

THE UNIVERSITY OF MANITOBA

THE SHELTER CONCERNS OF LOW-INCOME, ELDERLY  
HOMEOWNERS: KEY ISSUES IN THE DELIVERY OF  
HOUSING PROGRAMS

BY

© FARLEY M. CATES

A THESIS

SUBMITTED TO THE FACULTY OF GRADUATE  
STUDIES IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE DEGREE OF MASTER  
OF CITY PLANNING

DEPARTMENT OF CITY PLANNING

WINNIPEG, MANITOBA

APRIL 1981



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## ACKNOWLEDGEMENTS

I would like to express my gratitude to those persons who gave generously of their time in the preparation of this thesis. My thesis committee consisted of Professor Mario Carvalho, Department of City Planning; Professor Pete Hudson, School of Social Work, University of Manitoba, and Mr. Karl Falk, Canada Mortgage and Housing Corporation. I would like to thank them. I would also like to thank Professor Frank Burke, Department of English, for his assistance.

The persons involved in administering the housing programs provided me with valuable information. In addition the centre coordinators from the Age and Opportunity Centre were most helpful in arranging interviews and discussing the objectives for the interviews. A special thank you is owed to Maria Rogers of the Main Street Senior Centre.

Thank you to Janice Bell for typing the first draft of this thesis, and especially to Valerie Burke for preparing the final version and whose help was appreciated when I encountered several stumbling blocks. A special note of thanks is owed to my parents, Luba and Ted Cates, for their understanding and assistance.

The Canada Mortgage and Housing Corporation provided me with a great deal of financial support under their Student Scholarship Program.

Finally, I wish to offer a strong thank you to the elderly homeowners who agreed to be interviewed for this thesis. Without their assistance the research could not have become a reality.

## ABSTRACT

The objectives of this thesis are:

1. to determine the nature of low-income elderly homeowners' concerns
2. to examine relevant housing programs in light of their strengths and inadequacies when dealing with low-income, elderly homeowners as consumers of services
3. to ascertain the ways in which housing programs can better meet the concerns of low-income, elderly homeowners.

There is little research addressed specifically to the issues surrounding elderly homeownership. Therefore, data was collected through an extensive interdisciplinary literature review, and interviews with persons working with the elderly, administrators of housing programs, and low-income, elderly homeowners. The interviews with the homeowners document their perceptions of housing needs and highlight the factors involved in maintaining their homes on a fixed income.

The results of the research indicate that:

1. the home can benefit the elderly individual's progression through retirement from a psychological perspective
2. the provision of adequate housing programs is necessary in reinforcing a sense of financial security for elderly homeowners

having difficulty coping with needed repair and maintenance work

3. the over-regulation of housing programs limits their accessibility.

The thesis concludes that housing programs, have for the most part, overlooked the emotional, psychological, and financial aspects of elderly homeownership. If housing programs are to succeed, they must be aligned with the needs of those they intend to serve.

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## CHAPTER ONE

### INTRODUCTION

#### The Premise

As of the last few decades, the makeup of the Canadian household has been changing. The traditional extended family household with parents, children and grandparents sharing a common dwelling is no longer prevalent. The breakup of the extended family, in favour of the nuclear family, is resulting in a situation whereby more elderly persons are living within their own households. One denouement of this situation is the increasing number of elderly homeowners.

At the same time, many elderly homeowners are forced to contend with the monetary and physical upkeep of their dwellings, without assistance from children and grandchildren who normally would have shared the dwellings years ago. Dulude (Women and Aging: A Report on the Rest of Our Lives), notes that:

Whenever the subject of old people's housing conditions [and concerns] comes up, someone is always sure to comment that the problem is one quite new which did not exist before the breakup of extended family households (Dulude, 1978:62).

This is echoed by the Canadian Council on Social Development (A Review of Canadian Social Housing Policy):

Some of the deterioration in housing affordability. . . has

been caused by the formation (often continued) of independent households by many low-income people. . . elderly people no longer welcome in their children's homes, or whose children have moved to a different locale, are good examples. . . (C.C.S.D., 1977:154).

Elderly homeowners who have maintained a household large enough for a growing family, now find their dwellings empty and often burdensome. The home can be a great expense for those with limited incomes. Repair work and general maintenance on the dwelling is often an ongoing task for which the elderly can incur great expenses. For some, the only choice is to relocate to rented premises in order to relieve the pressure of shelter related expenditures. Yet, there are those who desire to continue inhabiting their owned dwellings and might even do so at the expense of a physically deteriorating dwelling. "Whether immigrant or native born, older Canadians retain a commitment to their homes, even when they may no longer have the strength or money to maintain them properly" (Allentuck, 1977:107).

At the 1968 Canadian National Conference on Housing, a set of principles was enunciated (C.C.S.D., 1977:153). The major ones were:

1. Every Canadian, regardless of income, has a right to adequate housing in a suitable environment
2. . . . every household has a right to housing without committing more than a reasonable proportion of its income to it
3. Every Canadian has the right to security of tenure

The above statements contain some important implications for

elderly homeowners. Often, research devoted to the housing concerns of the elderly states that the elderly should have a choice of alternate solutions to their dwelling arrangements. Many of these solutions focus on the elderly's relocation to apartments or senior citizen housing. The attitude of those advocating this appears to be that the elderly really want a change in their living environment. However, what many elderly homeowners want is an honest commitment in the attitudes of both government and society, which will enable the elderly to continue maintaining their desired role as homeowner.

According to the recent report by the Special Senate Committee on Retirement Age Policies:

To uproot the elderly from their accustomed surroundings is often a cruel if unavoidable act. There is a certain serenity about living with the same furniture and the same neighbours, not necessarily because of their quality but because they are familiar and comfortable. . . There is an aura about old houses and it becomes a part of the people who live in them. If they are forced to conclude after retirement that they can no longer stay in their home . . . they leave something of themselves behind (Senate, 1979:110).

The problems facing elderly homeowners are not housing problems per se. Rather, their problems are concerns which primarily result from their lifestyle and from their general status in society during retirement.

The home is more than a physical object. It is a lifestyle which is ardently held onto by many of the elderly. The home encompasses status, independence, well-being, and security. It is these subjective perceptions by which elderly homeowners judge the benefit of the homes they occupy.

The homeownership role helps to compensate for the many roles which the elderly have been forced to relinquish.

. . . those who grow old in years usually experience a gradual loss of status; status in the labour force is lost; status as a parent greatly diminishes . . . ; status in community disappears as younger men and women take over. . . (C.C.S.D. 1976:5).

For those with low incomes, the role loss is even greater. The stresses associated with retirement can be compounded by the stresses resulting from the burdens of homeownership. The reduced role of the elderly as consumer, their vulnerability to society's labelling of dependency (due to social and economic stresses), reduced incomes, etc., all contribute to their increasing concerns regarding accomodation.

Public responses to the shelter concerns and needs of elderly homeowners should account for the general frustrations encountered not only by this subgroup, but by the general aging population. "The concerns that we have about aging are the concerns deeply built into the whole system" (Duhl, 1973:155).

#### Purpose and Objectives

This thesis arises out of a concern for the shelter related problems which elderly homeowners, specifically those with low incomes, face.

To date, there has been a lack of research which addresses itself to the specific issues surrounding elderly homeownership. In addition, although governments are beginning to recognize the importance of making housing programs available to elderly homeowners,

there is very little inquiry and documentation which attempts to understand the elderly as consumers of such programs and services.

This thesis represents an attempt to both explore and determine the nature of the shelter related concerns of elderly homeowners. Correspondingly, the nature of several direct public responses to these concerns is examined, in light of their strengths and inadequacies when dealing with the elderly consumer. Ultimately, the major research goal is to ascertain the ways in which housing programs can better meet the concerns of elderly homeowners.

It should be noted that many of the concerns of elderly homeowners are not inherent to this group. Most of their worries are shared by all elderly. Additionally, some of the concerns of elderly homeowners are encountered by all low-income homeowners, regardless of age. Therefore, the results of this thesis have some direct implications for programs and services which serve not only all low-income homeowners, but all elderly persons.

The research also investigates some of the suppositions directed at the elderly. For example, the case has been put forth that mere income maintenance is the solution to the shelter problems of the elderly. This presupposes that the root cause of the problems facing elderly, low-income homeowners is simply the lack of adequate income.

Although the thesis is concerned with the problems facing elderly homeowners, attention is focussed on the situation of those with low incomes. In addition, the investigation will illustrate the varied circumstances which exist for married, single, and widowed homeowners.

### Methodology

Much of the research devoted to the shelter concerns of the elderly has focussed on those who either rent in the community at large, reside in senior citizen housing, or live within institutions. Elderly homeownership has rarely been taken as a focus of research in and of itself.

Therefore, in order to gather material for this research, it was necessary to utilize several methodologies:

1. An extensive literature review
2. Interviews with persons working in the area of aging, and with persons administering programs benefitting low-income elderly homeowners
3. Interviews with elderly homeowners, specifically those with low incomes

The review of available literature is not restricted to any one discipline. Rather, various fields are brought together including: social gerontology, economics, sociology, community planning, political economy, planning theory, etc. One of the "hidden" objectives behind this investigation is to illustrate the importance of interdisciplinary research to the topic at hand. Elderly homeownership is only one facet within the realm of aging and its corresponding concerns.

The interviews with professionals working for the three levels of government and for agencies such as the Age and Opportunity Centre, proved extremely valuable. Several problems associated with the delivery of housing programs to elderly homeowners were identified,

which could not have been discovered during the analysis of available literature.

Interviews with elderly homeowners provided much of the empirical data for this study. The interview responses were illustrative, determining: the relative importance of the elderly's shelter concerns, how the homeowners responded to the delivery of housing programs, and specific issues concerning program inadequacies which required resolution.

The interviews were based on a small number of elderly homeowners, who were selected because they were committed to remaining in their role as homeowners. As such, the responses were biased towards continued homeownership.

#### Outline

The following chapter offers a demographic and economic profile of the elderly in Canada. Attention is focussed on the incidence of elderly homeownership for both Canada and Winnipeg. Changes over time in the number of homeowners is highlighted. In addition, the low-income status within this group is examined.

Chapter Three attempts to illustrate the relationship between elderly homeownership and theories of the aging process. Homeownership is examined as a "role" which helps compensate for the numerous roles which the elderly surrender in retirement. Of importance, are the ways in which the home contributes to the elderly's continued involvement within the community and society.

Chapter Four details the issues concerning the shelter

problems of elderly homeowners, with particular facts pertinent to both the low-income elderly and single females. Key topics regarding the delivery of programs to the elderly homeowner are outlined. These include: lack of availability, fragmentation, and lack of information. The chapter concludes with an examination of four programs which directly attempt to relieve the shelter concerns of low-income homeowners in Winnipeg. These programs were chosen for analysis because they have been utilized largely by low-income, elderly homeowners (over 50% of program recipients).

The methodology for the homeowner interviews is outlined in Chapter Five. The research objectives and the choice of research method are explained. As well, the procedures involved in both the selection of respondents and the interview format are delineated. The chapter concludes with a profile of the homeowners who were interviewed.

The interview findings are presented in Chapter Six. These findings are of considerable significance due to the fact that elderly homeowners have never been consulted formally, as to the exact nature of their housing concerns, and their attitudes toward government housing programs. The strength of this information rests on the qualitative messages it depicts. Therefore, presentation of the data, while often quantitative, is aimed at illustrating the relative importance which interviewees give to various types of public responses to their shelter concerns.

Chapter Seven outlines the results of this study. The conclusions are an analysis of the interview findings in terms of the

issues raised in the literature. A number of recommendations are detailed regarding needed improvements in the delivery of shelter related programs to low-income, elderly homeowners.

## CHAPTER TWO

### BACKGROUND TO THE STUDY

The purpose of this chapter is to compile statistical data from available sources in order to highlight factors and trends which are important to the issue of elderly homeownership in Canada.

The discussion begins with an examination of the composition of Canada's elderly population with reference to their economic circumstances. This examination is not exhaustive, but merely serves to provide a basic frame-of-reference for this chapter, and discussions in future chapters.

In the remaining sections, attention is focussed on elderly homeownership at both the national and local levels, with emphasis on the situation of low-income homeowners.

#### Demographic and Economic Composition of Canada's Elderly

Canada's elderly (65 and over) population has been increasing steadily. In 1961 there were over 1,391,000 elderly accounting for 7.6% of the total population (Denton and Spender, 1980:table 1). By 1971 there were over 1.7 million elderly or 8.1% of the population. The elderly population is expected to increase in 1981 and 1991 to 2, 311,000 (9.3%) and 3, 011,000 (10.7%) persons respectively.

Within the growth of the elderly population, is an important

difference in its composition. According to the Science Council of Canada: "Until 1951, males and females made up approximately equal proportions of the elderly population. Since that time, however, the percentage of elderly females has increased, and is expected to continue to increase . . . " (Auerbach and Gerber, 1976:8).

Women tend to live longer than men, and the gap between their life expectancies is widening. In 1976 elderly men accounted for 3.8% of the population, whereas the percentage for elderly women was 4.9<sup>1</sup> (Denton and Spencer, 1980:21).

In practical terms, this indicates an increase in the number of widows, and a corresponding decrease in the number of widowers. Between 1961 and 1976 the percentage of elderly females who were widowed increased from 48.3% to 49.8%. At the same time, the percentage for widowers decreased from 20.4% to 15.2% (Statistics Canada, 1977:table 26; and 1978:table 22).

The implications are significant with regard to elderly homeownership. Inevitably, the increase in the number of widows means that more single women will assume homeownership, and will comprise a larger percentage of all elderly homeowners.

Another important change, in the makeup of the aged population, concerns the "young-old" (under 75) and the "old-old" (over 75). The percentage of older elderly is expected to increase from 37% in 1976 to 39% in 1986, and to approximately 46% by 2001<sup>2</sup> (Denton and Spencer, 1980:table 2). This means that more elderly homeowners could be in the over-75 category provided, of course, that future elderly wish to continue inhabiting their homes for as

long as possible. If this should be the case, then there will be more elderly homeowners who because of their advanced age, may have difficulty maintaining their homes (e.g., inability to manage repairs due to health, etc.).

The economic situation of Canada's elderly also reflects key differences dependent on age, sex, and marital status. Numerous studies focus on these differences. (Brown, How Much Choice? Retirement Policies in Canada; Ross, Canadian Fact Book on Poverty; Bairstow, Demographic and Economic Aspects of Housing Canada's Elderly; Dulude, Women and Aging: A Report on the Rest of Our Lives; Stone and MacLean, Future Income Prospects for Canada's Senior Citizens.)

In 1975 61% of all elderly, non-married individuals and 22% of elderly couples, approximately half of all elderly persons, were living in poverty <sup>3</sup> (Powell and Martin, 1980:209). Nearly 75% of non-married individuals were women. If one considers only the situation of families with heads aged 65 and older and elderly, unattached individuals (excluding those living in families with heads under 65), one finds about 39% of this group living below the poverty line (Stone and MacLean, 1979:29).

The situation for unattached older persons not living in economic <sup>4</sup> families is especially severe, since they are truly on their own. In 1975 more than 40% of these persons had incomes below the poverty line. For the over-70 group the figure was over 50% (ibid.:31).

In 1976 over 99% of Canada's elderly were in receipt of money income: pension payments, social assistance, investment

interest, etc. (ibid.:xii). The median <sup>5</sup> money income of individual recipients aged 65-69 was about half the average income received by persons over 15--\$3,732 as opposed to \$7,151 (ibid.:xii). In fact, the median income for pre-retired persons aged 55-64 stood at \$8,313. Elderly persons over 70 received a median income of only \$3,035.

However, the income differences between elderly men and women were even more drastic. In the group aged 65-69 the median income for males and females was \$6,299 and approximately \$2,700 respectively. For elderly individuals aged 70 and over, the difference was \$3,792 for males as against \$2,659 for females (ibid.: 18). The higher income level for males was due to the higher percentages who were employed, <sup>6</sup> greater private and public pension payments, etc.

Families with heads aged 65 and over had a median income of \$8,272 in 1976 (ibid.:table 2.2). This was half the overall median income for Canadian families (\$16,954). Families with heads aged 55-64 received median incomes of \$16,441.

The only differentiation to be made between elderly male and female heads of families concerns declines and increases in family income. Generally, female-headed, elderly (over-70) families have enjoyed incomes which were higher than male-headed elderly (over-70) families. However, the gap between respective incomes is slowly closing <sup>7</sup> (ibid.:22).

This economic picture of elderly Canadians is not exhaustive, but serves to illustrate the low-income status that many elderly persons face. The implications for the elderly vis-à-vis housing,

particularly homeownership, are immense.

The vast majority of the elderly wish to continue living as they did before retirement, but they cannot because of the lack of income . . . Physical impairment and the aging process do not contribute as much to the loss of status and insecurity for the elderly nearly as much as their inability to pay for the maintenance of their status and independence (C.C.S.D., 1976:xiv).

The pockets of low income which exist within the elderly population--unattached individuals, women over 70, etc.--affect the ability of many elderly to continue owning a home. Low incomes do not always permit the necessary expenditures in order to maintain a home properly. This will be discussed in detail in Chapter Four.

#### Elderly Homeownership in Canada

According to the 1971 census, there were 978,485 elderly-headed households in Canada (Statistics Canada, 1975a:table 35-1). Elderly homeowners accounted for 662,915 or 67.8% of total elderly households.

By 1976, the number of elderly households had increased by 20.5% (or 200,290) to 1,178,775 households (Statistics Canada, 1978b; table 13-1). At the same time, homeownership was enlarged by only 14.3% (or 94,935) to 757,850 dwellings. Homeowners now accounted for 64.3% of all elderly households. This represented a percentage decrease of approximately 5.2% since 1971. <sup>8</sup>

Therefore, while the number of elderly households is on the increase in Canada, greater proportions of the elderly are becoming renters as opposed to homeowners. Several researchers (Dulude, 1978; Brown, 1975) allude to the increasing inability for elderly homeowners to incur the cost or burden of homeownership. This will be examined

in detail in Chapter Four and Chapter Six.

Table 1 examines the incidence of elderly homeownership amongst single-person and couple households, below and above the poverty line <sup>9</sup>. The results of the 1972 Statistics Canada consumer finance survey are the only published figures <sup>10</sup>, to the best of this author's knowledge, which examine homeownership below and above the poverty line.

According to the survey, 31.2% of all elderly households were homeowners with incomes below the poverty line. This accounted for approximately 46% of total elderly homeownership.

Only 55.1% of single-person households owned their dwellings, whereas 78.5% of elderly couples were homeowners. Correspondingly, nearly two-thirds of all elderly homeowners were couples. However, 60% of single-person homeowners and only 38% of married homeowners had incomes below the poverty line. The greater income that elderly couples receive, in comparison to single elderly persons, might be one explanation concerning the higher rate of homeownership for married elderly persons (Podoluk, 1966; Brown, 1975; Yudelman, 1974). The larger income would permit couples to meet the costs associated with homeownership more easily.

The percentage of homeowners without mortgages was higher for those with low incomes, especially single persons. Yet, the percentage of homeowners with dwellings of low market value was greatest for single-person households below the poverty line. While 30.1% of couples above the poverty line had homes valued at under \$15,000, the corresponding percentage for low-income, single persons

TABLE 1

ELDERLY HOMEOWNERSHIP IN CANADA FOR 1972 AMONG  
SINGLE-PERSON AND COUPLE HOUSEHOLDS,  
BELOW AND ABOVE THE POVERTY LINE

	Below Poverty Line		Above Poverty Line	
	Singles	Couples	Singles	Couples
% Distribution of:				
Total elderly households	25.2	21.9	18.6	34.3
Total single households	57.6		42.4	
Total couple households		39.0		61.0
% who are homeowners in each category	57.6	76.6	52.0	79.8
Distribution of homeowners as a % of total households	14.5	16.7	9.6	27.3
Distribution of single home- owners as a % of total single households	33.1		22.0	
Distribution of couple home- owners as a % of total couple households		29.8		48.7
Distribution of total elderly homeownership	21.3	24.6	14.1	40.0
Homeowners without mortgage	95.7	93.8	91.2	89.1
Market value of home in each category:				
-\$15,000	60.2	55.9	44.7	30.1
\$15,000-\$25,000	23.8	23.6	27.1	38.6
\$25,000 plus	16.0	19.6	28.3	31.2

SOURCE: Statistics Canada, Urban Family Expenditure on Shelter and Household Durables. Consumer Finance Survey, 1972. Reprinted in: C.C.S.D., 1976:116-117.

was 60.2%. Likewise, only 16.0% of single-person households below the poverty line owned homes valued at over \$25,000, whereas the percentage for couples above the poverty line stood at 31.2%.

