.0	0.0	0.0
	B	1.7	2.0	0.0	0.0	0.0	0.0

Note: G = good weather  
B = bad weather

#### 4.5.4 Proportion Reporting Transportation Problems

Despite the fact that from 15% to 33% of the owners in each region and more than half of the renters did not themselves, have a driver's license, when asked explicitly about the frequency with which they had difficulty getting where they want to go when they want to go, only 37 of the 417 respondents replied "very often" or "fairly often". As shown in Table 24, the proportions doing so among the owners' samples were 9.7% in CKRD, 2.0% in WPC and 5.6% in KC; among the renters' samples the proportions were 38.5% in CKRD, 13.8% in WPC and only 5.3% in KC.

The large amount of missing data from renters and owners in KC should be noted. It should also be noted that when those reporting very or fairly frequent transportation difficulties were asked about the nature of their problem, by far the most frequent response (given by 18 of the 37) was "I don't like to ask for a ride." The only other responses given by 10% or more of these respondents were "I can't afford to pay for a ride" (5 people) and "I need assistance getting to and from the vehicle" (5 people).

Table 24

Frequency of Transportation Difficulty, Seniors'  
Survey Respondents, by Tenure Type and Region

	Owners			Renters		
	CKRD (n=175)	WPC (n=102)	KC (n=36)	CKRD (n=13)	WPC (n=72)	KC (n=19)
<u>Frequency (%)</u>						
Very often	4.6	2.0	5.6	23.1	6.9	5.3
Fairly often	5.1	0.0	0.0	15.4	6.9	0.0
Occasionally	33.1	31.4	22.2	23.1	34.7	31.6
Never	46.9	60.8	13.9	38.5	26.4	5.3
No response	10.3	5.9	58.3	0.0	25.0	57.9



#### 4.6 Future Housing Plans and Preferences

##### 4.6.1 Proportion Planning to Move

In attempting to ascertain respondents' future housing plans, they were first asked if they had any plans to move from their present home. This question was followed by others asking how soon and where they were likely to move, why they planned to move and what type of accommodation they would be seeking.

Only 61 of the 417 respondents (14.6%) said they had plans to move. Of these 61, 44 (72.1%) were from CKRD; 54 (88.5%) were owners.

Table 25 shows the distribution of intended movers within each tenure type and regional classification. It can be seen that 24.6% of owners from CKRD had plans to move compared with only 6.9% of owners from WPC, 11.1% of owners from KC and 7.7% of renters from CKRD, 5.6% of renters from WPC and 10.5% of renters from KC.

Table 25

Mobility Plans and Timing, Seniors' Survey Respondents,  
by Tenure Type and Region

	Owners			Renters		
	CKRD	WPC	KC	CKRD	WPC	KC
<u>Plan to move (%)</u>	(n=175)	(n=102)	(n=36)	(n=13)	(n=72)	(n=19)
Yes	24.6	6.9	11.1	7.7	5.6	10.5
No	68.6	90.2	86.1	76.9	68.1	78.9
No response	6.9	2.9	2.8	15.4	26.4	10.5
<u>Timing of move (%)</u>	(n=43)	(n= 7)	(n= 4 )	(n= 1)	(n= 4)	(n= 2)
In less than 1 yr	23.2	0.0	25.0	0.0	0.0	0.0
In 1-2 yrs	7.0	28.6	0.0	0.0	50.0	100.0
In 3-5 yrs	30.2	14.3	25.0	0.0	0.0	0.0
In 6-10 yrs	27.9	28.6	50.0	0.0	50.0	0.0
In 11+ yrs	9.3	28.6	0.0	0.0	0.0	0.0
No response	2.3	0.0	0.0	100.0	0.0	0.0

When asked how soon they anticipated their move would take place, 11 of the 61 (18.0%) said within a year; 9 (14.8%) said in 1-2 years, 15 (24.6%) said in 3-5 years, 18 (29.5%) said in 6-10 years, 6 (9.8%) said 11 or more years while 2 (3.3%) gave no response.