Therefore, the homeownership assets (equity) of owner-occupied households below the poverty line is less than that of homeowners above the poverty line. In addition, this factor may explain why there appears to be more dwellings in need of repair which are owned by single elderly, than by elderly couples (Podoluk, 1966:113).

#### The Situation for Winnipeg

A detailed profile of elderly homeownership in Winnipeg is examined in this section.

According to the 1971 census, there were 29,670 elderly-headed households in Winnipeg (Statistics Canada, 1975:table 36-12). Of that figure, 17,525 or 59% were homeowners. Elderly homeownership accounted for approximately 17.9% of total homeownership in Winnipeg.

There was a difference in the rate of elderly homeownership amongst male and female, household heads. Male heads accounted for 69.3% of total owner-occupied households. The rate of homeownership amongst males and females was 68.9% and 44.7% respectively (ibid.: table 36-12).

In 1976 the total number of elderly households increased by nearly 22% (or 6,520) to 36,190 households (Statistics Canada, 1978b: table 14-51). This increase was slightly above the 20.5% increase for all elderly, Canadian households (during the same time span).

Homeownership amongst elderly, Winnipeg households increased by only 12.5% (or 2,190) to 19,715 dwellings. Owner-occupied dwellings accounted for 54.5% of all elderly households. Homeownership, as a proportion of total elderly households, had decreased in Winnipeg by 7.6% since 1971. This decrease was greater than the national average of 5.2%.<sup>11</sup> In 1976 elderly homeownership represented 16.9% of total homeownership in Winnipeg.

The rate of homeownership amongst elderly male and female-headed households stood at 66.2% and 39.6% respectively. These percentages showed a decrease from the 1971 percentages. Therefore, more elderly households were turning to apartments as a form of accommodation.

Male-headed households accounted for 67.6% of total elderly, owner-occupied households, which was a drop from the 1971 percentage of 69.3%. This decrease was the result of the increasing number of elderly widows who were heading owner-occupied households.

Table 2 shows elderly homeownership<sup>12</sup> in Winnipeg for 1976, according to marital status and housing type. Single detached homes accounted for 94.4% of elderly owned dwellings, while the comparable percentage for all owner-occupied dwellings in Winnipeg was 93.1%.

Approximately 61% of elderly homeowners were married. Widowed homeowners accounted for an additional 33.8%. Of importance, is the fact that there were over four times as many homeowners who were widows (4,845) than widowers (1,190). Females represented about 80% of single, non-married homeowners.

TABLE 2

ELDERLY HOMEOWNERSHIP IN WINNIPEG FOR 1976  
 BY SEX AND MARITAL STATUS OF HEAD  
 SHOWING STRUCTURAL TYPE

	Total Dwellings	% of Total (19,005)	Single Detached	Single Attached	Duplex
All households:	19,005	100.0	17,945	280	780
Married (including separated)	11,580	60.9	10,965	190	425
Widowed	6,430	33.8	6,035	75	320
Divorced	170	0.9	165	--	5
Single (never married)	825	4.4	780	15	30
Male: (sub total)	12,900	67.9	12,225	205	470
Married	11,260	59.2	10,670	180	410
Widowed	1,255	6.6	1,190	15	50
Divorced	75	0.4	75	--	--
Single	310	1.7	290	10	10
Female: (sub total)	6,105	32.1	5,720	75	310
Married	320	1.7	295	10	15
Widowed	5,175	27.2	4,845	60	270
Divorced	95	0.5	90	--	5
Single	515	2.7	490	5	20

SOURCE: Statistics Canada. Dwellings and Households for 1976 Census, Cat. #93-804 August 1978; Table 14, Pages 51-53.

Critical to this discussion is the income status of elderly homeowners. The only available data of this kind comes from an analysis of property tax claimants.

Elderly homeowners in urban Manitoba filed 21,957<sup>13</sup> property tax rebate claims for 1976. Figures indicate that 11,207, or just over half of the claimants, had taxable incomes (for 1976) under \$5,000.<sup>14</sup> Since the vast majority of elderly urban homeowners resided in Winnipeg, this figure indicates that a substantial portion of Winnipeg's elderly homeowners were of a lower income status. In other words, even if all elderly urban homeowners outside of Winnipeg had incomes under \$5,000 elderly homeowners residing in Winnipeg would constitute at least 8,000 of that number (11,207).

Important to an examination of income and homeownership is the issue of shelter affordability. According to the Canadian Council on Social Development, although . . .

. . . a precise definition of affordable housing has never been offered by governments in Canada, the Federal government seems to apply 25% of income as a norm. Thus, it is frequently said that no family should have to pay over 25% of its income for adequate housing (C.C.S.D., 1977:19).

However, several housing researchers argue that the 25% rule-of-thumb (for income devoted to shelter) should not apply to the elderly. According to Struyk ("The Housing Expense Burden of Households Headed by the Elderly"), elderly households do not need the same pre-retirement income in order to maintain a similar standard of living in retirement.<sup>15</sup> Rather, the elderly require a maximum of only 80% of pre-retirement earnings (Struyk, 1977:448).

This implies that the 25% figure should be increased to at least 30% ( $25\%/.8$ ).

Table 3 details the housing expenditure (mortgage remaining, utilities, insurance, property taxes) to income ratio for Winnipeg homeowners in 1974. Just over 15% of elderly homeowners had excessive shelter costs.<sup>16</sup> Over 40% of these 2,694 households spent at least 46% of their income on housing.

It should be noted that the housing expenditure data excludes costs that are associated with maintenance and repair of the dwelling. Therefore, when shelter costs (i.e. taxes, utilities, insurance, etc.) become excessive, there is little money left over to pay for needed dwelling repairs.<sup>17</sup> In addition, the high shelter cost is comprised, in part, of utility payments which are costly if the dwelling is old and inefficient to heat due to needed repair and maintenance work (such as insulating, and repairing windows).

TABLE 3

OWNERSHIP HOUSEHOLDS BY EXPENDITURE TO INCOME RATIO  
(E/I) AND AGE OF HOUSEHOLD HEAD FOR 1974

E/I	Under 25	25 - 44	45 - 64	Over 65	Total
- .15	616	15,984	29,276	10,119	55,995
.16 - .20	776	9,887	4,570	2,806	18,039
.21 - .25	451	5,040	2,233	1,045	8,769
.26 - .30	412	2,544	1,408	1,239	5,603
.31 - .35	45	689	1,266	510	2,512
.36 - .40	--	1,063	203	574	1,841
.41 - .45	--	444	316	410	1,170
.46 plus	98	2,011	1,858	1,200	5,167
Total	2,398	37,665	41,130	17,902	99,095

Source: Canada Mortgage and Housing Corporation. "1974 Survey of Housing Units: Cross Tabulation of Dwelling Units and Households" (Survey Area #23 Winnipeg) Ottawa:Program and Market Requirements Division, C.M.H.C.; Table 2.1:7.

#### Concluding Remarks

This chapter has detailed some of the major factors which affect the situation of elderly homeownership.

Of importance, is the economic position with which older homeowners must contend. The low income that a majority of single, elderly persons receive does not account for the fact that their housing costs are often comparable to that of higher income homeowners. This problem is exacerbated by the steady increase in the number of elderly females (as a proportion of total elderly) and

a corresponding increase in the number of widows. More females are becoming homeowners, even though their incomes are generally lower than their male counterparts.

The overall decrease in owner-occupied households, as a percentage of all elderly households, could be an indication that more homeowners are having greater difficulty managing and maintaining their dwellings.

The following chapters examine the nature of the problems facing homeowners and the types of public responses to these problems.

Chapter Three attempts to relate the importance of homeownership to the elderly and theories of the aging process.

Notes

<sup>1</sup> The number of elderly females is growing much faster than that of males. According to Statistics Canada (Canada's Elderly, 1979: Table 2):

	<u>Male</u>	<u>Female</u>
1951	551,303	534,970
1961	674,117	717,037
1971	781,865	962,540
1976	875,405	1,126,940

<sup>2</sup> In fact, if one examines the number of women (over 75) in these percentages, women actually account for 62.2% (in 1976) to 67.4% (in 1981).

<sup>3</sup> The national average for the low-income cut-off (in 1975) was \$3,386 for individuals and \$4,907 for a family of two.

<sup>4</sup> An "economic family" refers to a group of individuals who share a common dwelling and are related by blood, marriage, or adoption. This definition differs from that of a "census family" which refers to a married couple living with never-married children, or one parent living with never-married children. The former definition is more realistic and acceptable since it allows for the pooling of income resources (Stone and MacLean, 1979:20). For example, a widow in an economic family may have a low income, however, her real income is greatly increased if she lives in a higher income household.

<sup>5</sup> Median income was chosen over average income in order to reflect real circumstances, and to avoid a boost in income figures due to high-income elderly.

<sup>6</sup> In 1976, 15% of males and only 3.9% of females received income from involvement in the labour force (Denton and Spencer, 1980: tables 1 and 4).

<sup>7</sup> Due, in part, to more aged males entering the 70-plus group as their life expectancy increases.

<sup>8</sup> In fact, in 1961 homeownership accounted for 74.7% or 491,373 of total elderly households (Ostry and Podoluk, 1966: 115-119).

<sup>9</sup> Those in the lowest income bracket who are required to spend more than 70% of their income on basic necessities.

<sup>10</sup> Although the Ostry-Podoluk report goes into greatest detail for the 1961 census results.

<sup>11</sup> The larger decrease experienced by Winnipeg over that of the national average, can be largely explained by the higher rates of homeownership amongst rural and non urban-centre households

which tend to boost national or provincial averages over those for urban centres.

<sup>12</sup> Homeownership in table 2, excludes ownership of apartments and mobile homes which accounted for 3.6% of elderly homeownership in Winnipeg.

<sup>13</sup> Figures and interpretations were provided to the author by Mr. E. Boschman, analyst with the Department of Finance, Province of Manitoba. These figures cannot be taken as an absolute number for Winnipeg, since there is no breakdown of figures for the city. Rather, the smallest breakdown of figures, concerning elderly homeowners, accounts for all of urban Manitoba (Winnipeg, Brandon, Portage LaPrairie, Flin Flon, and Thompson). Nevertheless, over 80% of elderly, urban homeowners would be residing in Winnipeg. Therefore, figures can be viewed as a general indication of the economic status of Winnipeg's elderly homeowners. It must be emphasized that not all elderly homeowners filed claims. Therefore this figure (21,957) is not the actual number of homeowners.

<sup>14</sup> Only the higher income spouse filed a claim. In addition, taxable income excluded payments from the Guaranteed Income Supplement, Veteran's pensions and social assistance.

<sup>15</sup> Due to such factors as reduced expenses related to: lower taxes, reduced property taxes, not working, etc.

<sup>16</sup> Detailed studies on expenditure to income ratios conclude that the ratio declines as incomes increase. High ratios have been associated with low incomes (Armitage and Audain, 1972:12; Struyk, 1977:450-451).

<sup>17</sup> According to Statistics Canada (Survey of Urban Family Expenditures for 1974), owner-occupied households with incomes under \$4,000 averaged \$64 for repairs to the dwelling. Homeowners with incomes between \$8,000 and \$9,000 averaged a bit higher (\$76). However, households with incomes between \$20,000 and \$25,000 averaged \$285. This would indicate that low-income homeowners could not afford the needed repairs in order to maintain the dwelling from year to year (reprinted in: Rostum, 1978:47).

## CHAPTER THREE

### HOMEOWNERSHIP AND SOCIAL THEORIES OF THE AGING PROCESS

#### Introduction

The purpose of this chapter is to illustrate the relationship between social theories of the aging process and elderly homeownership. Emphasis is placed on how understandings of this relationship tend to influence (or should influence) public housing policy vis-à-vis elderly homeowners.

The disengagement, activity, and development theories attempt to explain the ways in which the elderly relate, or should relate, to the environment<sup>1</sup>--community, neighbourhood, etc. Accordingly, it is important to perceive how these theories can be interpreted regarding the issue of shelter concerns among (low-income) elderly homeowners. For example, Wurster notes: "The big difficulty lies in the fact that every aspect of housing policy comes down, sooner or later, to qualitative social decisions, "value judgements" about individual [environmental] needs and preferences" (1966:33). Therefore, attitudes and public responses to elderly homeowners are largely based on the understandings of their concerns and needs. Vasey elaborates the point well:

In the case of the elderly, while we are not disposed to blame them for being old, or for having the conditions

commonly associated with age, we are inclined to be detrimentally influenced by negative views of the aging process. If we think that they are suffering from an irreversible decline of mental and physical faculties, we are not likely to feel committed to spending money to provide treatment. . . . Our policies will be more likely to reflect a preference for residual programs of care and custody outside the home (Vasey, 1975:29 [*italics mine*]).

One way through which the elderly relate to the environment is housing. The importance of housing for elderly homeowners was briefly alluded to at the 1966 Canadian Conference on Housing. In "Living Arrangements for the Aged," Zay stressed that: "A good many persons find themselves, at the onset of old age, living either alone or with husband and wife in a house . . . too large for their needs. However, they do not want to leave their home because they are sentimentally attached to it (and the area) and . . . are often opposed to change" (Zay, 1965:6). He further stated that many elderly homeowners wished to retain their individualism with regard to living accommodation.

Streib notes that the house possesses "symbolic qualities which often become accentuated in old age. For the older person, the house, and the furnishings may encompass a lifetime of values and emotions" (Streib, 1976:164). In fact, the present generation of elderly place such value on homeownership because they "received their early socialization" at a time when owning ones home was a major goal in life <sup>2</sup> (ibid.:165).

Carp, "Housing and Living Environments of Older People" (1976), and Hartman, Housing and Social Policy (1975), note that the elderly spend more time in the home than elsewhere. Therefore, the physical nature of the housing space, as an environment, becomes

"an important determinant of personal satisfaction"<sup>3</sup> (Hartman, 1975:3). Carp elaborates this point by stating that retirement brings about added free time which normally would have been spent, e.g., in the workplace. This acquisition of "unlimited time" occurs when funds to make use of the "resources of broader society are sharply diminished" which makes "the immediate environment of preeminent importance" (Carp, 1976:247).

The theories of the aging process "view" the relevance of the immediate environment from varied perspectives. As such, the theories either advocate, or do not support the elderly homeowner's continued homeownership status.

#### The Disengagement Theory

Two major theories of the aging process emerged at the forefront of gerontological research during the Sixties--the disengagement and activity theories (Streib, 1976). They both viewed aging as ". . . a process of adaption to changes within the individual's psychological and physiological functioning . . ." (Golant, 1972:6).

Disengagement theorists such as Cumming (1961) supported the view that during retirement the individual withdraws from society while society simultaneously retreats from the elderly person. Koller noted that: "Those who favour disengagement insist that the bonds between aging individuals and their social milieu must inevitably be reduced and finally severed" (1968:153). Not only does the individual become restricted in his life orientation,

from a physical, social and mental perspective, but he also enters a time of high self-centeredness. A major goal in retirement was a greater reintegration with the individual's peers (Manney, 1975: 18-19). This peer-group emphasis became a cornerstone thrust for the movement towards congregate senior citizen housing and complexes.<sup>4</sup> In a sense, adherents of disengagement theory rebuke the individual's need in retaining a significant place within society, during retirement. Koller explains: "From the perspective of society, disengagement is imperative for a predictably limited future period: an orderly replacement of functionaries is essential if a society is to remain strong" (1968:16). In other words, the individual's gradual withdrawal from society (and vice versa) is needed in order to maintain a state of societal equilibrium, so as to avoid disruption.

Rose saw this attitude towards the retired as stemming from a functionalist<sup>5</sup> approach whereby the individual is retired from a working society, so that the ". . . death of the individual member does not disrupt the ongoing functions of society [i.e., carrying on economic productions]" (Rose, 1968:185). Rose adds that the functionalist assumption that "Whatever is, must be" ruins an initially valid observation by exaggerating it (so it seems to be characteristic of all persons in the category) and denying any possibility of countertrends by declaring its inevitability" (ibid.: 188). For example, society declaring that the elderly are no longer capable or worthy of a continued homeownership status.

Manney contends that disengagement theorists support the view that the elderly should relinquish one social role in life after another. This is so the individual can live out the options which society sets for his retirement (Manney, 1975:18). The point becomes one of acknowledging the housing options in retirement, coupled with the fact that these theorists view old age not as an extension of middle age, but as a stage of life in its own right. Therefore, housing options have taken the form, all too often, of having the elderly live outside the house (that was associated with one's working years) in senior citizen blocks. The emphasis on maintaining the elderly in their own homes has never received full attention. This lack of emphasis may stem from a belief (by policy-makers) that the homeownership role is too great a burden for the elderly, and is better suited to one's working years.

Rose is harsh in his criticism of disengagement theorists who place too much significance on role relinquishment during retirement. He states that one cannot generalize about a total population group from a few isolated cases (Rose, 1968:189). Therefore, one cannot deduce that elderly homeowners would prefer apartment living simply because a few have so chosen, due to ill health and the problems of maintaining a single detached home. Many do withdraw from their homeownership role because of acute problems that have not been met adequately by society's social security system.<sup>6</sup> Utilizing Rose's critique, social housing policy for the elderly appears to have supported the release of houses owned by the elderly, for use by more productive segments in

society, as these elderly relocated to retirement housing. In other words, homeownership is an accepted form of reward only for continued productivity.

As Dennis and Fish state in, Programs in Search of a Policy: Low Income Housing in Canada:

Societal attitudes ensure that the rewards go to the producers, to those who make the economy grow. Those who cannot produce, or can no longer produce, the elderly, handicapped . . . get the residue after the producers have been rewarded (Dennis and Fish, 1972:5).

Thus, the Assisted Home Ownership Program (A.H.O.P.) offered priority in aiding new families who, although struggling in the workforce, were viewed as (potentially) active people in the economy (Canadian Council on Social Development, 1977). The fact that A.H.O.P. did little for those elderly who wished to relocate from a substandard house to a better dwelling may indicate the exclusionary role of the program.<sup>7</sup> (Although, the reverse argument can be made with respect to some existing housing programs for the elderly. However, these tend to cater more readily to the elderly renter than to the elderly homeowner.)

Even if one does not have a vested interest in the issues (such as, homeownership) surrounding aging, there are important implications to denying benefits to an increasing elderly population. For as Simone de Beauvoir states in The Coming of Age:

By the way in which a society behaves towards its old people, it uncovers the naked, and often carefully hidden, truth about its real principles and aims (Beauvoir, 1973:131).

### Activity Theory

The Activity theory seemed to be a rebuttal and alternative to the disengagement theory (Golant, 1972:5). Proponents of the activity theory argued that ". . . with few exceptions, research has consistently supported the hypothesis that, among the elderly, maintenance of contact with the environment is a condition of maintaining a sense of life satisfaction . . ." (Maddox 1968:181). In addition, the disengaged state was most likely to be observed primarily amongst "the very old with declining health . . . and among those for whom disengagement is a life-style antedating old age."

Activity theorists maintain that the degree of activity during the individual's pre-retirement years, generally dictates the degree of activity in retirement.<sup>8</sup> The theory assumes that it is generally better for an elderly person to remain active than inactive, happy than unhappy. "The older person who ages optimally . . . stays active and manages to resist the shrinkage of his social world. He maintains the activities of middle age as long as possible . . ." (Havighurst et al., 1968:161). They believe that the individual's "disengagement" is not so much a self-imposed restriction as one imposed by a society that either discourages his continued engagement or fails to encourage it (Golant, 1972:8).

It is a matter of common observation . . . that even relatively satiated human desires can be aroused given the proper environmental stimulation, that motives may be weakened to the point of near disappearance if long periods of years are encountered with little opportunity for gratification . . . A society decrees in many subtle ways

and in some not so subtle that certain types of stimulation will be brought to bear on certain age groups and largely withheld from others (Kuhlen, 1968:115 [*italics mine*]).