When asked where they would move to, approximately one third (34.4%) said they would remain in the same town; 6.6% would move to the surrounding area; 18.0% to another town in the same area; 24.6% to another part of the same province; 8.2% to another province; 3.3 to an unspecified location while 4.9% gave no response.

When asked what type of accomodation they planned to seek 36.1% said an apartment, 23.0%, a single family detached house, 21.3%, seniors' housing, 6.6%, a care facility, 3.2%, a mobile home, 1.6%, a duplex, townhouse or rowhouse, 4.9% said "other" while 3.3% gave no response.

#### 4.6.2 Locational Preferences if Moving to Seniors Housing or a Care Facility

In addition to asking about any planned move, all respondents were asked about their locational preferences should they find they could no longer maintain their home and had to move into retirement housing or a care facility.

As shown in the top portion of Table 26, under these circumstances, from approximately one-half to two-thirds in each group would prefer to remain in the same town they live in now, while from one-sixth to one-third would remain in the same area. For most of these individuals, (see lower portion of table 24) the preferred location within the community, for retirement housing or a care facility, is in the centre of town, although from 12.2% to 30.0% would favour the surrounding area.

Table 26

Locational Preferences if Moving to Seniors' Housing or a  
Care Facility, Seniors' Survey Respondents,  
by Tenure Type and Region

	Owners			Renters		
	CKRD	WPC	KC	CKRD	WPC	KC
<u>Location (%)</u>	(n=175)	(n=102)	(n=36)	(n=13)	(n=72)	(n=19)
Remain in same town	50.3	46.1	58.3	61.5	54.2	52.6
Remain in same area	19.4	33.3	22.2	15.4	13.9	26.3
Move elsewhere in Province	21.7	6.9	5.6	7.7	4.2	0.0
Move elsewhere in Canada	2.9	1.0	5.6	7.7	0.0	10.5
Other	1.1	1.0	0.0	0.0	0.0	0.0
No response	4.6	11.8	8.3	7.7	27.8	10.5
<u>Location within the community (%) *</u>	(n=122)	(n= 81)	(n=29)	(n=10)	(n=49)	(n=15)
Centre of town	61.5	54.3	37.9	40.0	40.8	46.7
Surrounding area	17.2	18.5	24.1	30.0	12.2	26.7
Other	10.7	12.3	17.2	10.0	6.1	20.0
No response	10.7	14.8	20.7	20.0	40.8	6.7

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\* respondents here include only those preferring to remain in same town/area

## 5. DISCUSSION

## 5. DISCUSSION

The data presented in this report derive from field tests of a self-administered Seniors' Survey completed by 417 older persons living in ten small communities in three different regions of Canada: the Central Kootenay Regional District in British Columbia (CKRD); Wellington and Perth Counties in Ontario (WPC); and, Kings County in Nova Scotia (KC).

Throughout the report, data have been presented separately for owners and renters and, within each tenure category, separately for the three regions.

In summarizing and discussing the findings, differences between the two tenure types and the three regions will continue to be highlighted.

### 5.1 Key Findings Related to Housing Need

As regards housing need, the key findings were as follows:

- shelter costs were generally lower for owners than for renters but there were regional differences with costs for both groups tending to be highest in WPC and lowest in CKRD;
- more than 80% of respondents reported having no difficulty meeting their shelter costs;
- less than 1% of respondents were living under crowded conditions;
- the proportion of owners indicating their dwellings requiring minor and major repair was similar to the national situation, (i.e. from 10.8% to 14.9% of the owners reported a need for minor repairs; from 3.9% to 12.0%, a need for major repairs);
- approximately one-third of owners did, however, indicate that there were design barriers in their home. The most common problems were with basement and outside stairs, with lack of storage space and with windows.

## 5.2 Key Findings Related to Knowledge and Utilization of Federal Housing Assistance Programs

As regards knowledge/utilization of potential sources of federal funds to assist with the costs of making necessary repairs to their dwelling and/or removing barriers, the study indicated:

- few respondents had accessed the Rural Home Ownership Program, the Emergency Repair program, the Co-op Housing Program, the standard or the Disabled Residential Rehabilitation Assistance Program;
- overall the level of awareness of these programs was low.

With respect to the latter funding, it should be noted that while some 60% of owners from CKRD were aware of the standard Residential Rehabilitation Assistance Program, corresponding proportions from among respondents from WPC and KC were, respectively, only 14.7% and 38.9%. Only about a third (34.3%) from CKRD, 19.6% from WPC and 16.7% from KC were aware of RRAP for Disabled Persons. Less than a quarter from any of the three regions appeared to have heard of the Rural Homeownership Program, the Emergency Repair Program or the Co-op Housing Program. Obviously, there is a need for CMHC to make these programs better known if they are to be of assistance to elderly persons living in rural areas.

## 5.3 Key Findings Related to Housing Option Preferences

In Housing Choices for Older Canadians, CMHC (1988) outlines a range of retirement housing forms and financial mechanisms for increasing affordability. In the case of owners, key findings concerning the fourteen options inquired about were as follows:

- while approximately one-third to one-half of the owners in all three regions expressed an interest in sheltered housing, in congregate housing, and in purchasing a unit in retirement housing, only from a quarter to a third would consider moving into a garden suite,

purchasing a smaller home, or in the case of CKRD and WPC, purchasing a mobile home. Less than 20% would consider purchasing shares in co-op housing or moving into an Abbeyfield House;

• among options enabling aging in place with revenue, homesharing was the most popular in all three regions. Approximately one-quarter of the owners in each region said they would consider this option. Only from 12.7% to 17.9% in any of the three regions would, however, consider a reverse annuity mortgage; only from 5.9% to 20.5, a life tenancy arrangement, while less than 11% would consider adding a revenue suite or deferring their property taxes.

CMHC might be well advised to take into consideration findings from this study concerning owners' feelings about these housing options. In doing so, it is instructive to consider the responses of Seniors' Survey respondents in conjunction with those of owners from urban centres in their respective provinces. Table 27 shows Seniors' Survey data as well as data gathered in a cross-Canada focus group study of elderly homeowners (Gutman, Milstein and Doyle, 1987). As can be seen, while there are differences between rural and urban respondents from Nova Scotia on four of the seven items, in the case of B.C. and Ontario with the exception of differences between CKRD and Vancouver for homesharing and mobile homes, and WPC and Toronto for mobile homes, the proportion of respondents in the two studies who would consider each of the options is strikingly similar.

As previously mentioned, however, caution must be exercised in interpreting even those data showing substantial proportions in both studies with interest in a particular option. This is because percentages for each option are a composite of respondents who said "yes" and those who said only "maybe" when asked if they, personally, would consider it. As indicated in Appendix 1, and in the report of the focus group study, for most

options, the proportion saying "maybe" was equal to or exceeded the proportion saying "yes".

It should also be noted that of the options renters were asked about, only sheltered housing and congregate housing were of interest to a third or more of the respondents. Interest in the other six options ranged from a low of 4.2% for co-op housing among renters from WPC to a high of 26.3% for purchase of a unit in retirement housing among renters from KC.



Table 27

Rural and Urban Seniors Feelings About Selected  
Housing Options (owners only)

	B.C.		Ontario		Nova Scotia	
	CKRD (n=175)	Vancouver (n=29)	WPC (n=102)	Toronto (n=32)	KC (n=19)	Halifax (n=19)
Purchase of unit in retirement housing	48.6	48.2	52.0	43.8	33.3	68.4
Buying smaller house	24.6	20.6	21.6	31.2	15.4	57.9
Mobile home	30.3	10.2	28.4	9.3	12.8	10.5
Homesharing	24.6	3.4	20.6	18.8	20.5	21.0
Reverse annuity mortgage	13.1	10.3	12.7	15.6	17.9	42.1
Life tenancy arrangement	9.1	10.3	5.9	15.6	20.5	15.0
Adding a suite	9.7	6.9	10.8	9.3	5.6	32.0

Data Source: Rural - field tests of Seniors' Survey; urban - Focus group study of older homeowners (Gutman, Milstein and Doyle, 1987).