Although activity theorists support the need to remain active in retirement, it is recognized that a certain degree of "role" loss occurs--such as the role of work force member (Streib, 1971:24-25). In retirement, when the work role diminishes, other roles often increase to "take up the slack." Streib calls this a "role realignment," and considers it necessary for a person to maintain previous tastes, for example, as homeowner (ibid.:25). Havighurst, et al. (1968:172) considers it highly doubtful whether a person ever disengages from the societal values which have become so well internalized over time. If homeownership is a strongly held value then maintenance of that status will support a sense of life-satisfaction for the individual. As noted by one elderly homeowner in an interview:

Older people are not a separate group . . . that have retired from active living. Actually we are just an extension of middle age. In fact, now I have more time to look after my house . . . and that's important . . .

Activity-minded approaches appear to favour strongly the need for support services for the elderly homeowner. That is, if the individual owns a house that has been, and is, a part of his active life then it follows that continued occupancy can be supportive of his ongoing involvement with society (see:Brown, 1975:199-201).

Often, the elderly complain that they desire to simplify the problems they encounter with regard to maintaining their home, in order to secure that environment and alleviate fear and frus-

tration.<sup>10</sup> They state that once they do so, they feel safe and can go on striving to lead an active life. Researchers, such as Winiecke ("The Appeal of Age-Segregated Housing to the Elderly Poor," 1973), emphasize this point. From interview/surveys of residents in senior citizen housing, Winiecke found that the elderly placed considerable emphasis on the security of tenure that the housing offered as a permanent residence. A good percentage were previous homeowners who had been plagued by problems of maintaining the dwelling. This had caused them intense worry as to whether their homes would continue to deteriorate to the point where the city would have them razed. Aid to repair and maintain the dwelling was not available and senior citizen housing was the one and only alternative for those on low incomes.

#### The Development Theory

At the very least, maintenance of a standard of living [e.g. homeownership] comparable with that enjoyed prior to retirement can provide the continuity and stability in living environment that many pensioners require (Epstein, Retirement Housing in Urban Neighbourhoods: Some Inner City Options, 1976:88 [*italics mine*]).

The third theory, which is most relevant for purposes of this study, is the development or continuity explanation. The theory progresses from the activity approach and attempts to combat the myth that the aged are a complete, homogeneous group (Streib, 1976). In fact, old age is perceived as an ongoing stage in the development of the individual as the person has grown from childhood. The theory " . . . contends that adaptation to aging can proceed in several directions, depending on the aging individual's

past life, stressing the continuity of development among phases of the life cycle . . ." (Manney, 1975:20). Therefore, some elderly individuals cannot or will not sustain a middle-aged lifestyle. For them, disengagement may be the more conducive way to live out one's retirement. For others, a high degree of activity offers the best retirement lifestyle.

Manney's overall conclusion on development theory is that " . . . neither activity nor inactivity necessarily brings happiness . . ." although, " . . . active and involved older people are more likely than disengaged individuals to be satisfied with their lives" (ibid.:20). On the one hand:

The individual's personality and behaviour patterns become stable over time and he deals with his environment in well-established ways (ibid.: 20).

An excellent example of this is homeownership which has become established over time. Many homeowners, who were interviewed for this study, were quite adamant that their home supported their progression through retirement considerably. Gardening and house chores, for example, kept them active and in so doing became integral to their sense of well-being. The house became a kind of "rallying-point" for their continued activity.

Contrary to an often-made assumption, the attributes of the single detached home become no less important to the elderly as they become older and less active. . . Even for widows and widowers, for whom large houses may be a substantial burden, the benefits of privacy and gardening may on balance still outweigh the liabilities (Epstein, 1976:37).

However, "Demands for upkeep made by the housing unit constitute a common form of environmental stress. Furthermore, income

loss . . . and reductions in the individual's functional ability may exacerbate the amount of stress imposed by a particular living arrangement" (Kahana, et al. 1976:232). Frustration with the problems of home maintenance can have a dire affect on the individual. As Birren states in The Psychology of Aging, "Frustration can deflect the person from earlier goals and impart an unduly low level of motivation . . . antagonistic to the need for 'growth-expansion': a life long need related to feelings of life satisfaction" (Birren, 1964:34). This can be compounded if the individual is forced to relocate from his home when he would have been more satisfied to remain, if his dwelling could be maintained in the first place. <sup>11</sup> Therefore, while a certain amount of stress associated with maintenance of the dwelling keeps the elderly homeowner active, too much stress due to a deteriorating dwelling, etc., can become negative.

For purposes of this study, the key to the development approach can be seen in Manney's statement:

Most people want to remain engaged with their social environment . . . If they fail to remain engaged . . . the source of failure lies in the social environment, not in their age (Manney, 1975:21).

The choice must exist for those to relocate to senior citizen housing if they so desire, as well as for those who wish to remain in their homes. Recognizing the heterogeneous nature of the elderly, programs and policies must be aimed at all sub-groupings. The operational aspects of housing policies and programs for the elderly must encourage continued independence,

because self-esteem and a sense of well-being are closely related, whether one is a tenant, resident, or homeowner. The basic step of providing options to the elderly will counteract, to an extent, the fact that the aging process does tend to rule out options. Addressing the International Conference on Social Welfare in 1974, David Hobman stated:

I should like to advocate certain principles based on the right of the individual to live in accommodations which are suitable to his need, which reflect his own preferences, and which maintain the maximum degree of independence, privacy and self determination (Hobman, 1975:149 [*italics mine*]).

Brown (1975:197) asserts that these principles have been supported somewhat, by government levels in Canada along haphazard, theoretical lines. However, theory and practice are still two very polarized points in government housing policy and programs for the elderly homeowner. They have evolved into a "patchwork of policies" rather than a coherent form of planning that recognizes the stresses that elderly homeowners often encounter. Often, this has resulted from a perceived stereotyping of the incapacities of the elderly and the traditional belief of charity being good for the "old and infirm" (Lakoff, 1976:643).<sup>12</sup>

#### Concluding Remarks

This brief analysis of relevant, social-gerontological research is not exhaustive, but serves to illustrate the importance which homeownership might in fact be to the elderly. The actual physical dwelling is not the key variable or value for the elderly homeowner. Rather, the home is one viable vehicle through which

the elderly maintain their continued integration within the community. The physical state of the home as an immediate environment can aid, or hinder the elderly's sense of well-being and therefore, influence their capacity to remain integrated within the larger environment with which they are accustomed.

At one extreme, the disengagement theory emphasizes the elderly's need to begin severing their ties with the environment (community, society, etc.), and to relinquish their homeownership role. The theory views the elderly as being dependent. At the other extreme, the activity theory insists that the elderly must maintain the closest possible contact with the environment. It stresses "total" independence.

The development theory interprets homeownership and the elderly in a more realistic manner. As long as homeownership is of utmost importance to the particular individual, then it is beneficial for that continued status to occur. The elderly homeowner should not be made overly independent by ignoring the stresses that may occur from maintenance of the dwelling. Once the burdens of major repair work, etc., are alleviated then stress is reduced to a tolerable level. This is what planners of housing policy for the elderly homeowner must recognize.

It is crucial that policy and program planners are aware of the group they are serving, and possess pertinent and applicable knowledge. An awareness of the explanations relating to the aging process will permit a better understanding of the shelter concerns of low-income, elderly homeowners. The intent is to generate

policies and programs better suited to this "consumer" group.

. . . in the long run, the professionals who research legislate, plan, or implement interventions [housing, etc.] for the elderly, influence how different individuals experience the aging process. Social researchers, planners . . . involved in intervention programs are not neutrals. Rather, they are actively engaged in modifying and structuring social reality for the aged (Freeman and Estes, 1976, [reprinted] Marshall, 1980:3).

The following chapter examines the issues and problems of homeownership for the elderly. It concludes with an analysis of some relevant housing programs and their corresponding inadequacies. The stresses that low-income, elderly homeowners often face are highlighted with regard to dwelling maintenance and repair work, and the use of available housing programs.

Notes

<sup>1</sup> "Environment" is used to denote the macro level or community and neighbourhood, and the micro level or immediate housing unit. The latter definition will be used unless otherwise stated.

<sup>2</sup> Streib refers to a study by Donald Kent on the "Social and Economic Conditions of Aged Residents of Urban Neighbourhoods of Low Socio-Economic Status" (for the University of Pennsylvania Press). Kent concluded that continued homeownership was a priority for the elderly's sense of life-satisfaction and calm.

<sup>3</sup> Brickner (Home Health Care for the Aged, 1978) discusses the stress that develops (for the elderly homeowner) when a dwelling starts to fall below accepted building standards. The homeowner begins to fear the eventual "collapse" of a home which has become a "nest egg" for the long years of retirement.

<sup>4</sup> See: Carp, 1976:246-260. In Carp (1966, A Future for the Aged) government support for congregate dwellings was supported, in part, by the view that the elderly would lead more self-fullfilling lives, only amongst their own (peers).

<sup>5</sup> Functionalist theory emphasizes the interdependence of groups and institutions in a society. The breakdown of any one unit will affect the others. To achieve cultural and social unity the "ill" must be removed. An example is mandatory retirement which allows society to continue functioning.

<sup>6</sup> In fact, Cumming and Henry (1961) excluded those with low-incomes from their sample of elderly owners and tenants on which their theory of disengagement was based. Rose (1968) viewed this exclusion as quite ludicrous since it attempted to deny that a low income might very well be the reason why some people disengage, in particular, if lack of income forces one to live in a substandard house.

<sup>7</sup> Low-income elderly were not "eligible" due to insufficient income (C.C.S.D., 1977; section on Federal A.H.O.P.).

<sup>8</sup> Barring physical or social breakdown.

<sup>9</sup> That is, programs, services and supports.

<sup>10</sup> See chapter on interview findings on low-income, elderly homeowners.

<sup>11</sup> Yet, it must be recognized that the problems of homeownership and why the elderly may relocate, cannot be attri-

buted directly to either age, dwelling condition, income deficiency, inflation, etc., in a documented and concise manner. Each factor affects each homeowner differently (Epstein, 1976: 26-27).

<sup>12</sup> Therefore, much emphasis, has been placed on the elderly's move to care institutions and congregate dwellings.

## CHAPTER FOUR

### PUBLIC RESPONSES TO THE SHELTER CONCERNS OF ELDERLY HOMEOWNERS

The literature on low-income, elderly homeowners can best be described as emerging through a state of infancy. It is broadly based on the issues surrounding the low-income elderly in general, much of which tends to focus on the homogeneous health and income problems of the older population. During the last fifteen years numerous books and public documents, to varying degrees, have touched upon the needs of the low-income, elderly homeowner. (Brown, How Much Choice? Retirement Policies in Canada; Zay, "Living Arrangements for the Aged;" Yddelman, The National Context: A Report on Government Programs Concerning the Elderly; Epstein, Retirement Housing in Urban Neighbourhoods: Some Inner City Options; Dulude, Women and Aging: A Report on the Rest of Our Lives).

The studies and reports on the issues surrounding elderly housing attempted to cover a lot of ground. This was due to the fact that, till then, the problems facing senior citizens vis-à-vis housing had been ignored. In a report prepared for the Canada Mortgage and Housing Corporation, State of the Art: Research on the Elderly 1964-1972, the authors state with regard to housing research,



that " . . . housing is illuminated insofar as the living conditions of the respondents are outlined or their shelter needs tangentially discussed" (Enviro-nics Research Group, 1972:34).

The report adds:

As far as the themes of extant housing surveys, we see that although much of the research is directed to answering questions regarding location of the (rental) facility and design of the unit, many other housing issues remain untouched. For instance, there are no reported field studies that systematically investigate housing perceptions, opinions, satisfactions, and concerns among elderly homeowners . . . Homeownership generally is only examined indirectly . . . (ibid.:40).

Homeownership amongst the elderly was a relatively unexplored issue in Canada (along with its corresponding problems) in relation to the elderly tenant or institution-resident. There are very few published sources which deal directly with the low-income, elderly homeowner.

A notable exception is the Brown study (1975) which attempted a comprehensive examination of the needs and concerns of the elderly with some concurrent references to the homeowner group. The study identified the following as major issues:

- The fear of debt in retirement
- Reduced incomes not meeting costs of repairs and maintenance
- Increasing costs of housing related services (repairs, utilities, taxes, etc.)
- Acute shelter concerns for widows and other single, female homeowners
- Lack of available related public programs (e.g., for repair work, etc.)

- Available programs not being geared to the elderly recipient
- Lack of program co-ordination.

This chapter attempts to provide a comprehensive analysis of the major issues affecting homeownership and consequent program delivery. In addition, this chapter will draw upon relevant literature and infer pertinent conclusions to the housing circumstances of low-income, elderly homeowners.

#### The Problems of Homeownership

The housing problem facing the aged . . . arises from the vast difference between what we consider essential to maintain decent living standards at a given point of human development and what we observe when we see how elderly persons live (Zay, 1965:6).

For many of the elderly whose home is their only tangible asset, there is barely enough income to meet even day-to-day personal needs. When faced with no other alternative many elderly homeowners give home and property maintenance a lower priority in their list of essential expenditures--food, clothing, utilities, etc. To repair the dwelling unit requires an outlay of money, at least for materials and often for labour as well. Therefore, adequate housing is difficult to maintain, for example, because the costs of upkeep are too high and the income of the elderly may not be high enough. Huttman emphasizes this point:

. . . income problems are extreme for the large group of elderly homeowners who want to hold on to a family home, a home that, while it may have gone up in market value, is costing more to keep due to increasing taxes and maintenance expenses. To survive, many elderly homeowners simply ignore repairs and thus they

often occupy units that in one way or another are below adequate housing standards (1977:16).

Dennis and Fish see the income problem as especially acute for groups such as the elderly: "It is clear that housing price inflation hurts those on fixed incomes, like the elderly. Their incomes have not risen as fast as housing [maintenance] costs . . ." (1972:6). Increasing property taxes, insurance, electricity, heating, and repair costs are but a few examples of these costs (see appendix A). Elderly homeowners are often faced with the problem of being "house poor" in that they may be forced to spend too much of their monetary resources on shelter. As the previous chapter explained, stresses resulting from these concerns may reduce the individual's level of life-satisfaction and motivation, and health functioning.

Brown (How Much Choice? Retirement Policies in Canada) states in relation to food and shelter: "These two areas of expenditures have been particularly vulnerable to price increases in the past few years, and they are areas in which reduction in proportional expenditures [to net income] is least appropriate" (1975:190). In fact, minor income (pension) increases are at times meaningless, especially when the government does not control prices in the private market--specifically those related to housing services (labour and materials, utilities).

It is often argued that the elderly have lower housing costs (e.g., no mortgages) than they encountered in pre-retirement days.<sup>1</sup> However, the elderly do not have lower costs necessarily. Their homes are generally old and it is likely that maintenance

costs are correspondingly high. In addition, as Andreae states: "Although the elderly appear to spend less than other age groups, this does not necessarily reflect less need, but rather it may simply reflect the amount of current income. And the aged are generally reluctant to borrow . . ." (1978:11). They will often be forced to cut their expenses below former levels of needs and wants, especially when a needed housing repair becomes most essential. This is not a matter of real choice, but mere survival often impinging on their independence. In fact, if the elderly place such strong value on continued homeownership and integration within the neighbourhood etc., then the threat of losing such will be a great burden and can cause the individual's disengagement inevitably.

It is true that the apparent poverty of the aged is somewhat mitigated by the fact that many of the elderly own outright such assets as a home. However, these tend to be of older vintage and thus have a greater likelihood of incurring maintenance costs. In inflationary times, the burden of escalating repair costs can be nearly intolerable to a person on a small or fixed income (Auerbach and Gerber, 1976:30).

Ehrlich further stresses the severity of the income problem as faced by many homeowners:

Still, the aged often lack the wherewithal to maintain their homes in proper repair, a problem aggravated by generally increasing taxes, insurance rates, and the fact that many elderly reside in older, centre-city areas where needs for upkeep are great. Unless the elderly individual has maintenance skills of his own, he must purchase these services at exceedingly high cost or perhaps rely on the good offices of friends and neighbours. Often, maintenance is deferred or put off altogether, with disastrous consequences for . . . health and living conditions (1976:178 [*italics mine*]).

Many elderly try to move into retirement with their house in a good state of repair. This is so the need for large repair expenditures can be deferred for their initial years of adjustment to retirement, and the drop in household income. However, much of the housing stock owned by the elderly is old and may eventually deteriorate without ongoing attention to maintenance of the structure (Brown, 1975:199). A key factor to consider is that the house is the main, and at times the sole, asset of low-income, elderly homeowners (Stone and Fletcher, 1979:30). It becomes important for them to keep the property in a more sellable condition for such a time when they may be required to relocate, especially due to health. In fact, homeownership, " . . . compensates to a degree for the drop in income when working days come to an end, if the cost of maintaining it in the broadest sense can be kept approximately constant. Unfortunately, this is not always the case" (Zay, 1965:13).

Elderly people living in their own homes face much the same kinds of home repair and maintenance as do other homeowners. However, it must be emphasized that homeownership problems for the elderly (regardless of income level) occur at a time in life when they are often least able to cope with the resulting stress. Advancing age makes them less mobile and at times less willing to change housing (Brickner, 1978:184). Not only is income a problem, but the physical strength of many of the elderly is not conducive for tackling the repair of a sagging porch, dilapidated roof, or perhaps a wall in need of painting. Their low-income status often

prohibits the choice of contacting a contractor for repairs which may be urgent in nature. However, Allentuck points to the fact that out of severe desperation many homeowners do hire out the needed work and often become "the victims of the home repair trade" (1977:52). (See appendix B.) Homeowners may get duped into buying services they may not need or for which they may be paying too much. Although this is a problem for all homeowners, it is a harsher reality for the low-income, elderly owner who may never be able to fully repay a debt incurred for repair work. <sup>2</sup>

Dulude notes that the problem is especially acute for widows: "When their husbands die, it appears that most of them will inherit nothing but poverty" (1978:40). Most women will outlive their husbands and will have to adjust to a house to which most of the repair and maintenance work may have been done by the husband. Unfortunately, public responses have often taken the "disengagement theory" perspective. As Dulude notes:

On the whole, the housing situation of old women seems quite absurd. On the one hand, governments refuse to give them the adequate incomes and minimal services that would allow them to keep their own homes and maintain their own households in decent conditions. On the other hand, appalled by the results of their handiwork, governments turn around and spend fortunes to rescue [them] . . . and set them up in subsidized housing (ibid.:70).

The problems of homeownership as faced by single elderly persons, many of whom are widows, have existed for quite some time. Podoluk noted that there appeared to be more dwellings in need of repair that were owned by the single elderly as opposed to married, elderly persons (1966:113). Yudelman concluded that:

"There is evidence that single, unattached individuals are having greater difficulty with their financial position than are couples" (1974:4). Therefore, single homeowners are often in a more problematic situation than couples. Most housing expenditures are similar for both, however the single<sup>3</sup> owner must make do on an income which is often little over half of that received by a couple. For the single, female homeowner whose income is extremely limited, any resulting deterioration of the dwelling (from lack of accomplished repairs) further increases the difficulties of maintaining the home over the years.

In Beyond Shelter: A Study of NHA Financed Housing for the Elderly (1973), Audain found that one of the major reasons<sup>4</sup> for the elderly moving to a subsidized development was that many could no longer maintain their own houses. The high cost of repairs was cited as a major problem for many on low incomes.

As the preceding chapter emphasized, although there are many advantages to owning a home--such as rent-free housing and independence--ownership can be a burden to those elderly with reduced financial resources. "The special problems in housing the aged are in many cases due not to aging persons, but . . . to aging of the physical plant in which they live" (Carp, 1976:251). Factors<sup>5</sup> which tend to influence the elderly's satisfaction with the house are: age of the home; its physical condition and cost of upkeep; and the availability of sufficient finances for repair and maintenance.

One of the questions that must be faced by many low-

income, elderly homeowners is whether investment to improve a house is worthwhile. The outlay of rehabilitation funds becomes a difficult decision for an individual with little income. Mendelson makes special reference to this point.