#### 5.4 Key Findings Related to Support Services and Transportation

In the area of support services and transportation, perhaps the most important findings from the study are that:

- elderly renters occupying single family detached houses or duplexes, townhouses or rowhouses have housing related needs that are more similar to those of owners than to renters occupying apartments;
- the areas of greatest unmet need for persons occupying single family houses, duplexes, townhouses or rowhouses are for help with heavy cleaning, help with snow removal, help with home repairs and help with yardwork/outside maintenance;
- even among renters in apartments, help with heavy cleaning is needed; and,
- for both owners and renters, but particularly for renters, there is a need for help with transportation.

From the data asking where respondents go for services and how they get there, it appears that renters cope with their transportation difficulties by relying primarily on those services available in their home community. While to be sure, this is an adaptive response, it is one reflecting a lack of options.

Any assistance that CMHC can provide small communities in increasing the supply of accessible and affordable transportation (and other needed support services) would likely be welcomed by the rural elderly.

The data also highlight a need for CMHC and others to consider elderly persons renting single family houses or duplexes, townhouses or rowhouses separately from those renting apartments when estimating service needs.

### 5.5 Key Findings Related to Planning for the Future

Only a small proportion of the respondents (14.6%) indicated that they had plans to change their housing. For most of these, it was anticipated that a move would not take place for 5 or more years. When it did, however, most indicated that it would be a short-distance move, that is, that they would remain in the same town or region. Aging in place, in other words, was the dominant theme for these, as for most seniors. This in turn, has major implications for rural communities, among these, the need to increase the supply of housing. While a variety of housing forms were identified as what respondents would be seeking when they moved, the most common among these were apartments, followed by seniors housing (also likely apartments).

This suggests that in planning for the future, small communities and CMHC should be placing more emphasis on ascertaining the characteristics and needs of elderly apartment dwellers and, more generally renters in rural settings.

Because up to now, approximately 90% of rural seniors have lived in single-family dwellings which they own (Rowles, 1984), elderly rural apartment dwellers and more generally, elderly rural renters are an essentially unknown group, particularly in Canada.

It is important to ascertain the extent to which those renters who participated in the present study can be considered representative of the rural elderly renter population.

As noted in chapter 2, most of the renters who participated in this study were living in complexes specifically designated for seniors or settings comprised mostly of seniors. Is this typical of the rural situation? If not, are there important differences between rural seniors who chose to live in age segregated as compared with age integrated settings?

In CKRD, 23.1% of renters were living in detached houses; 15.4% in CKRD and 10.5% in KC were living in a duplex, rowhouse or townhouse. Do these individuals differ from those who choose to live in multi-unit apartment blocks?

As Rowles (1984) points out, there is a need for researchers to broaden the range of rural environments considered in regard to seniors, for example to distinguish between old people living in small towns (the focus of most research to date) and those who live in isolated open country settings. As he notes:

Specific site differences between individual rural old people (for example, between those who have a neighbour within visual range and those who do not) may account for important variations in lifestyle and environmental experience (p. 151).

Additionally, he identifies a need for research on sub-populations of the rural elderly such as, for example, elderly men (especially widowers) and return migrants.

Finally, he points out that it is important to guard against what he terms "nostalgic romanticism" and to recognize that technological and cultural change is leading to increasing homogeneity between rural and urban environments. As he states:

... the supermarket in the rural small town, part of a corporate conglomerate, may differ very little from another store in the chain located in a suburban shopping mall or inner city neighbourhood ... elderly ladies in both urban and rural settings hurry home from the nutrition site to watch the same soap operas on their color television ... While bucolic Rockwellian images - of the friendly store and post office and social integration within a supportive society focused on family, neighbours, and church - may grace our fond (although frequently erroneous) perceptions of life in the rural communities of past generations, we should not allow such images to obscure the changing realities of old age in contemporary rural [North] America. (p. 152).