One of the primary functions of homeownership in our society over the last couple generations has been for the purpose of capital accumulation. For most of the lower . . . socioeconomic groups, it is the long term paying down of a mortgage and the building up of equity . . . which has provided the major form of securing a nest egg.

Incentives for homeowners to improve property . . . disappear when funds spent on rehabilitation cannot be recovered through stabilization or appreciation in market value (1976:22).

This becomes a dire problem for the elderly owner who worries that investing in the dwelling might not pay off. Can a loan or utilization of one's savings, be recovered for later use if and when the homeowner must relocate? Although this is not an income related problem per se, nevertheless, it is an important consideration for the elderly.

Frequently it is assumed that ownership of a home provides housing at costs which are low in relation to income. In addition, elderly homeowners have the option of selling and the freedom and equity to move elsewhere. Unfortunately this is not always true, as has been discussed. A common asset for elderly homeowners is equity in the housing unit. However, this is not really a "liquid" asset. It can only be converted into cash if the owner is prepared to sell and move. (If the owner resides in an area of partial decay, equity may be extremely low.<sup>6</sup>) As is borne out by the interviews conducted for this study, many elderly

wish to remain where they are. Equity, in this sense, becomes more of a theoretical asset.

The issue of equity (as liquid income) has led to an overstated belief that elderly, low-income homeowners are not really in a bad situation at all (Brickner, 1978; Struyk, 1977; Epstein, 1976). Baer emphasizes that equity favours elderly homeowners in two ways (1973:83). First, it can be converted into funds by sale of the unit, by rental, or by use as collateral. In addition, because of a paid-off mortgage there is imputed rent.<sup>7</sup> However, even imputed rent is quickly absorbed by such things as utilities--especially heating costs if the dwelling is old and not insulated--escalating property taxes, and minor, affordable repairs. The belief that elderly, low-income homeowners are in a better financial position than renters is perhaps one reason why public assistance and research is lagging with relation to shelter needs amongst elderly homeowners (except for health-related services). In fact, all too often a simplistic and reductive point of view has been taken, as can be seen in the statement: "Many senior citizens own their own homes and with a bit of tax relief can manage to maintain such a home on a minimum guaranteed income" (Canadian Council on Social Development [C.C.S.D.], 1976:54). Unfortunately, barely managing becomes the reality for many--especially single, female homeowners.

There is a great deal of ferment in the housing field at present, but not much action. Rhetoric has far outrun and in a sense diverts attention from any corresponding commitment to allocate resources (Hartman, 1967:701).

There is plenty of discussion about the housing problems that the low-income elderly face. Unfortunately, the homeowner and tenant seem to get grouped together in debate and analysis.<sup>8</sup> Each has its corresponding problems and unless this is realized their respective concerns become shadowed. As Quinn notes, the resulting rhetoric "often tends to obscure facts, issues, and motives, thereby making it difficult to formulate effective approaches to housing problems" (1976:57). Concerns become vague and unspecific in definition. A recent housing study notes:

A significant proportion of the elderly also face an affordability problem. However, they generally live in much better quality housing and do not face the over crowding which these single parent households experience. Given that the priority of current housing programs seems to be the delivery of new, expensive housing or the subsidization of the elderly renter . . . a shift in emphasis is required (Social Planning Council of Winnipeg 1979:97 [*italics mine*]).

Once again, the elderly homeowner and tenant are seen as being in similar situations. However, low-income, elderly homeowners generally do have problems facing income outlays for home repairs and are not subsidized, although they do receive greater property tax breaks than other homeowners. They should be viewed in their own right or the severity of their situation will become blurred. In fact, the need for suitable action to alleviate the concerns of elderly, low-income homeowners is not an isolated aspect of the general housing problem for all groups in society.

When housing programs deal with the problems of low-income elderly homeowners . . .

Is the variable they have in common--age--more important than membership in groups based on life style, income. . . or whatever? One is faced with a more general question about the conditions under which one can generalize so called human concerns and the extent to which one must be specific (Rapoport, 1974:98).

Many of their housing concerns are shared by other groups in society, for example, single-parent families. For both, lack of income may be a fundamental factor in resulting housing dilemmas. Yet, the combination of age and fear of debt creates a crucial and unique issue for the elderly.

The elderly homeowner's fear of incurring debt comes at a time in life when he is constantly reminded of his fixed income, because many pre-retirement expenditures must be curtailed. As previously mentioned, needed repairs are often expenditures which cannot be afforded. In 1966, Rose conducted an excellent research project on housing rehabilitation in Toronto. His findings conclude:

Owner-occupiers . . . in the central city are predominantly persons who have resided in Canada and in their respective neighbourhoods for at least fifteen years. The proportion of elderly single persons and couples is far higher than in the city as a whole . . . [and] their incomes are modest . . . These two factors in combination, age and modest income, are without doubt the two major aspects that underlie the attitudes of homeowners towards the improvement of their dwelling (Rose, 1966:93).

The possibilities of financing home improvements are difficult to explain to most older residents of properties in the central city. In the first place many homeowners have long since paid off their mortgage and have a strong dislike and, indeed, fear of incurring further debt.

Again and again interviewees declined to consider the possibility of borrowing money to undertake home improvements, stating that they could not consider such matters at their age. . . and implying that they could not conceive of repayment of such loans (ibid.:94).

Elderly homeowners take ease in knowing that their property is now free of any claims such as a mortgage. For those on low incomes, there is a fear of a renewed struggle to pay off any future debt--since during their working years mortgage repayment was a long and arduous process (Allentuck, 1977; Brown, 1975; Huttman, 1977). Authors, such as Dulude (1978), see the "fear of debt" problem as being especially acute for widows and other single women. Their incomes are generally much lower than couples and are reduced substantially, upon death of the husband.

Accordingly, an overriding fear of debt may force the elderly homeowner to retreat into a dwelling which is in urgent need of major repair work. Therefore, the home which has been given high regard and importance by the individual, may be in danger of becoming uninhabitable.

Much of this discussion has focussed on the economic cause of homeownership problems amongst low-income elderly. The debate over ways to alleviate this concern covers numerous possibilities with particular emphasis on the provision of added income (often in the way of a guaranteed minimum income), or housing programs which provide goods and services.

#### Income Versus Direct Housing Programs

Income maintenance alone rarely mitigates the problems that low-income elderly homeowners face. That is, merely providing an added income may not permit the money to go as far as its intended objective, especially if lack of income is not the sole issue. In addition, the rhetoric surrounding attempted solutions

to the problem often oversimplifies the predicament of elderly homeowners. Their problems cannot be seen as simply income-related (Brown, 1975; Hartman, 1975; Allentuck, 1977). Attention must be focussed on specifics such as the existence of an unresponsive market system, the problems the elderly face as consumers of service, and, the inequities of income<sup>9</sup> with regard to homeownership.

Lowry (Social Problems: A Critical Analysis of Theories and Public Policy) writes that most often, a lack of reform or merely modest reform results when the recipients of the service are in a sense, "blamed" for needing it. Therefore, the responses tend to take one of three forms (1974:40). In relation to low-income, elderly homeowners, they are:

1. Nothing can really be done. The problems are inherent to the aging process (as the disengagement theory contends)

2. Nothing really needs to be done. Things are not as bad as they appear to be

3. Nothing much needs to be done. A little reform of the system (socio-economic) will alleviate the problem, almost entirely --the system is basically just

Lowry sees income "hand-outs" as one way of pushing housing problems "into the closet" in order to achieve minor reform. Perhaps mere income maintenance does not always get to the root cause of the problem.

There has been an awkward reluctance on the part of policymakers to confront the fact that services such as home-repair are a

priority for many older people, some of whom cannot purchase such services readily on the open market (Beattie, 1976:623). "Among the many public policy issues affecting the availability, adequacy, and utilization of services are those related to cash income versus services . . ." (ibid.:630). If a sufficient income became a basic right for the elderly, then homeowners could view the marketplace as an arena to meet their specific housing needs. As the private market provided these services the role of the public sector, as provider of services, would lessen.

Clear priority should be given to a direct and universal income security approach and broad economic control . . . rather than special-purpose mini-grant-and-loan programs. As the security base is solidified, costly and administratively cumbersome special assistance programs can be phased out (Epstein, 1976:89).

However, Beattie (1976:630) stresses that the "cash approach" method presupposes that the market place will indeed respond to elderly homeowners' needs. He questions whether private services will not repeat what happened with the nursing home industry, where most services simply responded to those elderly with higher incomes. Those with low-incomes received a much poorer quality service (ibid.:631). In addition, the question arises--are there enough private services which are readily available, and at a price the homeowner can afford? Armitage states:

Debate as to whether needs should be met by the provision of income or . . . goods and housing services, has been dominated by concern on the one hand for the

freedom of the recipient and on the other hand for the adequacy of the goods and services ultimately obtained (1975:112).

It is generally accepted that the low-income, elderly homeowner is a weak competitor in the private market for housing services: ". . . there is also the feeling or knowledge that the housing services they purchase are in many ways highly unsatisfactory and overpriced" (Hartman, 1975:4). Of note, is Mendelson and Quinn's remark, that if . . .

. . . increasing reliance were placed on added income to spur the demand of the low-income consumer, it is questionable whether the regulations (and incentives provided) would be sufficient to evoke the desired response from the market as provider of service (Mendelson and Quinn, 1976:249).

Related to this issue, Hartman notes in Housing and Social Policy that income maintenance can be similar in effect to the granting of housing allowances: "The housing allowance is only part of a good idea. It fosters the principal of individual choice . . . which is a critical component of housing satisfaction, but it takes no steps to ensure that market conditions will be such that the low-income consumer can truly have free choice or satisfaction" (1975:159). The real benefits of an added income, often accrue to the private sector which can easily benefit from the "easy-come-easy-go" funds that low-income, elderly homeowners are granted. (See appendix B.)

Kerschner and Hirschfield in "Public Policy and Aging: Analytic Approaches," conclude that increasing the income of the elderly was seen . . .

. . . as the panacea for improving their general standard of living [in all cases]. The assumption appears to have been that money would or could be translated into services by the recipient, a thesis unsupported by both past and present data (1975:363).

While income maintenance could be seen as an incremental improvement in general policy areas, as a way to bind health, food, clothing, and shelter needs, it was also a fragmented solution that ignored the fact that money would not go far in a system that is uncontrolled <sup>10</sup> (ibid.:363-364; Kahn, 1973:54-55). Dennis and Fish note that tax and income maintenance programs are enacted in order to ". . . achieve the desired degree of equality in the general distribution of resources, and specific government programs in housing . . . are used to achieve the desired degree of equality. . ." (1972:348 [italics mine]).

Basically, it is doubtful whether any kind of insurance scheme (e.g., Canada Pension), old age security, or a guaranteed income can match the varied housing circumstances and concerns of all elderly.<sup>11</sup> One homeowner may be living fairly comfortably, yet another may have continuously unmet needs such as repairs or high utility bills. Pension increases and even universal shelter-income-grants do not account for this difference. For an income system to take this into account would require too high a monetary output to function (Donnison, 1969).

Armitage (Social Welfare in Canada, 1975) summarizes this problem:

A "universal" transfer mechanism is one in which the beneficiaries are determined on the basis of some

recognized common factor and without consideration of their individual circumstances.

. . . [it is] based on some concept of "assumed average need." As a consequence, universal transfers usually miss unusual needs. The lower the level of universal payment, the greater the extent it will require extensive supplementation because of the existence of special circumstances . . . (ibid.: pp. 27 and 28).

Income programs for the elderly have been directed towards a seemingly ". . . broad and heterogeneous category of citizens [the aged] without making critical delineations of needs and situations within the category" (Binstock, 1975:35). Binstock calls this an "aggregative inadequacy," one in which an added income helps some, yet hardly helps those who are severely disadvantaged. Therefore, many elderly amongst them--the homeowners--often experience continued shelter deprivation because of excessive shelter costs. He further adds:

No matter how sensitive income-program implementers are to the unimproved situation of subgroups of older people, little progress will be made for them as long as we rely on aggregative social goals for a class of people known as the elderly (ibid.:36).

Along with "aggregative inadequacies," Binstock finds fault in "distributional policies" (ibid.:36-37). He states that most income maintenance policies provide a little assistance to a good many elderly without markedly altering the problems of their "status situations"--for example, as low-income homeowners. Income "policy is typically designed to provide benefits . . . enough to establish symbolically that help is being provided . . ." (ibid.:37). See appendix C for a discussion of the issues relating to property tax rebates as a form of income maintenance.

The provision of shelter allowances as a form of income maintenance for low-income, elderly homeowners, to reduce the shelter-cost-to-income burden, does not take into account the need for ongoing, potentially expensive repairs and maintenance of the home. If the allowance is used for repairs, then the shelter-income ratio remains the same. On the other hand, if it is used to reduce the ratio, then repairs continue to remain unattended. Here lies the dilemma! Therefore, supply programs remain necessary.

As far back as 1966, Brownstone emphasized that: ". . . the provision of housing services must be pursued as a fundamental factor in the improvement in real income [for the aged]" (1966:7). He further stated:

Housing represents an even larger segment of expenditure and in economic terms a larger opportunity for redistribution of income in favour of the aged. . . The salient point . . . is not so much to examine the housing deficiencies of the low income aged, but the failure of public . . . activity to improve real incomes in terms of adequate housing (and related services). We cannot under such circumstances "add" to the cash income situation any significant increment for housing . . . (ibid.:18-19).

Basic rises in income will do little to match the steadier, ever-increasing housing costs related to homeownership. (See appendix A). In addition, if for example, two elderly homeowners are given income increases to a guaranteed minimum level, one homeowner may have few repairs and the added income improves his general economic position. However, the other homeowner may require costly repairs which he cannot afford even with a guaranteed minimum income. For him, the income increase will do little

to benefit his housing needs. Consequently shelter related programs for low-income, elderly homeowners will be needed in order to " . . . accommodate those whose circumstances may not be typical" (Armitage, 1975:28). Armitage goes on to say:

Income alone is thus only a partial and incomplete measure of how a . . . need is met. Where costs [to the consumer] are high, unpredictable or unevenly distributed over the population, the provision of goods or services rather than income may be the only route to ensuring their ultimate receipt (ibid.:112).

Housing programs for elderly homeowners are needed in their own right, as a supplement to income maintenance programs. Income maintenance is only one step and is not the sole, comprehensive solution to homeownership concerns. To guarantee homeowners a real choice to remain, requires housing programs which meet their needs. Unfortunately, as Brown states:

Decisions not to develop policies in certain areas, to give low priority to a particular program, or simply to allow market forces to govern change . . . are as much policy decisions as the establishment of new programs and services (1975:1).

Brown also alludes to the consequences of non action:

We need to guard against the danger of giving to the retired with one hand, in the form of higher pensions, and taking away with the other, through reduced services (ibid.:192).

As has been outlined, the elderly, low-income homeowner encounters certain problems and concerns which may only be alleviated to any real degree, through the outlay of housing programs. Even if pensions are increased there is the inevitable and corresponding increase in costs--especially those related to housing. Therefore, housing programs are an important measure which

will enable the elderly homeowner to secure his/her environment and remain integrated within the neighbourhood and community.

Although, the literature generally supports the need for improved housing services for elderly homeowners--specifically those of low income--this course of action is not without its limitations. Detailed discussion follows which attempts to shed some light on whether existing housing programs for homeowners do, in fact, comply with their shelter concerns and needs.

#### Issues in the Delivery of Shelter Related Programs

A discussion of whether the needs of low-income, elderly homeowners<sup>12</sup> are being met adequately through the provision of housing programs, must address itself to the issues which arise in the delivery of services. Manney (Aging in American Society: An Examination of Concepts and Issues) makes note of four basic problem areas. They are: availability, fragmentation, information, and interpersonal/bureaucratic issues (Manney, 1975:98).

Availability: Are housing programs available to meet the needs of elderly homeowners? Manney argues that the availability of these services is often "withheld" from older people because ". . . needy as they may be they seldom pose any threat to the social order" (Manney, 1975:99). As the preceding chapter discussed, society is generally geared to the younger, "productive" members of the population. Therefore, housing programs such as the Assisted Home Ownership Program, most often cater to younger households. (However, social services for the elderly do remain a popular program area for government.)

On the other hand, housing programs which are utilized by the elderly may not take into account the specific concerns of this group. Thus, availability is diminished through lack of applicability. Perhaps elderly homeowners' concerns cannot be handled in a totally generic fashion, with the concerns of homeowners of different age and income groups (Beattie, 1976:633). It should not be misconstrued that elderly homeowners should benefit only from programs geared directly to them. However, in order for housing programs to meet the needs of this group, the elderly must be included as legitimate consumers of such services and not as persons only deserving the residue.

As discussed under the heading of "Problems of Homeownership," the elderly face problems that, although shared by other groups, can be even more serious for the elderly. Of importance are: fear of debt, reduced retirement income vis-à-vis home maintenance, age of the dwelling, and the elderly homeowner's problem as consumer of service on the private market. If housing programs do not account for these problems then they may be judged in many ways, as not being available in a realistic sense to the low-income, elderly homeowner. As Carp stresses:

Evidence of the preference of older people to remain in homes they own suggests the need to improve the quality of the present living environments . . . Development and evaluation of programs for the better use of existing housing stock is at least as important as construction and evaluation of new facilities. Information is badly needed concerning methods of improving the use of existing housing and of meeting the needs of elderly who prefer to remain (1976:257 [*italics mine*]).

Brown summarizes the "availability" issue:

The arrangements vary from province to province, city to city and area to area . . . in a bewildering hotchpotch of programs, good, bad, and indifferent. On average they reduce the incidence of taxation and some other essential costs, but averages ignore the many retired who find themselves in severe difficulty because of . . . high maintenance costs . . . (1975:190).

Fragmentation: Coupled with the question of program availability is the problem of the interrelationship of services. That is, is there a system or network of programs, or many unrelated and overlapping endeavours on the part of various government levels and agencies? Often, many housing programs are "essentially autonomous. Each is structured to provide one type of service in its own setting and through its own procedures" (Manney, 1975:99). Therefore, the result may be inefficiency, repetition, and competition amongst available programs.

The inherent danger affecting the delivery of housing programs for the elderly homeowner is significantly noted by Kerschner and Hirschfield. Programs and services have not ". . .reflected the integration of data resulting from other aged programs and legislation, but rather has been contrived within a vacuum of isolated and unrelated information"<sup>13</sup> (Kerschner and Hirschfield, 1975:355). Beyer (Economic Aspects of Aging) concluded, from detailed research on aging Americans, that the aged in the poorest of health tended to occupy substandard housing (owned or rented) in terms of needed repair and maintenance. The implication is that it may be crucial for those homeowners utilizing services such as a homemaker or "meals-on-wheels" to have programs readily available which meet their shelter concerns--home repair grants and handyman services.

The consequences of segmented services are twofold (Manney, 1975:100). First, no single housing program is likely to meet all the shelter concerns of an elderly homeowner. Some programs focus solely on structural repairs while others may focus on minor maintenance work. This leads to the second problem. Often the homeowner must assess his or her multiple dwelling concerns and then seek out the correct program or combination of programs which meet those needs. This may impart a certain level of frustration, in addition to the frustrations that the individual encounters due to urgent repair work.

As will be discussed, programs and activities are uncoordinated to a great extent. In addition, the various eligibility criteria and regulations comprise a tangled web for the elderly homeowner.

Information: If elderly homeowners are not aware of housing programs available to them--and especially if "fragmentation" occurs--then programs are not utilized. During the course of the interviews, most respondents were not aware of programs available to low-income homeowners. Even those few who did utilize one of the available programs were not familiar with the existence of other comparable programs.

It is well documented that a large proportion of older persons--owners and renters--with the greatest service needs are less likely to have information concerning available services. This is particularly true of those . . . likely to be living alone, socially isolated, and with reduced income (Beattie, 1976:626).

Brown makes particular reference to why information concerning available and needed programs may be inadequate.

Indeed the deliberate withholding of information by decisions not to advertise a service or to do so in a limited way is one of the means by which scarce services are rationed (1975:194).

Therefore, if too many homeowners require repair programs, the amount of funds required in order to boost program eligibility may be taxed. The Province of Manitoba's Critical Home Repair Program was frozen in the spring of 1978. One of the reasons was a need to focus on the backlog of applications.<sup>14</sup>

The way the program is translated to the consumer in a manner that the homeowner comprehends is of utmost importance (Manney, 1975:100). A program is ineffective if the people utilizing it do not understand what it is all about. A low-income, elderly homeowner who is afraid of incurring further debt must be aware of the exact financial implications of the service, for example, repayment criteria, liens, etc. If there is any doubt, the individual may be extremely hesitant to use a program he or she may urgently require.

Interpersonal/Bureaucratic Issues: This aspect deals mainly with the concern as to whether or not programs are aware of the elderly as a legitimate consumer of service. That is, are elderly homeowners treated merely as "items to be processed"<sup>15</sup> (Manney, 1975:101)?

After years of mortgage payments etc., the homeowner does not want more in the way of headaches. The individual may, at times, rather face the problems of needed repair and maintenance work, than the hassles of bureaucratic red tape and wrangling when applying for aid (Rose, 1966; Brown, 1975; C.C.S.C., 1974; Kahana, 1976).

The elderly homeowner may not have the spark and patience of a younger individual.

A given service may not exist, it may exist in insufficient quantity, or it may exist in a form or in an environment that is inaccessible or unacceptable (Brody, 1973:77 [*italics mine*]).

The capacity to fit the service to the individual rather than following the more traditional approach of fitting the individual to the service is a major challenge in providing programs to the aging (Beattie, 1976:629).

Programs should fit elderly homeowners' needs and concerns; the reverse situation may prohibit them from taking advantage of a service they urgently require. According to the development theory, housing programs that are utilized by the elderly must be aware of the stresses that they face--fear of debt, reduced consumer power, etc. If not, programs will do little to aid the elderly's continued integration within the environment.

#### An Examination of Some Current Programs

Throughout 1974 a series of Canadian regional seminars on aging concerns was sponsored by the Canadian Council on Social Development. A major recommendation was highlighted:

Seniors should have a choice in accommodation. When they decide to remain in their own homes adequate services and subsidy for maintenance of their dwelling or for a home repair service should be provided. Housing rehabilitation should be an alternative actively supported (C.C.S.D., 1976:61).

As stated earlier, the housing programs available to low-income, elderly homeowners vary from province to province and area to area in a "bewildering hotchpotch" (Brown, 1975). Four existing housing programs in Winnipeg will be examined with relevance to

the elderly: the Residential Rehabilitation Assistance Program (R.R.A.P.); the Critical Home Repair Program (C.H.R.P.); the Winnipeg Home Improvement Project (W.H.I.P.); and the Community Home Services Project (C.H.S.P.).

Aaron, Shelter and Subsidies: Who Benefits from Federal Housing Policies? (1972:2), refers to three questions which arise in a discussion of whether housing programs meet a need directly:

1. What are the exact services that the programs provide?
2. Who are the exact beneficiaries of the programs?
3. Are they provided in an efficient way?

Of course, considerable overlap exists amongst all three points and one cannot be seen in isolation from the others.

Basically, it is important to determine if housing programs are benefitting the low-income, elderly homeowner to any appreciable degree, or if the programs are missing real needs. For example, are program benefits accruing to the lowest income homeowners (widows and other unattached individuals) or to those with incomes bordering on the mid-income range?

The Residential Rehabilitation Assistance Program is a federally sponsored endeavour aimed at rehabilitating dwellings in select Neighbourhood Improvement areas.<sup>16</sup> Its main objectives are "to provide sufficient financial assistance to low and moderate income homeowners living in substandard housing, for the purpose of rehabilitating their dwellings up to minimum (municipal) standards of health and safety; and, to provide financial assistance . . . without causing undue financial debt to homeowners . . ." (Rostum, 1978:77).

The plan offers a maximum loan for major structural repairs of up to \$10,000, with \$3,750 being forgivable if the yearly household income is \$9,000 and under. The forgivable portion decreases as the income increases to a limit of \$16,500.

Unfortunately, it is not possible under R.R.A.P. assistance to have just enough repairs done on the house to cover the amount of the grant. A housing inspector associated with R.R.A.P. inspects the house and decides on necessary repair work which is required in order for the dwelling to meet local housing by-laws.<sup>17</sup> Assistance is offered only if the necessary repairs are agreed to by the homeowner, which in many cases means the necessity of acquiring a loan above and beyond the forgivable portion.

The Province of Manitoba via the Manitoba Housing and Renewal Corporation funds the Critical Home Repair Program. The program exists for homeowners who reside in areas of the province not covered by R.R.A.P. C.H.R.P.'s objective is to assist low-income homeowners, in particular the elderly, to meet their housing requirements by repairing critical faults within the dwelling-- e.g., plumbing, wiring, etc. (Meaney and Cassin [unpublished in-house report] 1979:1).

A pensioner earning under \$6,000 receives a forgivable grant of \$1,000 which is gradually reduced to a maximum income level of \$10,00. Also, the elderly homeowner can apply for an additional \$1,000 loan, but must apply as a non-pensioner homeowner.<sup>18</sup>

As with R.R.A.P., C.H.R.P. requires priority jobs (as

indicated by inspectors) to be completed entirely and not in part. If for example, a roof must be repaired for \$4,000, C.H.R.P. will not grant aid unless the homeowner agrees to pursue this priority repair. In addition, job grants will not be approved unless the homeowner has the necessary funds, or the ability to obtain funds, to cover the balance of the cost of repair work. <sup>19</sup>

There also exists an organization in Winnipeg that does light renovation work and cosmetic repairs. <sup>20</sup> The Winnipeg Home Improvement Project receives its funding through the Department of National Health & Welfare, via agreements from the Canada Assistance Plan, and the province's Department of Health & Social Development. The project's main objective is to provide training for "unemployable" people as a human development program. Its second objective is to provide housing rehabilitation mainly for elderly and low-income homeowners. <sup>21</sup>

The project offers free repair labour which focusses on minor interior and exterior dwelling repairs and painting. Senior citizens are not required to go through "income tests" in order to qualify for help. (This is a feature which does not exist for R.R.A.P. and C.H.R.P.). However, the homeowner must purchase all of the required materials for the repair work.

Whereas, the homeowner can apply only once for R.R.A.P. and C.H.R.P. assistance, such is not the case with W.H.I.P. The project generally serves people within the core areas of Winnipeg. <sup>22</sup>

The City of Winnipeg, through its social services department, funds the Community Home Services Project. Like W.H.I.P.

this is a job creation project which does limited housing maintenance work for the elderly and disabled, as one of its functions. The limited work frequently takes the form of heavy housecleaning and rough painting. There is no "income test," theoretically, although the project gears itself towards the elderly who are in at least partial receipt of the government's Guaranteed Income Supplement. 23

In order to analyze these programs, a series of topics was formed from discussions with program administrators and from a review of relevant literature (Aaron, 1972; Armitage, 1975; Brown, 1975; Dennis and Fish, 1972; Hartman, 1975; Solomon, 1974). The topics, which are directly relevant to the questions earlier raised by Aaron (1972), are: fear of debt, program eligibility and "discrimination," stigma and over-regulation of program use, inequity in and amongst programs, and lack of program coordination.

In A Review of Canadian Social Housing Policy, the Canadian Council on Social Development concluded "that housing . . . rehabilitation targets be established between federal, provincial, and municipal governments, considering the special requirements of low and moderate income families and others with needs of special economic and social significance" (1977:190 [italics mine]). For low-income, elderly homeowners one special requirement to consider is their fear of debt:

Over the years one of the most difficult problems I have found is the low-income homeowner whose property is run down. Such people cannot take on one more cent of debt. This group includes many retired people . . . Now he needs \$6,000 worth of repairs and is eligible for a loan under

the new National Housing Act amendments. But, he is not able to repay the loan . . . (C.C.S.D., 1974:99).

The problem which exists for the elderly regarding R.R.A.P. use, relates to the enforcement of "minimum standards" bylaws. If their homes are very old then a substantial amount of necessary rehabilitation is required. The cost involved will often exceed the amount of the forgivable loan portion. "The . . . requirement that all housing must meet minimum standards is not accompanied by a reciprocal government guarantee that owners of substandard housing will, in fact, be able to meet the costs incurred by enforcing these standards" (Hartman, 1975:68). The point is that most of the housing stock owned by the elderly was built prior to present building code bylaws.

One notable comment was voiced at the 1973 Canadian Conference on Housing Rehabilitation:

We should try to achieve the highest possible standards for everyone, but we also have to recognize our own limitations. And if all we are doing is causing problems for people we are not [benefitting] . . . them at all (C.C.S.D., 1974:102).

Carrying a loan--even at preferred lending rates--can be problematic for those elderly on low, fixed incomes. For the elderly with incomes at the maximum eligibility level (\$16,500 for R.R.A.P. and \$10,000 for C.H.R.P.) a loan can often be repayed without duress.<sup>24</sup> Once again, carrying a loan may be more problematic for a widow or unattached female homeowner with a drastically reduced income (Dulude, 1978). Chances are that those elderly who cannot, or are reluctant to, pursue a loan for repair work are

inhabiting dwellings where repair work is most urgent.

Rose further illuminates the "fear of debt" concern for the elderly as it relates to housing:

They are not accustomed to a substantial program involving a very large expenditure of money and likely requiring the services of specialist contractors or tradesmen to complete the repairs promptly (1966:92).

Homeowners, generally rehabilitate their dwellings in a slow and deliberate manner. This is especially true for the elderly with low incomes who do not have the funds to do the work all at once. As C.H.R.P. and, specifically R.R.A.P. require immediate outlays of funds, (such that all work can be done at once) this process can be startling for the elderly homeowner who must contend with a loan which often matches his yearly income. Therefore, this could seem quite burdensome.<sup>25</sup> The "fear of debt" becomes a problem for R.R.A.P. users since all needed work must be done in order to use the program. As stated earlier, this often requires a loan. The loan repayment plus interest which is at current market interest rates does not take note of the elderly homeowner's income. (Although, the individual's income does affect the size of the forgivable portion of the loan.)

Elderly homeowners who can make use of a R.R.A.P. program because they are just under the maximum eligibility level, and can afford a loan (because of the dwelling requiring only a few repairs) will inevitably have a better chance of increasing equity in the home.<sup>26</sup> For those with very low incomes who cannot afford a loan under R.R.A.P., their house will continue to deteriorate, and at the same time the equity will drop. Thus, a large disparity exists

between these two groups, as R.R.A.P. assistance may benefit the higher, low-income-range homeowner.

The issue of program eligibility and program equity is an important complement to the "fear of debt" concern. Solomon considers program equity <sup>27</sup> amongst beneficiaries to be lacking when "persons in essentially the same circumstances receive widely varying treatment" (1974:16-17).

Therefore, programs such as R.R.A.P.(and C.H.R.P.) may be leaving out many elderly homeowners with incomes that are low enough to "prohibit" them from fully using the programs. Often, the funds available from the programs are redirected to more moderate income people who can work out the debt (Rostum, 1978). Thus, the rehabilitation program's goal of aiding those most in need gets subverted:

It often happens, in housing and elsewhere, that those who are supposed to be the recipients of assistance from a particular policy are not those who benefit most in fact (Zais, 1976:236).

A report by the Social Planning Council of Winnipeg, "Low Income Housing Paper", accentuates this point:

The most telling criticism of federal policies is that they do not benefit those on low incomes . . . Far from presenting a comprehensive policy to ensure housing as a basic right to all Canadians . . . as has been done in the area of health, federal government housing programs can be more accurately termed "socialism for the rich" (1975:10).

Although the above statement addresses programs such as the Assisted Home Ownership Program, <sup>28</sup> it also bears relevance to R.R.A.P. and C.H.R.P. assistance for elderly homeowners. Those who can afford a loan benefit, which leaves those who cannot take

on a loan to continue inhabiting a deteriorating house.<sup>29</sup>

On the other hand, there are elderly homeowners who "find themselves just outside the income level which commands a free service, and are forced to seek services on the private market" (Brown, 1975:192). Though, there would be little subsidy through R.R.A.P. for these individuals in any case. Brown goes on to state that this type of "discrimination" occurs and is at times severe because "the cost differential may be very large indeed, and has led many to complain that the problem is not having too little [entirely], but having a little too much income" (ibid.: 192). Those whose income is slightly above the eligibility level may also be forced to forgo repairs which are often costly when done privately.<sup>30</sup>

We need to guard against the dangers of giving to the retired with one hand in the form of higher pensions and taking away with the other through reduced services . . . for those with a little too much income (ibid.: 192).

Rostum concludes that because grants under R.R.A.P. (and C.H.R.P.) are "income tested," and because " . . . income limits have remained relatively constant, more and more R.R.A.P. homeowners are eligible for less and less forgiveness [on the] grant, regardless of the state of repair of their homes" <sup>31</sup> (1978:44). For example C.H.R.P.'s income limit for the \$1,000 maximum forgivable loan has remained at \$6,000 for quite some time. Yet, this limit is under that which would be considered a normal poverty line level. In addition, as low-income, elderly homeowners become eligible for less forgiveness on the loan (as their incomes slowly rise) they now must face larger repayable loans due

to increasing repair labour and costs of materials. <sup>32</sup>

The selective, income tested approach used by R.R.A.P. and C.H.R.P. may tend to produce a feeling of stigma amongst recipients, and create an over-regulation of services. Not only are those just above the income cut-off level left out, but many as well, within the eligibility range. They must apply with all the stigma attached, and may think twice about doing so.

Several studies have shown that most of those eligible for assistance [housing allowances, etc.] elect to live at even lower standards of economic deprivation rather than comply with unpalatable eligibility criteria such as humiliating means tests . . . (Brody "Service-Supported Independent Living in an Urban Setting," 1975:79).

Of significance to low-income, elderly homeowners who may need the services of a rehabilitation grant/loan program is Armitage's statement, that there is a possibility for the program "to stigmatize their recipients, principally as a result of the fact that to receive . . . support continues to be viewed as an admission of failure on the part of the beneficiary" (Armitage, 1975:29). Armitage goes on to say:

The transfer [housing aid] based upon a shared citizenship is debased by the dynamic into a transfer based upon the principle that those who are the givers are justified in expecting that the recipients conduct themselves on terms dictated to them (ibid.:31-32).

This over-regulation can give the elderly the impression that because they cannot manage the repairs on their own that they must be "watched" ever so closely when receiving a rehabilitation grant/loan (see:Hartman, 1975:27).

R.R.A.P., and C.H.R.P. to a lesser degree, presents a

dilemma. A major program objective is to bring the dwelling up to minimum occupancy standards. Although this is a sound objective, the program dictates what must be rehabilitated, in order to qualify for the program. The recipient's "freedom" to choose, those repairs which while perhaps not vital to the program's objectives are nonetheless important to the homeowner, is lessened.<sup>33</sup> Selective services often become institutionalized with the result that an elderly individual may withdraw from their use for fear of leaving the management of his or her affairs to others<sup>34</sup> (C.C.S.D., 1976:46).

Therefore, because selective programs scrutinize their recipients via income eligibility, with all the stigma attached, they also tend to leave out many who do in fact qualify.

Dennis and Fish (Programs in Search of a Policy: Low Income Housing in Canada) note that imposing a selective program of dwelling rehabilitation for the elderly does not make total sense:

. . . that grants might go to those who do not need them is not persuasive. . . Relatively few people who can afford to live in decent dwellings forego the opportunity. The small possibility of a windfall to them does not warrant the imposition of a means-tested loan for those who cannot afford decent shelter. Nor is the argument that the low-income householder can immediately sell his home and reap a windfall profit particularly impressive. The elderly . . . are clearly unlikely to do so [in light of a shortage of affordable and comparable accommodations] (1972:306).

Important to the discussion of program inequities is the issue of program fragmentation and a lack of coordination amongst available programs. In an evaluation of R.R.A.P., Rostum notes:

A comprehensive documentation of shelter improvement programs, including comparisons between different

rehabilitation activities (private, municipal, provincial, and federal), to the best of this author's knowledge does not exist at present (1978:36).

The author goes on to state:

C.M.H.C. with the cooperation of the provinces and municipalities, should document and compare information on federal and provincial/municipal rehabilitation programs so that greater coordination of rehabilitation policies can be realized, especially in the 1980's (ibid.:64).

Zais considers equity to be a prime concern in program delivery: "The degree to which households with similar needs are treated alike in the program, the more equitable the program is in horizontal terms <sup>35</sup>" (1976:237). In the same sense, similar programs can be judged to be equitable if their benefits and eligibility are alike.

Brown observes that the existence of several uncoordinated home rehabilitation programs (from area to area) creates inconsistency and inequity because the programs vary greatly in the adequacy of the provisions they offer to the elderly homeowner. R.R.A.P. exists in specially designated areas while C.H.R.P. only gives assistance to those who live outside R.R.A.P. designation. This appears to be the only "coordination" or "agreement" which exists between the two programs. However, the problem which occurs is that both programs offer varying amounts of aid, and eligibility criteria are different. While R.R.A.P. offers a forgivable \$3,750 grand to an individual earning under \$9,000, C.H.R.P.'s forgivable stands at \$1,000 for a homeowner earning under \$6,000 per year. Therefore, a homeowner in one area is treated differently from a homeowner in perhaps the exact same circumstances, who resides in another area.

If a rehabilitation program is established, care must be taken to avoid the pitfalls of area designation . . . What is required is a policy of universal assistance for households qualifying for it (Dennis and Fish, 1972:301).

For the low-income, elderly homeowner the lack of coordination amongst programs has a major consequence. The homeowner clearly does not have a choice in utilizing whichever program might better serve his particular situation. If a C.H.R.P. grant is all the homeowner can afford, he does not qualify for one if he resides in a R.R.A.P. area. On the other hand, an individual living outside R.R.A.P. may need a substantial government loan to renovate a rapidly deteriorating dwelling. Therefore, the elderly homeowner does not have the opportunity to select the program which he can afford (Carrying a loan, etc.). This is especially critical for the elderly individual, whose fixed income leaves fewer choices as his role of consumer diminishes within society (Allentuck, 1977; Dulude, 1978; Beattie, 1976).

The lack of coordination extends to the differences between R.R.A.P. and C.H.R.P. on one hand, and W.H.I.P. and C.H.S.P.<sup>36</sup> on the other. The first two programs stick rigidly to an income test, while the latter two do not utilize an income test in a formal manner.<sup>37</sup> The reasons for these differences might very well be that the former extend loans to recipients while the latter simply offer labour, and that focussing on the financial circumstances of applicants is not the most relevant aspect of "need" (Armitage, 1975:21).

In addition, R.R.A.P. and C.H.R.P. only permit the homeowner to apply once for assistance. Such is not the case with

W.H.I.P. and C.H.S.P. which in fact monitor <sup>38</sup> the homeowner to see if problems with the dwelling are reoccurring. Since the loan programs offer one-time aid, a homeowner must make a decision whether to get all of the repairs done at once (and often at great cost in relation to income), or to have nothing done at all. Although W.H.I. P. exists for the homeowner to apply to even after C.H.R.P. assistance has been used, the person must pay for the cost of materials without aid in the form of a grant or loan.

The Canadian Council on Social Development emphasized a concern that housing rehabilitation programs must be ongoing in order to satisfy the needs of low-income groups--in particular, the elderly homeowner. "The need is not only for upgrading existing housing but for a permanent program to maintain housing" (C.C.S.D., 1977:147).

The Council's report further stated that the problem with programs such as R.R.A.P. is that because "standards of rehabilitation are often too high and all work must be done in a relatively short period of time, informal and extended rehabilitation is discouraged" (ibid.:163[italics mine]).

Informal rehabilitation (minor repair work) can be of major importance to the elderly, especially when it concerns aesthetic or cosmetic repair work. Since the elderly generally spend more time at home than people from other age groups, cosmetic repairs can have a positive affect on their "psychological" well-being. In fact, some elderly homeowners may be concerned more with the interior and exterior appearance of the dwelling than with major

(or critical) structural repairs. Cosmetic maintenance and repairs will often make the time the elderly do spend in the dwelling a bit more pleasant (Huttman, 1977; Brody, 1973). Whereas W.H.I.P. (and C.H.S.P. to a much lesser extent) will do cosmetic repair work, R.R.A.P. and C.H.R.P. will not. If the homeowner considers aesthetic repairs to be of prime importance W.H.I.P. is the only alternative, and a grant to cover expenses for materials is not available. The lack of coordination among the programs mentioned does not give the homeowner the freedom he may desire: for example, to receive a grant for cosmetic repair work.