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## REFERENCES

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## APPENDIX 1

## APPENDIX 1

Housing Option Preferences, Seniors' Survey Respondents,  
by Tenure Type and Region, all Response Categories

	Owners				Renters		
	CKRD (n=175)	WPC (n=102)	KC (n=36)		CKRD* (n=13)	WPC (n=72)	KC (n=19)
<b>Options for both Owners and Renters</b>							
<u>Sheltered Housing</u>							
Yes	25.1	22.5	30.6	-	19.4	42.1	
Maybe	29.7	29.4	11.1	-	11.1	5.3	
No	37.7	38.2	50.0	-	36.1	47.4	
No response	7.4	9.8	8.3	-	33.3	5.3	
<u>Congregate Housing</u>							
Yes	21.7	17.6	22.2	-	18.1	36.8	
Maybe	25.7	27.5	16.7	-	16.7	5.3	
No	42.9	43.1	50.0	-	26.4	42.1	
No response	9.7	11.8	11.1	-	38.9	15.3	
<u>Purchasing Unit in Retirement Housing</u>							
Yes	14.9	18.6	13.9	-	8.3	10.5	
Maybe	33.7	33.3	22.2	-	5.6	15.8	
No	47.4	39.2	52.8	-	52.8	68.4	
No response	4.0	8.8	11.1	-	33.3	5.3	
<u>Hire Live-In Housekeeper</u>							
Yes	2.3	8.8	16.7	-	4.2	10.5	
Maybe	13.1	17.6	22.2	-	5.6	5.3	
No	74.3	58.8	52.8	-	55.6	78.9	
No response	10.3	14.7	8.3	-	34.7	5.3	
<u>Abbeyfield</u>							
Yes	4.0	2.9	5.6	-	9.7	10.5	
Maybe	7.4	15.7	16.7	-	2.8	0.0	
No	76.6	65.7	63.9	-	50.0	78.9	
No response	12.0	15.7	13.9	-	37.5	10.5	
<u>Garden Suite</u>							
Yes	14.3	19.6	19.4	-	11.1	5.3	
Maybe	9.7	14.7	11.1	-	5.6	15.8	
No	68.6	54.9	66.1	-	51.4	63.2	
No Response	7.4	10.8	8.3	-	31.9	15.8	



## APPENDIX 1 (cont'd)

Housing Option Preferences, Seniors' Survey Respondents,  
by Tenure Type and Region, all Response Categories

	Owners			Renters		
	CKRD (n=175)	WPC (n=102)	KC (n=36)	CKRD* (n=13)	WPC (n=72)	KC (n=19)
<b>Options for both Owners and Renters (cont'd)</b>						
<u>Mobile Home</u>						
Yes	15.4	6.9	5.6	-	8.3	5.3
Maybe	14.9	21.6	8.3	-	2.8	10.5
No	60.6	60.8	80.6	-	58.3	78.9
No Response	9.1	10.8	5.6	-	30.6	5.3
<u>Co-Op</u>						
Yes	3.4	2.9	5.6	-	1.4	5.3
Maybe	9.7	15.7	11.1	-	2.8	5.3
No	79.4	73.5	75.0	-	63.9	84.2
No Response	7.4	7.8	8.3	-	31.9	5.3
<b>Option for Owners Only</b>						
<u>Homesharing</u>						
Yes	5.1	4.9	13.9			
Maybe	19.4	15.7	8.3			
No	73.7	72.5	63.9			
No response	1.7	6.9	13.9			
<u>Adding a Suite</u>						
Yes	4.6	2.0	5.6			
Maybe	5.1	8.8	0.0			
No	87.4	83.3	83.3			
No response	2.9	5.8	11.1			
<u>Reverse Annuity Mortgage</u>						
Yes	3.4	3.9	2.8			
Maybe	9.7	8.7	16.7			
No	81.7	77.5	63.9			
No response	5.1	9.8	16.7			
<u>Life Tenancy Agreement</u>						
Yes	2.3	0.0	11.1			
Maybe	6.9	5.9	11.1			
No	85.7	86.3	63.9			
No response	5.1	7.8	13.9			

## APPENDIX 1 (cont'd)

Housing Option Preferences, Seniors' Survey Respondents,  
by Tenure Type and Region, all Response Categories

	Owners			Renters		
	CKRD (n=175)	WPC (n=102)	KC (n=36)	CKRD* (n=13)	WPC (n=72)	KC (n=19)
<b>Options for Owners Only (cont'd)</b>						
<u>Buying a Smaller House</u>						
Yes	14.9	9.8	13.9			
Maybe	6.3	11.8	2.8			
No	75.4	68.6	63.9			
No Response	3.4	9.8	19.4			

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\* due to an error in the CKRD questionnaire, renters were inadvertently told to skip these questions.

## APPENDIX 2

How Seniors' Survey Respondents Get To Selected  
Services in Good and Bad Weather, by Tenure Type and Region

Service		Owners			Renters		
		CKRD (n=175)	WPC (n=102)	KC (n=36)	CKRD (n=13)	WPC (n=72)	KC (n=19)
<u>To Doctor %</u>							
Walk	G	22.9	5.9	16.7	23.1	16.7	21.1
	B	16.6	5.9	16.7	23.1	16.7	5.3
Drive self	G	49.7	73.5	52.8	38.5	33.3	47.4
	B	46.9	70.6	44.4	30.8	25.0	31.6
Spouse drives	G	8.6	6.9	5.6	0.0	0.0	5.3
	B	9.7	7.8	5.6	7.7	0.0	5.3
Others drive	G	13.7	11.8	16.7	30.8	23.6	5.3
	B	18.3	12.7	25.0	30.8	27.8	10.5
Taxi	G	0.6	0.0	5.6	0.0	15.3	10.5
	B	2.3	1.0	5.6	0.0	19.4	36.8
Regular Bus	G	1.1	0.0	2.8	7.7	0.0	10.5
	B	3.4	0.0	2.8	7.7	0.0	10.5
No response	G	3.4	2.0	0.0	0.0	11.1	0.0
	B	2.9	2.0	0.0	0.0	11.1	0.0
<u>To Post Office %</u>							
Walk	G	47.4	27.5	30.6	23.1	33.3	26.3
	B	39.4	25.5	25.0	23.1	33.3	10.5
Drive self	G	36.0	56.9	44.4	38.5	25.0	42.1
	B	35.4	55.0	47.2	30.8	20.8	31.6
Spouse drives	G	4.0	5.9	0.0	0.0	0.0	5.3
	B	5.1	6.9	2.8	7.7	0.0	5.3
Others drive	G	7.4	6.9	13.9	30.8	12.5	5.3
	B	10.3	9.8	13.9	30.8	16.7	5.3
Taxi	G	0.0	0.0	0.0	0.0	8.3	10.5
	B	1.7	1.0	0.0	0.0	9.7	36.8
Regular Bus	G	1.1	0.0	0.0	7.7	0.0	5.3
	B	4.0	0.0	0.0	7.7	0.0	10.5

## APPENDIX 2 (cont'd)

How Seniors' Survey Respondents Get To Selected  
Services in Good and Bad Weather, by Tenure Type and Region

Service (cont'd)		Owners			Renters		
		CKRD (n=175)	WPC (n=102)	KC (n=36)	CKRD (n=13)	WPC (n=72)	KC (n=19)
No response	G	4.0	2.9	11.1	0.0	20.0	5.3
	B	4.0	1.0	11.1	0.0	19.4	0.0
<u>To drug store %</u>							
Walk	G	21.7	10.8	25.0	30.8	18.1	21.1
	B	14.3	9.8	19.4	30.8	20.8	15.8
Drive self	G	48.6	69.6	52.8	38.5	36.1	42.1
	B	48.6	67.6	44.4	30.8	29.2	36.8
Spouse drives	G	10.3	6.9	0.0	0.0	0.0	5.3
	B	10.9	7.8	2.8	7.7	0.0	5.3
Others drive	G	14.9	11.8	16.7	23.1	20.8	5.3
	B	17.7	12.7	27.8	23.1	25.0	5.3
Taxi	G	0.0	0.0	2.8	0.0	11.1	15.8
	B	1.1	1.0	2.8	0.0	12.5	31.6
Regular Bus	G	1.1	0.0	0.0	7.7	0.0	10.5
	B	4.0	0.0	0.0	7.7	0.0	5.3
No response	G	3.4	1.0	2.8	0.0	13.9	0.0
	B	3.4	1.0	2.8	0.0	12.5	0.0
<u>To bank %</u>							
Walk	G	21.7	24.5	25.0	30.8	36.1	21.1
	B	16.0	23.5	19.4	30.8	37.5	10.5
Drive self	G	49.1	62.7	52.8	38.5	27.8	42.1
	B	49.1	60.8	52.8	30.8	20.8	31.6
Spouse drives	G	9.7	4.9	0.0	0.0	1.4	5.3
	B	9.7	5.9	2.8	7.7	1.4	5.3
Others drive	G	13.1	6.9	16.7	23.1	12.5	10.5
	B	15.4	8.8	19.4	23.1	13.9	5.3