Although there is some informal coordination between the programs in the way of referrals, <sup>39</sup> a unified effort towards dwelling rehabilitation for low-income, elderly homeowners does not exist.

Several program administrators responsible for service delivery, who were interviewed during the course of this research study, expressed frustration with the lack of coordination amongst programs:

All levels of government have very inappropriate means of coordination, if any at all. We end up duplicating what another program offers which inevitably means that we are offering the elderly less than we potentially should be able to.

[There is] too big a lack of coordination . . . very little attempt by anyone at a coordinated delivery. I suppose that people are worried about improved coordination achieving a larger bureaucracy. However, this may be the only way of guaranteeing that the elderly know we exist, because right now they are the major losers in the game.

Concluding Remarks

Brown's (1975) study of housing concerns among the low-income elderly has been confirmed by a review of relevant literature, and through an examination of some current programs attempting to benefit the elderly homeowner.

Three major issues arose in the discussion of homeownership problems. The fear of incurring further debt is a critical problem for the elderly who wish to lessen their worries in retirement. The extreme variance in shelter costs means that one homeowner may have exceedingly high housing costs which may never be alleviated through mere income increases. Both of these issues were seen as being especially severe for single women whose incomes are generally the lowest among the low-income elderly.

The examination of housing program delivery highlighted the need for an awareness of the above issues as well as sensitivity to stigma and over-regulation of program use, eligibility criteria, and the inequity and lack of coordination in and amongst programs.

Chapters Three and Four have attempted to stress that the low-income, elderly homeowner must be viewed as a legitimate consumer of services. This is especially important as aging does begin to rule out some options for the elderly, particularly as their income drops in a society generally preoccupied with its younger members. Brown notes that retirement policies, whether income or housing related, must be based on a solid foundation of social values. Important among these are: equity, a choice of options, and "independence and control over ones own life pattern"

(Brown, 1975:235-237). If housing programs for the elderly homeowner are not achieving this then, for all intents and purposes, they are failing.

On the research side there is clear documentation that housing can have a decisive impact upon the lifestyles and well being of older persons; and on the policy side, there is a growing commitment to provide adequate housing and services for the elderly. With regard to coordinate efforts on the part of planners, service providers, and researchers, progress seems less clear. Moreover, despite the activity, housing remains a major problem among the old, and the best solutions remain to be specified. Only a small fraction of the elderly have been rehoused, and most knowledge comes from studies of these persons in new housing for the elderly (Carp, "Housing and Living Environments of Older People," 1976:244).

As stated at the outset of this chapter, there has been very little research which examines the concerns, perceptions, and opinions of elderly homeowners. In light of this fact, and in order to explore the issues further, the opportunity for a unique research approach was evident. The following chapter will introduce the design and methodology of the inquiry.

Notes

<sup>1</sup> Mandelker (1973:35) sees elderly homeowners as largely ignored regarding housing needs and problems, due to the fact that society considers their problems to be not as complex as those of working families on low incomes. For example, elderly homeowners are not directly affected by changes in the unemployment level (although, this can be argued). In addition, their housing needs do not vary over time, largely because mortgages have been paid off.

<sup>2</sup> Huttman notes that while most elderly no longer have mortgaged homes, their equity is low (1977:52). Many banks are reluctant to extend loans to the elderly for home repair debts. One bank manager stated that when considering an elderly individual's request for a loan, Canadian lending institutions will not normally permit a loan where the applicant's age plus the amortization period exceeds 80 years.

<sup>3</sup> As previously mentioned, the widow is especially affected since the husband's pensions (specifically, private plans) may cease upon his death (Brown, 1975:201).

<sup>4</sup> From a review of relevant literature, there appears to be little consensus amongst researchers as to the exact reasons why the elderly relocate to senior citizen dwellings. Many reasons are offered, however, to give certain ones priority over others is still a matter of debate.

<sup>5</sup> These are some major factors, for the purpose of this research. However, it cannot be ignored that health reasons, for example, can in some cases create greater dissatisfaction with homeownership.

<sup>6</sup> If the house is in a bad state of repair the market value is even less.

<sup>7</sup> That is, the person lives in the house rent-free theoretically, except for operating costs. The rent would accrue tax-free to the homeowner. Therefore imputed rent is considered added income (Aaron, 1972).

<sup>8</sup> As do different income groups and types of households.

<sup>9</sup> That is, a fixed income is enough for some to meet day-to-day housing costs, yet not nearly enough for others.

<sup>10</sup> For example, the lack of price controls, because ". . . real redistribution of wealth is often more successful when government is concerned with regulating the suppliers of services as well" (C.C.S.D., 1977:166).

11 It is worthwhile to note, that from an extensive review of the literature the varying needs of the elderly rental population is acknowledge, whereas for the homeowner such recognition is often lacking in emphasis.

12 Brown (1975) notes that income maintenance has received greater priority on the part of governments' attention to all elderly.

13 Brown notes that the lack of adequate data means that although progress can be described for basic programs, a comprehensive coordinated effort is hampered. In addition, recipients' needs may not be ascertained firmly (1975:xxx).

14 According to D. McGavin, administrative officer, C.H.R.P., Manitoba Housing and Renewal Corporation. November, 1980.

15 Newcomer ("Meeting the Housing Needs of Older People," 1976:73) notes that only a small percentage of housing program goals (10-15%) actually make any substantial distinctions amongst the varied characteristics of the elderly. Of note are: sex, marital status, income, and health. The inherent dangers of this action are numerous. For example, for an individual whose health keeps him or her homebound a great deal of the time, the necessity of having the dwelling in an especially good state of repair and maintenance is vital.

16 And in a few other designated areas where there are other (provincial, municipal) complementary, public investments to improve housing. Yet, according to C.M.H.C. most R.R.A.P. funds do exist in N.I.P. areas--close to 90% of total R.R.A.P. funding (Cathy Mansford, assistant manager--programs, C.M.H.C., December 1980).

17 According to C.M.H.C. the nature of the repair work should ensure a further useful life of the dwelling of approximately fifteen years.

18 This means a more stringent set of guidelines. For example, the individual will be required to enter into a caveat agreement by means of a promissory note for the forgivable and non-forgivable parts of the grant (according to D. Gavin, administrative officer, C.H.R.P.).

19 According to D. McGavin, administrative officer, C.H.R.P.

20 Cosmetic repairs are not handled, to any degree, by R.R.A.P. and C.H.R.P.

21 According to G. Hutchinson, project manager, W.H.I.P. November, 1980.

22 Ibid.

23 According to R. Lanthier, social worker affiliated with C.H.S.P. November, 1980. In addition, approximately 60% of C.H.S.P. users receive at least a partial guaranteed income supplement.

24 Such appears to be the case according to D. McGavin, administrative officer, C.H.R.P. and C. Mansford, assistant manager--programs, C.M.H.C.

25 According to Manitoba Housing and Renewal Corporation a vast percentage of elderly homeowners choose only the forgivable grant portion of C.H.R.P., and forego the loan portion.

26 In relation to the dwelling's age, and after rehabilitation.

27 Equity can be broken down into vertical equity and horizontal equity. The former exists, for example, when program benefits accrue to those most in need (percentage-wise). The latter occurs when people in similar socio-economic circumstances are treated alike vis-à-vis benefits. For purposes of this study equity will refer to a combination of both.

28 A.H.O.P. was criticized for benefitting only those with incomes high enough to afford the luxury of homeownership. Those who were "doomed" to continue as renters did not benefit from the program because their incomes were too low to qualify (C.C.S.D., 1977; Armitage, 1975:126).

29 According to D. McGavin, administrative officer, C.H.R.P., this is the biggest inequity to which C.H.R.P. and R.R.A.P. have not addressed themselves.

30 In addition, private contractors often shy away from rehabilitation work of a minor nature, or else overcharge to make it worthwhile (C.C.S.D., 1977:141).

31 Although the income limits for R.R.A.P. assistance were finally raised at the end of 1980.

32 According to D. McGavin, administrative officer, C.H.R.P., at present many elderly are thinking twice about going ahead with C.H.R.P. grants because of problems in meeting escalating repair costs.

33 For example, a homeowner may wish to have his porch renovated, however, the programs will insist that e.g., the wiring and other critical matters receive first priority.

34 In an excellent article, "Old People and Public Policy," Etzioni notes:

Too frequently we assume that independence, a capacity to function autonomously, and self-help are unquestionable virtues while dependency especially on the government . . . is a matter to be embarrassed about . . . or a sign of weakness and deficiency. Such a strong emphasis on independence is excessive; it establishes a norm many older persons, cannot live up to and should not be overbearingly pressured to try to live up to, just as those who are or can be independent should not be pushed to become dependent (1977:40). Therefore, when program utilization becomes stigmatizing, an elderly homeowner might forgo the use of a program in a desperate attempt to remain independent, even when the house reaches an unsafe state.

35 See note #28.

36 Although C.H.S.P. does not do minor or major dwelling rehabilitation work (as do the other programs) it is included because it does do a certain amount of heavy dwelling-maintenance work-- rough painting, yard maintenance.

37 That is, unless it becomes obvious to W.H.I.P. and C.H.S.P. that the recipients are not low-income.

38 This takes the form of telephone calls or visits to the homeowner, or the homeowner is asked to reapply if repair problems occur again.

39 According to D. McGavin of C.H.R.P. and G. Hutchinson of W.H.I.P., a homeowner who utilizes a C.H.R.P. or R.R.A.P. grant might be referred to W.H.I.P. such that the free repair labour will lessen the cost of repair work. At times, this might permit the homeowner to get by on the forgivable loan portion alone.

## CHAPTER FIVE

### DESIGN OF THE INQUIRY

#### Introduction: The Inquiry Objectives

Brown (How Much Choice? Retirement Policies in Canada)

emphasizes that: "Although the needs of the retired have been recognized in general terms, important detail is lacking" (Brown 1975:194). The specific concerns and felt needs of low-income, elderly homeowners must be examined directly. As has been discussed, perhaps their predicament embraces certain problems not fully shared by all elderly.

As a means to explore further the issues that were raised in the literature, a number of elderly homeowners were interviewed. The major goal inherent in this inquiry, was to document the perceptions of need amongst low-income, elderly homeowners and to highlight the factors involved in their ability to contend with their situation.

The objectives of the inquiry were as follows:

1. To ascertain the importance of homeownership to the elderly and their sense of well-being
2. To note the nature of the problems they face as homeowners
3. To note the kinds of public (or private) responses

which they prefer to see in existence, that would alleviate their concerns

4. To generate information which would lead to an understanding of the problems and concerns they face in utilizing government-sponsored housing programs <sup>1</sup>

5. And, to determine from the responses, relevant guidelines for improving policy and programs for low-income, elderly homeowners

Perhaps the opinions, attitudes, and desires documented here, in conjunction with the literature, will serve to establish certain insights and the degrees of appropriateness of various types of aid for low-income, elderly homeowners. As was alluded to earlier, research is needed which indicates how different types of housing programs actually affect the elderly homeowner, and what the levels of satisfaction and dissatisfaction are.

The methodology for the inquiry will be discussed in detail. Development of the research method, selection of respondents, arrangement of the interview format, etc., will help to furnish guidelines for further research.

#### The Research Method

Since the object of the inquiry was to elicit opinions, attitudes, and concerns from low-income, elderly homeowners, the interview was chosen as the most viable research method. The interview yields more qualitative <sup>2</sup> information than would a formal questionnaire, which is more quantitative in nature. Therefore, the findings presented in the following chapter are in a

very small way "objective" (i.e. formal survey results or experimental research), since they are based on subjective opinions and preferences.

It is worthwhile to note that the interview method has some clear advantages over the formal questionnaire. As previously mentioned, the information to be collected is of a highly experiential nature. Also, the elderly have been the focus of countless research endeavours with the result that they are an over-studied group in society. Therefore, the interview format would be more conducive than the impersonal and "mechanical" questionnaire (Rose: 1966). Closely related to this is the difficulty of involving the respondents when they see little value for themselves in the research. The personal, interviewer-respondent relationship, found in this method, is a way of alleviating this concern.

In addition, the interview method enables:

1. The disclosure of factual information, especially of a personal and sensitive nature, by creating a certain rapport and sense of trust with the respondent

2. More exact responses as questions can be reworded and explained according to the individual's perception <sup>3</sup>

3. An emphasis on the topics or issues which are most irritating to the respondent and noting the degree to which respondents became aroused or disturbed

4. the serendipitous discovery of issues that might require more intensive investigation at that moment, and during following interviews <sup>4</sup>

Consequently, it was assumed that the respondents would be more responsive to the less highly structured interview than to a formal questionnaire.

The topics and questions, which focussed on the inquiry objectives, were developed in advance of the interviews from an examination of relevant literature, (Brown,1975, Canadian Council on Social Development, 1976; Carp,1966; Environics Research Group, 1971; Epstein,1976; Rose,1966). In addition, discussions with professionals <sup>5</sup> working directly with the elderly provided further insights into the development of the interview schedule. A preliminary interview schedule was drawn up and tested among a group of elderly homeowners. Problems with questions (e.g., too sensitive in nature) were determined and a final schedule was produced. (The interview schedule is reproduced in Appendix D.)

#### Selection of Respondents

In order to obtain interviews from low-income, elderly homeowners, it was decided that Winnipeg's Age and Opportunity Centre would be a good resource. This was selected for several reasons.

First, conversations with Age and Opportunity <sup>6</sup> indicated that several centres were situated in predominantly working-class areas of the city. These areas contained a high concentration of elderly homeowners, many within a low-income range, who had resided in their homes for many years (e.g., 25 years). The centres chosen were: Main Street Senior Centre (approximately 50% <sup>7</sup> of members are homeowners), West End Senior Centre (approximately 80% of members

are homeowners), Selkirk Avenue Centre, and Stradbroke Senior Centre (although most members are tenants).

Another reason for choosing the centres was the high diversity of homeowners amongst the membership. Some respondents would represent, on a low-income scale, those at a higher or lower level. In addition, internal differences in the composition of the homeowners would lead to a variation of respondents: widowed, married, never-married, recently-retired, advanced in age, etc. This diversity could lead to varied concerns and understandings of need.

Third, many respondents take an active role as members of the centres. Therefore, it was assumed that they would be able to share the concerns and attitudes of other centre members who are homeowners. In addition, because the Age and Opportunity Centre functions, in part, as a resource and counselling service, the respondents might have a firmer understanding of the broader issues of being both homeowners and elderly.

Finally, the directors of the centres would be beneficial at helping to arrange the interviews. As previously noted, because the elderly are an over-studied group, they might be apprehensive to yet another research study. The directors could help alleviate any concerns<sup>8</sup> amongst potential respondents, as to the nature and legitimacy of this research study.

Interview respondents were acquired in several ways. After discussions (detailing the types of respondents required<sup>9</sup>) with the centre's directors, they arranged 11 interviews. The par-

ticulars, such as time, place, etc., were set up during ensuing telephone calls to the respondents. A further 6 respondents approached either the author, or the centres' directors, and asked to be interviewed. An attempt was made to spend several afternoons at the centres, during which time 11 potential respondents were asked by the author to volunteer for interviews. Five respondents agreed to volunteer. Several respondents took it upon themselves to arrange a further 6 interviews with elderly homeowners they knew of in the same neighbourhoods. Finally, the members executive of the West End Senior Centre was approached and asked by the author for time to speak at the end of the monthly, general meeting. A group discussion with 10 elderly homeowners followed. Afterwards, 4 interviews were arranged.

#### Interview Format

The interviews involved meetings with 32<sup>10</sup> homeowners. There were two group interviews of four and three homeowners. The remaining 25 respondents were interviewed on a one-to-one basis. The location for the meeting was left to the discretion of the individual(s). Approximately half the interviews were conducted at the centres, whereas the other interviews took place at the individuals' homes. The interviews lasted about two hours on average.

Critical to the interviews' success was the need to develop a sense of trust and ease with the respondents. The choice of interview location, as mentioned above, permitted the conversation to occur in the most conducive environment. Some respondents felt

more comfortable being interviewed at the centres, amongst their peers. Others felt the need to point out directly, certain problems with their dwellings, and chose their homes as the most viable location.<sup>11</sup> In addition, times which would be most convenient for the meetings were decided by the interviewees.

At the onset of the interview, the respondent was informed as to the exact nature of the interview schedule. The privacy when dealing with any personal information or opinions after the interview, was emphasized. Highly personal information such as income, expenditures, etc., unless volunteered, was omitted from the sequence of questions and topics. This was especially crucial in achieving a sense of trust with the respondents.

The interviews were conducted along informal lines. Although a question and topic schedule was utilized, it served mainly as a guideline. The ordering, phrasing, and supplementing of questions and topics helped to achieve a less rigid discussion with each homeowner. This allowed the conversation to follow a natural course, enabling the respondent to relate added information which could have been lost ordinarily. The questions were asked in an open-ended manner as opposed to the "yes/no" styled questionnaire. Insofar as possible, responses were recorded verbatim. In addition, the length of the interview was left open. This permitted the respondent to recall pertinent experiences and issues, thereby yielding added insights. These steps helped to maximize the breadth of obtained responses.

Profile of Respondents

Carp stresses that interview "results should be interpreted in the context of complete descriptions of the group studied. . . Apparently divergent and even conflicting findings of various studies might be resolved by fuller pictures of the people involved" (Carp, 1966:21). The description of the 32 respondents has been broken down, in order to show key characteristics. (Totals for each variable do not always equal 32, due to non-responses.)

Sex and Marital Status: Of the 17 women interviewed, 6 were married and 11 were unattached (widowed, divorced, or never-married). The 15 male respondents were comprised of 9 who were married and 6 who were unattached. Therefore a total of 15 married, and 17 single respondents were interviewed.

Age: Recently retired (i.e., 65 to 69 years of age) homeowners accounted for 7 respondents. Of the remainder, 18 were 70 to 79 years of age and 6 were over 80 years of age.

Income: About half the respondents were quite adamant about not revealing their economic status in detail. However, 10 homeowners received complete or partial Guaranteed Income Supplement payments, while 8 others would qualify for partial benefits if they were to apply. Of the remaining respondents, 7 indicated that they had incomes under \$10,000 per year, and 5 had incomes over \$10,000 per year. Of the latter, 3 respondents were still working part-time.

Mortgage Status: Of the 29 respondents who volunteered this information, 3 homeowners still had mortgage payments to complete.

Two of these homeowners had incomes over \$10,000 per year and were in their residences for under five years.

Present Housing Type: The single detached dwelling (one storey) was the type of home owned by 24 respondents. Of the remaining 8 homeowners, 4 lived in two storey, single detached dwellings, and 4 owned duplexed houses. The latter were trying to secure added income by renting the upper storeys.

Length of Residency: Approximately half the respondents (17) had lived in their present dwelling for at least thirty years. A further 9 respondents had resided in their houses for at least twenty years. The remainder (6) had resided in their houses for under thirteen years.

In conclusion, this chapter has attempted to summarize some of the major considerations in the design of the interview inquiry. The qualitative research approach has much to offer in terms of understanding the values, opinions, and concerns of this important target group vis-à-vis the delivery of housing programs.

Many studies regarding ". . . older people tend to be based on research using individuals either in institutions or among the socially or occupationally elite. It is difficult to obtain a truly representative sample of any group, but particularly so, as people advance in years" (Carp, 1966:21). The selection of respondents attempts to offer a broad picture of low-income, elderly homeowners. The following chapter details the interview findings.

Notes

<sup>1</sup> Specifically, those programs which were discussed in the previous chapter under the heading of "An Examination of Some Current Programs."

<sup>2</sup> The research interview is generally viewed as the most acceptable method of collecting data which is substantially subjective in nature (Kaplan, The Conduct of Inquiry, 1964).

<sup>3</sup> This was important, as some respondents had a poorer understanding of English, as it was not their first language. Therefore, questions would not be misinterpreted.

<sup>4</sup> During the course of the interviews many unexpected attitudes and concerns were disclosed, especially when responses were probed further.

<sup>5</sup> Specifically, those connected with Winnipeg's Age and Opportunity Center.

<sup>6</sup> Directors responsible for the different centres.

<sup>7</sup> According to the directors of the centres.

<sup>8</sup> Many were concerned that the results of the inquiry would reveal to government sources matters of a personal nature, such as income derived from savings, etc.

<sup>9</sup> I.e., low-income homeowners, etc.

<sup>10</sup> Although, some of the respondents were interviewed with the husband or wife present. However, interviews with couples counted as a single interview.

<sup>11</sup> For example, many of the in-home respondents made a point of familiarizing the author with the house and property, focussing on the importance of the home to their sense of well-being.

## CHAPTER SIX

### THE INTERVIEW FINDINGS

This chapter will discuss some of the findings from the interviews with the 32 elderly homeowners.

The findings have been categorized along similar lines to the discussions in Chapter Four. In addition, one section deals with homeowners' attitudes and opinions with regard to improvements in the delivery of housing programs.

The respondents' remarks have been presented verbatim except where minor modification (i.e., grammar) proved necessary.

#### The Importance of Homeownership

Practically all the respondents expressed the view that the last thing they would ever do would be to relocate from their homes. Phrases such as space to breathe, freedom and independence, and needed privacy, were mentioned repeatedly. The house was seen as being supportive of their need to remain active in retirement.

It is best to keep as active as possible in retirement. To enjoy life you must keep doing as much as you can enjoy to do. I think that looking after your own home is a big step to remaining independent. If I was to lose my house I would feel . . . I was no longer in charge of my life . . . I would feel dependent on others too strongly in an apartment or whatever.

You can do as you please, it keeps the old folks going . . . with all the work that has to be done. You know, keeping busy is rewarding for me and if my husband didn't have his garden he would go crazy.

The home is a sense of belonging, knowing that the neighbourhood belongs to you. It's a strong caring I have for my neighbourhood . . . Only my own home gives me my complete privacy. If I want to play the piano more, since I have retired, I can, even at three in the morning . . . I'm not disturbing anyone.

As several single women emphasized:

If you've put all you have into owning your home, I mean fashioning it into a comfortable place, I feel that to continue to live in it is good for one's morale when you have to give up so many other things like a job . . .

Knowing that I can maintain my house really does keep me on my toes. I think if I lost the house I couldn't see me really wanting to keep active. If anything I want to . . . engage myself more in the community . . . I want to remain aware. This might even mean keeping my right to have to pay property taxes completely.

One couple seemed to sum up the sentiments of all the homeowners;

I always did own a home. I never lived in anything but a house . . . I like to keep busy . . . This I enjoy. Could I do the same in an apartment? I adore that the house gives me a lot to do. In winter you stay indoors a bit more or much more, and you don't feel confined in a house, as I know people do in an apartment. If I am able to, we take pleasure doing the gardening, the plants . . .

Also, many homeowners felt economically secure in the sense that they had built up varying amounts of equity in their homes. However, this security was based mainly on future considerations when, for example, a homeowner might be forced to relocate to an apartment or a nursing home if one's health warranted such action. One respondent noted that this appeared to be a strong preoccupation for most elderly homeowners she knew--especially for the single women.

My doctor wants me to leave my house and move to a nursing home. You see, I can hardly walk anymore and I'm here alone. Maybe my house won't fetch a good bit of money because it needs much work done to it, but at least I have some money from it now that I have to go . . .

Besides the issues of equity and activity, homeowners emphasized that their houses offered them added space. This was important for those who looked forward to extended visits from friends and relatives.

I want to know that I have the room available for my grandchildren to visit once a year. It's good to know that they can stay with me and won't be bothering people as I'm sure would happen in an apartment.

Homeownership is important for our privacy . . . it makes us feel very secure and comfortable. We can't afford to travel, you see, and so we have people visit with us every so often . . . they come and go as they please. We don't have to check with anyone such as a landlord.

Finally, the neighbourhood was noted as benefitting the social well-being of over half the respondents. Except for one individual, they had lived in houses for nearly all their working and retirement years.

I will never move to an apartment because you don't have the relationship to neighbours as you do in a house.

I know I can remain in one of the best districts for me that I know about . . .

We senior citizens on the street look after each other.

The neighbours watch your home. If someone enters my house when I'm not around, the neighbours look into it.

No matter where I move I'll be alone . . . [because] my friends all live on this street.

Even with the headaches of needed repairs and ongoing maintenance, 30 of the 32 respondents felt that continued homeownership and a choice to remain was a contributing factor to their sense of pride. As one, single homeowner remarked: "They will have to drag me out into an apartment . . . I hope I never want to leave." Still another commented that "it is a fallacy that we want to leave

our homes, at least for a good many of us . . . and it's going to make us a poorer society in tone and mood. We're individuals too . . . "

### The Problems Faced By Homeowners

The complaints that many of the interviewees expressed, focussed on problems associated with repairs. When asked to note their greatest concerns as lower-income, elderly homeowners, 20 respondents replied that major repairs were their number one concern.<sup>1</sup> Items frequently mentioned by individuals included:

- ongoing problems with the roof
- drafts from old windows and doors
- aging plumbing, electrical, and heating systems
- dangerous sidewalks, steps, and porches
- crumbling ceilings

I put in a new furnace for \$1,600 and now I need new water pipes. At this rate I may have to move in the future. I don't want to, but our savings are gone.

Approximately half (17) the respondents felt that the private repair market was taking advantage of them. Frustration, anger, and resentment were frequently expressed emotions as discussants noted this concern. Many felt discriminated against by repair contractors, because of their age and economic position:

I needed a roofing repair job . . . the water and snow was coming in . . . He came to fix it, but by the time I was able to chase him to complete it six months later I had all this extra damage on my hands. He told me that I couldn't sue him . . . couldn't afford a fancy lawyer. I'm still waiting to hear from legal aid . . . I can't hold on to my house at this rate.

I had my ceiling fixed. They rushed through the job and as soon as they left the plaster started chipping off after two weeks. How do you expect me to keep interest in my home whenever a poor repair job is done?

I took my problems . . . to the Better Business Bureau. They did nothing for me. Where can I turn to . . . to ensure that the work will get done? It sure is not easy making do on my meagre pension.

You know, there are very few reliable places to call to have stuff fixed around the house. Sure, everyone has that problem, young or whatever, but it's more of a problem for us when we're old and trying to get by with no savings.

Some homeowners felt that the crux of the problem was not being able to get repair companies to come out and do the work in the first place.

It's so hard to get a carpenter to come out for repairs. If it isn't a big job, and I can only afford the small ones, they won't come. They tell me there's no money in it for them.

Seniors cannot afford to pay the household service charge. It's too much and I just have to keep my monthly budget down . . . I can't even afford estimates.

I bet they think we're a pain in the neck.

Several respondents felt that they could not trust the estimates or bills which they received for repair work. One couple noted:

It's hard to get an honest estimate . . . those [repair] places have the nerve to cheat us seniors. The consumer bureau has no power--no teeth--to put a stop to these practices. I have no power myself to chase the \$400 I know I lost having my roof fixed.

Minor repair and maintenance work was a priority concern for 15 respondents. Some of these respondents considered this concern to be more crucial than major repair work, while others regarded it to be just as important.

Most respondents voiced concerns about the following types of maintenance work:

- interior and exterior painting
- patching cracks and holes in walls and ceilings
- replacing loose or worn floorboards
- energy efficiency (caulking, insulation, etc.)
- repairing railings, fences, etc.

. . . [general upkeep], that's the kind of thing you see every time.

I needed my two bedrooms painted. I supplied the paint and he charged me \$125 for his work, for one coat. Maybe that was too much . . . he cheated me . . . but you can't expect me to look at dirty walls all the time and feel good.

One respondent's husband was confined to a wheelchair. Her greatest concern was that the house must always be safe in order for him to be mobile. In addition, she wanted the interior of the house to be "attractive" because he is confined indoors most of the time. She emphasized that:

I have to pay someone to come and paint, clear the snow . . . We can't afford to do that but it has to get done. If I don't keep the house looking nice to us and others, we might as well move into an apartment, and that would really hurt my husband.

Some respondents pointed out that they could not handle the small repairs which occur week-to-week, if they did not have children to depend on for help with the maintenance work. Those without children living in the city were very concerned about whom they could turn to for help with the minor repairs. A single, male homeowner mentioned:

If you are not a handyman yourself with no sons or grandchildren living near you . . . all you can do is move into an apartment because at least there the repairs are taken care of.

Nine respondents noted that the high cost of utilities (gas, oil, electricity, and water) was either their principal concern, or amongst their greatest of concerns. Of the 8 respondents who lived in two-storey dwellings, 6 homeowners considered their utility payments to be increasingly unmanageable.

I fixed up the house myself when I retired. Now taxes are \$1,600, insurance \$300 and that's before paying a nice sized gas bill. Do they [the government] want me out of my house . . .?

For another homeowner who resided in a bungalow, gardening was his major activity. Therefore, not only was his water bill above average in cost, but since he stored plants indoors during the winter his heating bill was costly.

I try to save money on food by growing my own vegetables. It's also a sort of enjoyment that I'm not willing to give up. Couldn't afford to insulate the house . . . said it would cost too much even with the \$500 grant from the government. Don't know what I will do.

Nevertheless, a majority of respondents agreed that the problems relating to utility costs could be attributed largely to needed repair work--both minor and major. For example, proper insulation of walls and roofs, replacement of faulty windows, and regular checks of drafty openings would lessen the heating costs in winter.

Twenty-five homeowners were concerned about the cost of property taxes. However, only 7 of them considered this issue to be a pressing concern. Of these 7 respondents, 4 were single women.

Some of their comments were:

School taxes really bug me . . . we've done our share.

I can no longer afford my \$890 tax bill . . . I think close to \$450<sup>2</sup> in school taxes. One would think they [taxes] would be lessened on an old house.

It's not fair that I, as a widow, just myself in the house . . . have to pay the full property tax. I think half would be fair even without these [tax] rebates.

Other respondents noted that the property tax payment was money which could go towards the cost of urgent repairs.

Maybe without the property tax I would have money to do the everyday repairs and wouldn't be scared to do them and have the government raise the taxes afterwards.

I've never had any children, so why should I continue paying taxes when my wife and myself live below the poverty line and have to look at a rotting ceiling . . .

However, one single, female homeowner who did not consider property taxes to be a major problem remarked: "If taxes for us are cut down more and more, who is going to pay it? Younger families can't afford to take up the slack left by us oldsters."

Nine of the 11 single women felt that homeownership problems were more severe for single women than for elderly couples.

Things are getting better for couples nowadays . . . not for us singles. A woman homeowner should have the same chance or right of homeownership as a couple does or should. Maybe they have a hell of a difficult time, but I clearly have a worse go at it.

These respondents felt that they were forced to ignore most of the needed repair work. They did not have the income which would have allowed them to hire a handyman.

I need a man around the house, not only for companionship but for things that must get done. Us homeowners who are women don't have a building superintendent to look after our concerns.

I feel that women get the run around from people doing repairs. We're victimized much more than male homeowners.

I had a flash fire here last year . . . if my son hadn't been here that night what would I have done? There are a hundred and one things that someone living alone can't handle, especially if you're a single woman.

If I didn't have my children to do things around here I could never have held on to my house.

My doctor wants me to sell the house . . . says all the work I worry about is putting much stress on my heart.

In addition, single respondents mentioned that the cost of dwelling maintenance and upkeep was as great for them as it was for married homeowners. The single women considered this point to be a major source of inconsistency in government pension payments. Not only was their monthly income substantially less than that received by couples, but it was also less than what single men received. <sup>3</sup>

It is worthwhile to note that several of the married respondents worried whether their wives would be able to cope with dwelling repairs after they are widowed. This point was mentioned continually by one interviewee whose wife was confined to a wheelchair:

How is she going to pay for those repairs which keep the house safe for her. What if she falls because the ramps need fixing?

Finally, the concern relating to the fear of incurring further debt was alluded to by a majority of the respondents. The major comment was that many would have to relocate from their homes if significant repairs were needed--such as replacing a roof, plumbing, or heating system. This was voiced by 13 respondents who

were mainly single men and women. Another expressed concern was that elderly homeowners wanted to leave their estate (the dwelling) to their children free of debt. Specific debt fears that were discussed with regard to government housing programs will be detailed in "Reactions to Government Housing Programs," later in this chapter.

Homeowners were asked to indicate whether their concerns and problems were improving generally, or becoming more severe. Eleven respondents (5 single and 6 married individuals) considered their situation to be improving. This was attributed mainly to an increasing awareness, on the part of governments, that the elderly are having dire problems as a result of their fixed incomes. Some felt that the government was lessening the income and property tax load.

However, 17 homeowners, including most of the single interviewees, felt that their position as low-income homeowners was becoming much worse.

Utilities, taxes, and any sort of repair . . . everything costs more each year.

You might as well be happy with what you have [income, etc.] because what's really going to change?

I don't think that younger people will be able to cope with owning a home when they retire . . . at least some of us have gone through the "dirty thirties."

Our houses are getting older and older . . . of course things are harder all the time . . . there is more to repair.

One homeowner who was very active in her senior citizen centre stressed the income problem:

Senior citizens are our own worst enemies. We try to talk ourselves into accepting that we are better off than in the thirties and forties . . . however nowadays the gap between us low incomes and those senior citizen homeowners in River Heights is greater than ever.

#### Income Versus Direct Housing Programs

Respondents generally emphasized their poor role as consumers of services on the private market--specifically, those services relating to needed repair work. Most of the single, female homeowners noted that they were often faced with greater repair needs than were couples, since their lower incomes had resulted in continued "deterioration" of their dwellings. Although some respondents did not express an opinion with regard to added income versus direct housing programs, about half of the respondents voiced a definite preference. Some of the comments were:

Programs that serve us homeowners should do more than simply giving money to people each month. How can you guarantee that the money will go where its needed . . .? With services in place . . . that will go further for us.

What's the use of having extra money . . . when one cannot even get people to do the work, be they repairs or what have you? I would much rather see services which are free or where you pay just a little.

Will having a bit more money tacked on each month really help? Maybe for some of the heating bill, but not for what needs fixing. Can anyone guarantee that the money will allow for more repairs? As far as I'm concerned [added] income would be a way of the government avoiding their responsibility--washing their hands free . . .

I doubt whether simple income [increases] would allow me or half a dozen women I know to fix up our houses after all this time [of things having gone unattended].

One homeowner stated that income increases are beneficial primarily for the day-to-day expenditures such as clothing, food,

and utilities. However, he emphasized that incomes would have to be increased substantially in order for elderly homeowners to make any headway on major repairs:

. . . \$5,000 or \$7,000 a year income is really the same thing when you talk about work [to be] done on a house. An extra \$2,000 a year doesn't mean that someone living in the same house as I am can really afford it more than me.

This respondent went on to say that if repairs are a priority concern for low-income, elderly homeowners then repair programs must be firmly in place. If not, homeowners will continue to worry whether they could ever afford to go ahead with major repair work using the private market.

#### Reactions to Housing Programs

All the respondents expressed a firm belief that the government <sup>4</sup> should allow elderly homeowners to inhabit their homes for as long as the elderly wish. Those who were active in senior citizen organizations emphasized this point:

If the government stopped building all those high priced so called subsidized units and simply cut down . . . they could help people to stay in their own homes if that is their wish. Certainly it's less costly to fix up a home than to build an apartment unit.

I won't move, ever. I'll let the house fall apart before I am probably carried out by the city because they have let my house get so unsafe.

If the government really pushed to let us fix up our houses, look at what the government will save with my house fixed. It will be a "new" house for another family when I leave. Why not?

It is high time that the government fully realized that many of us want to stay [in our homes]. It's our right as prior taxpayers.

Homeowners were asked to indicate whether they thought that there were enough housing programs attempting to alleviate elderly homeowners' concerns. Of those who expressed an opinion, 16 interviewees considered there to be an adequate number of programs. One respondent commented that:

There are enough programs for us independent homeowners. Why should a senior have to try to get every nickel's worth of help? It is no use for us trying to get greedy . . . if we want to stay independent really.

Others felt that although there were enough housing programs, the programs must be organized along better lines because there was too much duplication at present.

Eleven respondents stated that more housing programs were needed. However, most of these respondents were of the opinion that the programs they would like to see exist could be integrated, in part, into present programs. For example, one respondent emphasized that programs do not consider the minor repair work such as painting and patching. Not only does this maintenance work occur repeatedly, but it often adds up to a considerable cost over the entire year.

Homeowners had numerous reactions to government housing programs--the Critical Home Repair Program (C.H.R.P.), the Winnipeg Home Improvement Project (W.H.I.P.), and the Residential Rehabilitation Assistance Program (R.R.A.P.). Approximately half the respondents had utilized at least one of the programs, while a majority of the other interviewees had heard about one or more of the programs. <sup>5</sup>

Respondents cited several reasons for not utilizing the programs they were eligible to use, including: monetary assistance from the program was not enough, waiting period was too long, and they did not know where and how to apply.

However, one of the major concerns that was expressed by homeowners who had applied for assistance and those who had not, was the fear of debt.

I won't use C.H.R.P. because they told me I must have the money to pay the rest of the cost. What happens if all of a sudden I need this money . . . if my wife gets very sick?

A program gives you some money, but most often this covers only half the cost. Can I afford to worry about paying the rest . . . ?

Others felt that they could not trust the programs' agreements completely. This was due, in part, to the fact that several respondents had been misled during previous contracts with private repair firms.

One never knows how these programs really work. What are the hidden [limitations] in the contract? I can never really understand and feel comfortable with what I sign my name to. Do you think I like to worry at age seventy-six?

I needed three estimates for the work to be done on the stairs before the government would give me the grant money. Estimates were so different, that how the heck could I know whether the cheapest one would really do that good a job. How do I know when I'm being "ripped off"?

Four respondents had not applied to the programs for aid because they suspected that they might have their houses "taken away" by the government.

I don't want the government to do big repairs . . . on the house. You must understand . . . I don't want to feel

that because of this [aid] the government owns part of my house.

I know people who won't apply for assistance for their home. I don't know if it makes sense, but they feel afraid of losing their house. . . that is, I guess if too much work has to be done on it.

Some homeowners were under the impression that eventually they must repay even the forgivable loan portions. This concern was expressed mainly by a few of the single, elderly homeowners:

Would the government even try to take a slice out of the price of my house, when I leave the house to my children . . . for the work the government did, like repairs?

Will the government put a lien on the house till I pay up?

One respondent remarked that he would hesitate to pursue a grant which enabled him to repair his dwelling, if the government raised property taxes upon completion of the repairs.

The issue of program eligibility was addressed chiefly by homeowners with incomes over \$9,000. Therefore, they were eligible for either a minimum forgivable loan, or a partial repayable loan. Many of these interviewees felt a certain degree of resentment:

We don't qualify . . . just because we are just a bit better off in income than those who receive the [Guaranteed Income] Supplement. Yet, that doesn't mean that I can afford to fix the place on my own totally.

Seniors should be individually assessed. Some elderly have better homes than others and the government should realize that there are those with higher incomes [than some receiving the supplement] whose houses are falling apart.

It is not honourable for senior citizens to transfer their savings to their children and then be able to draw from it. Then they go ahead and apply for money [from the programs]. That's dishonest.

Generally, respondents emphasized that the stresses resulting from urgent repair problems affect all elderly homeowners, and often regardless of their income--low-income and mid-income alike. In fact, 14 respondents, including 13 with low incomes, indicated that aid from housing programs should be offered automatically to all homeowners <sup>6</sup> if they apply. Some homeowners elaborated on the income problem vis-à-vis housing aids:

After all, just because a person has a higher income than me, it doesn't mean that he won't get cheated or feel afraid . . . using these private tradesmen.

When you are old and frail and living in an old house you shouldn't be bothered by more headaches . . . simply because you aren't eligible.

I think that a lot of seniors do not apply because of their pride. If aid was automatic, then they might not feel . . . that to apply you must admit that you don't have the money in the first place.

Everyone has worked hard. The middle income ones have worked hard too. Why shouldn't they benefit? We need fair play . . . for that matter--justice.