## APPENDIX 2 (cont'd)

How Seniors' Survey Respondents Get To Selected  
Services in Good and Bad Weather, by Tenure Type and Region

Service (cont'd)		Owners			Renters		
		CKRD (n=175)	WPC (n=102)	KC (n=36)	CKRD (n=13)	WPC (n=72)	KC (n=19)
Taxi	G	0.6	0.0	2.8	0.0	11.1	10.5
	B	1.1	0.0	2.8	0.0	16.7	42.1
Regular Bus	G	1.1	0.0	0.0	7.7	0.0	5.3
	B	4.6	0.0	0.0	7.7	0.0	5.3
No response	G	4.6	1.0	2.8	0.0	11.1	5.3
	B	4.0	1.0	2.8	0.0	9.7	0.0
<u>To seniors' centre</u>							
Walk	G	28.0	7.0	13.9	7.7	15.3	5.3
	B	24.0	8.8	11.1	7.7	18.1	0.0
Drive self	G	25.1	35.3	13.9	23.1	23.6	26.3
	B	26.3	34.3	13.9	23.1	20.8	26.3
Spouse drives	G	3.4	4.9	0.0	0.0	1.4	0.0
	B	3.4	5.9	2.8	0.0	1.4	0.0
Others drive	G	4.6	4.9	5.6	30.8	11.1	5.3
	B	6.3	5.9	5.6	30.8	12.5	5.3
Taxi	G	0.0	0.0	0.0	0.0	4.2	0.0
	B	0.0	0.0	0.0	0.0	5.6	10.5
Regular Bus	G	1.1	0.0	0.0	7.7	0.0	15.8
	B	2.9	0.0	0.0	7.7	0.0	10.5
No response	G	37.7	47.1	66.7	30.8	44.4	47.4
	B	37.1	45.1	66.7	30.8	41.7	47.4
<u>To church %</u>							
Walk	G	31.4	17.6	27.8	23.1	27.8	21.1
	B	28.0	16.7	22.2	23.1	27.8	10.5
Drive self	G	26.9	62.7	44.4	15.4	26.4	31.6
	B	25.1	60.8	47.2	15.4	23.6	21.1
Spouse drives	G	3.4	8.8	0.0	0.0	2.8	0.0
	B	4.0	9.8	2.8	0.0	2.8	0.0

## APPENDIX 2 (cont'd)

How Seniors' Survey Respondents Get To Selected  
Services in Good and Bad Weather, by Tenure Type and Region

Service (cont'd)		Owners			Renters		
		CKRD (n=175)	WPC (n=102)	KC (n=36)	CKRD (n=13)	WPC (n=72)	KC (n=19)
Others drive	G	6.3	7.8	5.6	23.1	16.7	15.8
	B	9.7	9.8	5.6	23.1	18.1	15.8
Taxi	G	0.0	0.0	2.8	0.0	5.6	5.3
	B	0.0	0.0	2.8	0.0	8.3	26.3
Regular Bus	G	0.6	0.0	0.0	0.0	0.0	5.3
	B	2.3	0.0	0.0	0.0	0.0	5.3
No response	G	31.4	2.9	19.4	38.5	20.8	21.1
	B	30.9	2.9	19.4	38.5	19.4	21.1

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Note 1) G = in good weather; B = in bad weather  
 2) see Table 21 for information on mode of transportation to the grocery store