However, 16 respondents felt that housing programs should be available only for the low-income elderly. One comment which was made time and time again was: "Will there be enough government money to look after everyone?"

Although the preceding discussion on program eligibility touched on the issue of income-tested programs, 7 respondents addressed the question of stigma and the use of programs directly. Some of these respondents felt extremely uneasy about having to reveal their complete economic circumstances in order to qualify for aid. They felt that they might lose program benefits because some program bureaucrat thought that they had enough funds to cover

the total costs of repairs when, in fact, they did not possess adequate monetary resources.

One homeowner who was irate about the income tests she had already been exposed to as a senior citizen (e.g., Guaranteed Income Supplement), stated rather emphatically:

I think these programs want to make me feel . . . [that] I am a ward of the state. It is not very pleasant living your last few years feeling this way . . . just like those in nursing homes must feel.

Finally, 14 interviewees considered the lack of coordination among housing programs to be a factor which deters homeowners from using available programs.

Sometimes going through the hassle of applying for programs just isn't worth the help. How much time do I have before chasing the program I need the most wears me out completely. I'm no detective . . .

There already is too much duplication. You never know which one [program] is going to benefit you the most . . . and you can't apply to all of them.

What is the use of phoning a program for help? Why bother when all you get is more problems and headaches. Do they [programs] really want to help? I spend half my time on the phone . . . call here, call there . . . all for a job I needed that wasn't worth all the problems I got.

One homeowner stated that the problem of referring individuals from place to place is just as irritating for elderly persons, as is their poor role as consumers in society.

Another interviewee remarked that uncoordinated housing programs result in some homeowners trying to get as much as they can, by applying to every program. He went on to say that if programs were coordinated under one authority, homeowners need only apply to one source for housing aid.

Others felt that many homeowners do not know where or how to apply for housing assistance. One respondent mentioned that the elderly are hearing about the increase of potentially useful housing programs, while at the same time they do not know who to turn to for help with their concerns.

Most of the criticisms that were directed to the programs resulted from the pressures of the homeowners' low income and reduced consumer status. Accordingly, they felt frustrated and apprehensive of the programs because of:

- narrow scope of program aid
- eligibility criteria
- repayment procedures
- lack of coordination

#### Desired Program Improvements

Respondents identified several areas of concern which they felt had been overlooked by current housing programs.

Most respondents, particularly the single women, felt that it was highly important to their sense of well-being that the house look pleasing.

It is the small repairs . . . the lighting, painting, and all those kinds of things that cost the most, and are noticed most often. I think that programs must recognize this because we spend a lot of our time in the house.

Several homeowners mentioned that Spring and Autumn appeared to be the two times during the year when help with maintenance and small repairs becomes most crucial. They emphasized that programs such as C.H.R.P. and W.H.I.P., must be made more accessible to

elderly homeowners at these times.

A major complaint expressed by the 11 homeowners who had utilized the R.R.A.P. and C.H.R.P. programs was summed up by one homeowner: "But it's a one-shot affair." Respondents noted that since an individual can apply only once for aid, the person must decide whether to apply immediately or to wait until the major repair problems accumulate. Therefore, they preferred to see ongoing grants which would enable homeowners to apply as often as major repair needs occurred.

One interviewee said that there should be a monitoring system in place which checks on the condition of dwellings that are owned by low-income elderly.

Someone to go around and check up on pensioners because some of us are not easy about lifting up the phone to seek help with repairs.

This concern was voiced by another homeowner who emphasized that the existence of a central monitoring service would permit the homeowner to have an "inspector" visit the house to explain the exact nature of any repair help which could be offered.

We need a place to tell us where and which program would best meet my [housing] needs personally.

Since 27 of the 32 respondents were members of the Age and Opportunity Centre, it is not surprising that over half the respondents wished to see the Centre take an active role as a monitoring and referral service for elderly homeowners' concerns. In addition interviewees remarked that this would enable the homeowners themselves to establish a self-help effort. One individual who was very diligent as a Centre member commented:

We need one, just one overall umbrella group of seniors looking after our housing needs. Someone should benefit from all my living and continued experience in owning my home . . . even if it's not me.

This same respondent went on to say that:

If the government wants to coordinate programs they should use us at the Centres as consultants. Maybe then we won't feel odd about taking help . . . because we will be helping ourselves. After all, we have all this time on our hands.

Respondents who expressed a concern about utility payments felt that government subsidies were needed in order for homeowners to offset monthly costs.

I would like to see some kind of rebate like we get for school taxes, to help us pay the cost of heating oil, especially in winter.

Before the government goes and subsidizes all these suburbs I would like to see us pensioners get a credit to help pay for our utilities . . . The government told me I could insulate my house and then [they] raised the cost of heating it. Now I'm back to where I started.

#### Concluding Remarks

This chapter has attempted to shed some light on the housing circumstances of elderly homeowners from their viewpoints.

The need to retain their role as homeowners was stressed by the respondents. Even when retirement drastically reduced their economic options in life, continued homeownership was seen as a firm link which enabled their involvement within society.

Despite the fact that elderly homeowners have fewer costs in retirement--as compared to costs incurred during working years--many find themselves under severe economic pressures. Money becomes a constant worry for urgent repair work which occurs more often as the dwelling ages.

However, while a low income was a source of frustration for elderly homeowners, discrimination was another important concern. Most homeowners felt that the private repair market did not cater to the elderly in a proper fashion. Respondents emphasized that they were either taken advantage of or ignored by repair firms.

Single female homeowners considered their housing situation to be more problematic than what single male homeowners and couples experienced. Even with lower incomes, single women were faced with housing costs equivalent to costs incurred by couples with higher incomes.

On the whole, the provision of adequate housing programs <sup>7</sup> was seen as necessary in order to reinforce a sense of security for elderly homeowners finding it difficult to cope with needed repair and maintenance work. Although current housing programs were considered beneficial, programs were not always accessible to elderly homeowners for a number of reasons. Important among these were:

- the lengthy application procedures and waiting periods
- not knowing where to apply
- the fear of debt
- the mistrust of entering into contract agreements
- the ineligibility for those with higher incomes
- stigma, and income tests

Of note, is the fact that approximately one-third of those interviewed were not aware of the existence of several useful housing programs--notably C.H.R.P., W.H.I.P., C.H.S.P., and R.R.A.P. In addition, some of their concerns regarding program utilization

stemmed from the misinformation they had about housing programs.

(This will be discussed in the concluding chapter.)

Of major significance to this inquiry, is that low-income, elderly homeowners are not a totally homogeneous group. One cannot generalize about their predicament because there are varied circumstances which comprise this group: widowed, married, disabled, active, alone, etc. As the findings show, homeowners' attitudes, concerns, perceptions, and expectations often vary.

In fact, interviewees differed as to whether public housing programs should give the elderly preferential consideration over similar problems faced by younger homeowners. Fifteen respondents said that programs should treat all homeowners equally, regardless of their age.

Young families with children are having a tough go . . . trying to meet payments. They probably have more worries than we do, when you think about it. They are our future seniors.

Maybe they need more consideration so by the time they get to where we are things will be better for them.

It's high time that our problems are looked at . . . along with what single-parent families face, especially for those who are [headed by] women.

On the other hand, 17 respondents felt that aid for elderly homeowners should be given priority over aid for younger homeowners.

. . . because senior citizens pave the way . . . build the foundation, younger people start from our experience. They can build on what we went through. I'm not saying that we need a reward, but perhaps more consideration with what time we have left.

Younger homeowners have the strength and the time to get by a lot of the problems that affect us older people.

In conclusion, elderly homeowners want to be seen as individuals who have the option of retaining their right to homeownership. Therefore, the respondents considered the provision of housing programs to be a fundamental assurance of that right.

The following chapter presents the conclusions and recommendations stemming from this research study.

Notes

<sup>1</sup> While some respondents had only one major concern, others noted more than one. Therefore, total figures for this section--listing the numbers of respondents who voiced specific concerns--may exceed the figure of 32 interviewees.

<sup>2</sup> This figure would be handled in total under the increased (1980) Province of Manitoba tax credit for pensioners.

<sup>3</sup> As Chapter Two explains, women lose more pension benefits when their husbands die. In addition, they receive less income because they have not had the opportunity to contribute to private plans, as well as the Canada Pension Plan.

<sup>4</sup> That is, at all levels--federal, provincial, and municipal.

<sup>5</sup> C.H.R.P. had been used by 9 of the 17 respondents who had heard about the program. Likewise, W.H.I.P. was used by 4 out of 8 homeowners; R.R.A.P. by 2 out of 7 homeowners.

<sup>6</sup> Except those with incomes in the higher mid-income range.

<sup>7</sup> For example: repair grants, free repair labour, and helping services.

## CHAPTER SEVEN

### CONCLUSIONS AND RECOMMENDATIONS

#### Analysis of Findings

In this concluding chapter, the study findings--particularly those derived from the preceding chapter--will be highlighted and expanded.

This thesis has represented an attempt to identify and examine the shelter-related concerns of low-income, elderly homeowners. These concerns were viewed in the broader context of the problems and issues surrounding the aging process and the "role" of the elderly in society.

The development of coherent policies and programs which address the full extent of elderly homeowners' needs and concerns is crucial. However, as stated at the outset, the elderly homeowner cannot be considered in isolation from the total elderly population. Specific conditions such as the aged individual's reduced consumer status in a society geared to its younger, more "productive" members, affect most elderly persons with regard to accommodation--owned or rented. This study illuminates these concerns as they relate to the elderly homeowner.

The penetrating viewpoints expressed by the homeowners who were interviewed for this inquiry, reflect the frequent frustrations encountered in their desire to continue inhabiting their homes.

Homeownership and the Elderly

Retirement represents a time of adjustment in the human life cycle. According to the development theory, one vehicle which can aid this transition is the maintenance of one's preferred living accommodation along with the security and stability that such accommodation offers. The security that homeowners emphasize stems from their need to remain independent members of their community. As such, they consider the neighbourhood to be a strong support network which encourages their ongoing involvement.

As the interviews reflected, this was especially true for those who resided in neighbourhoods where a high ratio of elderly homeowners lived. The longstanding friendships with their peers resulted in a feeling of belonging to a certain micro-community where elderly persons could depend on others they knew. These benefits were repeatedly stressed by the single homeowners, especially the women. For example, female homeowners felt that the problems they encountered with minor repairs could be alleviated, in part, by calling on a neighbour who possessed certain carpentry or plumbing skills. Therefore, as the activity and development theories stress, the interconnections amongst neighbours is essential for the elderly.

Besides the feeling of security associated with a familiar neighbourhood, the dwelling itself has great value. At times, the home is the standard of living in retirement that is a psychological link to the standard of living affiliated with one's working years. For this reason, the interviewees could not consider relinquishing

their homeowner status at any cost.

As the elderly lose their productive working role in society, a type of compensation often occurs through continued homeownership. This is particularly important for those elderly homeowners with a low income. Many are "restricted" to their immediate environment to a greater extent as, for example, expenditures for vacations and entertainment must be curtailed. The dwelling allows for a certain redirection of activities. The homeowners maintained that looking after the house and property, gardening, entertaining grandchildren, etc., helped to keep them active. Basically, they could do as they pleased in an atmosphere they could call their own.

Judging from the interview responses and relevant literature, many of the elderly homeowners' shelter-related concerns can be attributed, in part, to the fact that they generally spend a great deal of time at home. Consequently, the need for minor and major repairs becomes accentuated--because the time the elderly spend in their dwellings highlights the need for ongoing maintenance work. In fact, unless repair work, etc., is carried out, the elderly may not consider their dwellings secure and inhabitable for their remaining years. The stress which results from not being able to afford repair work (or to accomplish it themselves if they are restricted due to health) can reduce the elderly's relative urge to remain active during a period in life when added leisure time is at hand. Therefore, while a certain degree of minimum stress from minor maintenance work keeps the elderly active, an excessive degree of stress can be intolerable and can inevitably hasten their disen-

gement from their accustomed environment.

The results of this research do not suggest that elderly homeowners' concerns are not shared by younger homeowners. However, these concerns may become especially stressful for the elderly due to the fears and anxieties which have become associated with retirement in this complex society.

The problems of low-income, elderly homeowners are not housing problems essentially. As a gerontological issue, the home is not the direct cause of their concerns. Rather, their concerns are an outcome of the elderly's reduced status in society. As the elderly are faced with rejection--forced retirement, reduced consumer power, etc.--the home becomes a stronger representation of independence and as such, is held onto for as long as possible. For example, many low-income, elderly homeowners hold a substantial amount of equity in their homes. Sale of the house would allow them to realize a quick income increase (although inflation would erode the monetary gains rapidly). However, the interviews show that many of the elderly are not willing to surrender the freedom they attribute to homeownership. Even the problems of repair work, ongoing maintenance, discrimination by repair firms, etc., become major concerns only when they threaten the elderly's ability to maintain their status as homeowners in their neighbourhoods.

In this sense, many of the concerns of elderly homeowners are not much different from those facing low-income, elderly renters.

. . . the worst possible attitude toward old age is to regard the aged as a segregated group, who are to be removed, at a fixed point in their life course,

from the presence of their neighbours and their friends, from their familiar quarters and their familiar neighbourhoods, from their normal interests and responsibilities . . . (Mumford, 1968:47)

#### Housing Programs and the Elderly

Elderly homeowners wish to be seen as individuals who are capable of maintaining homeownership. They do not want to be "box-fitted," as people with homogeneous needs and attitudes, by society and public programs. Although their concerns often blend in similarities, their circumstances vary according to such things as marital status, sex, income range, age of dwelling, and condition of dwelling. As a result, their needs and priorities frequently differ. For example, some place greater emphasis on accomplishing major repairs, whereas others worry more about cosmetic maintenance of the dwelling. The examination of relevant housing programs demonstrated how programs become inaccessible to the elderly when programs tend to lump the elderly as a single group, particularly by income. When their internal differences as individuals are ignored, they are set off from the rest of society as people needing special status and aid.

The developmental theory of aging, discussed in Chapter Three, emphasized that the aged are a heterogeneous group. The homeowners' responses illustrated this point. Some individuals felt that a multitude of government housing programs would impinge on their independence and pride, and did not see the need for automatic (or universal) housing aid. However, others considered housing aid to be a necessary assurance for their continued homeownership.

Discrimination is a key issue for elderly homeowners. They do not welcome a perceived stereotype that they are dependent, merely because they see a need for housing programs. This "stereotyped dependency" results in stigma and discrimination. For example, the interviewees considered the income test to be a means "to force" elderly homeowners to admit their "guilt"--that they did not possess adequate financing. Homeowners with incomes just above the eligibility cut-off level felt that the government was ignoring their desire to retain their independent homeownership role. In other words, if elderly homeowners were truly independent they would not require government housing aid.

Homeowners emphasized the discrimination which they suffered at the hands of private repair firms: being ignored or taken advantage of. This discrimination, frequently based on the elderly's lessening consumer status, was equated with the exclusion that many of them encountered from housing programs. Those elderly who were ineligible for aid felt that they could not turn to the private market, even as a last resort. Phrases such as "I cannot trust those firms," were mentioned repeatedly. Therefore, homeowners who are ineligible for program assistance due to their income category or the fact that programs will not cover cosmetic repair work, have few places to turn to. The ineligibility that many homeowners encounter with regard to housing programs results in undue stress and ill-feelings.

Above all, the elderly do not want to be made to feel like "wards of the state" when they receive housing aid. When over-

regulation of programs gives this impression, the elderly may not apply to the program until they require assistance desperately.

A number of the homeowners' shelter concerns could be traced to economic causes--insufficient incomes for utility and repair costs. Yet, the elderly voiced a definite preference for housing programs over income maintenance. This suggests that they see their concerns and problems in terms of their changing role in society. Many felt that direct housing programs would be a guarantee that society was finally placing due emphasis on the elderly's right to retain homeownership. They repeatedly remarked that income maintenance measures would be a form of "lip service" paid to low-income, elderly homeowners by a system that was not terribly sensitive to the elderly's feelings towards homeownership.

One of the obstacles to program utilization encountered by the elderly concerns the lack of program information. Elderly homeowners held some false impressions or misinformation regarding program assistance criteria. Some homeowners thought that they might lose their homes if the government considered the dwellings to be beyond viable repair. Others had been cheated by private repair companies and were suspicious that the government might well do likewise through liens on the dwelling, hidden agreements, etc.

Much of this misinformation stems from the "fear of debt" which plagues so many low-income, elderly homeowners. Since the home and neighbourhood are so crucial to the elderly's sense of security and independence they do not want to enter into any agreement which might jeopardize their role as homeowners. Therefore, the

importance which they accord homeownership is not only directly proportional to their desire for housing programs, but also proportional to their fear of losing the homeowner status. This was particularly evident amongst single, female homeowners.

The emotional and psychological aspects of elderly homeownership have, for the most part, been overlooked. Elderly homeowners' attitudes are vital to the degree of success or failure within government housing programs. Programs must be aligned with the realities of elderly homeownership. For example, if public responses do not consider the discrimination which the elderly face as consumers of service, then housing programs are destined to be discriminating themselves. The surface problems and concerns of low-income, elderly homeowners cannot be tackled justly, without knowledge of the underlying issues.

#### Recommendations

From analyses of the interviews with elderly homeowners and the literature and housing studies concerning the elderly, several key aspects of housing program delivery surface that require further attention.

Although the elderly see a need for housing programs, the lack of information restricts many of the elderly from potentially useful housing programs. As has been noted, the elderly often have false impressions about program criteria which make them apprehensive about applying. If homeowners apply to a program they are not eligible for or cannot make use of, they may feel intimidated about seeking help elsewhere. Therefore, there is an urgent need for the creation

of an informational system or central office where elderly homeowners can obtain advice and the necessary help regarding their shelter concerns. This would also alleviate the stressful frustration the elderly encounter when they are constantly referred from program to program.

A viable setting for the establishment of an informational network is through the Age and Opportunity Centre. The advantages are numerous. The elderly could take an active role in managing the network, resulting in a self-help effort. In addition, senior citizens would have a constant informational centre offering feedback on specific program issues, shortcomings, apprehensions, and strengths to program planners and administrators. Programs could be strengthened if ideas were exchanged and examined between program officials and elderly consumers. Benefits from such an arrangement will accrue to the elderly who, as "storehouses" of information, will be made to feel useful at helping resolve their problems. There is an expressed emphasis amongst the elderly that they have considerable potential as consultants. According to one respondent: "Someone should benefit from all my living and continued experience in owning my home." After having so many of their roles reduced by society, the role as consultant would be most welcome and deserved.

Accordingly, government housing programs must become committed to the idea that programs will be useful, only when they meet the real concerns of target groups who are capable of spelling out these concerns. This thesis has illustrated the importance which all aspects of social research lend to the development of housing

programs. Examination of the underlying concerns people have with regard to housing should help guide the development of programs which alleviate concerns instead of adding to them. Program planners must begin to address concerns other than at face value; areas such as gerontology should be taken into consideration. If programs such as the Critical Home Repair Program expand or redirect their services, such redirections must be based on consumers' satisfactions and dissatisfactions with program objectives.

A major problem that leads to consumer dissatisfaction is lack of coordination among housing programs. Proper program coordination is the counterpart to the establishment of an informational system.

Program coordination would permit a better assessment of the shelter concerns of elderly homeowners. Assessment would indicate which program would better meet the elderly's specific concerns. Since no one program is going to meet all concerns, a coordinated system would specify the proper combination of programs (or parts of programs) to homeowners.

In fact, housing programs should aim towards a coordinated effort--whether formal or informal--with other services benefitting elderly homeowners. For example, the need for handyman/repair services must be seen as the complement to the need for "home help" services (Brown, 1975:200). Programs such as homemakers, meals-on-wheels, etc., should expand their roles to include the detection of elderly homeowners' shelter-related concerns. This type of monitoring system could link directly into a network, responsible for

the coordinated delivery of housing programs. Such a system could send a person to the home, especially if the occupant is homebound, to explain the types of repair and maintenance programs that can be offered.

Both program coordination and an informational system can become a feasible endeavour. Services such as the Age and Opportunity Centre or the Winnipeg Home Improvement Project have the potential for playing a strong role in this development.

In addition, it is recommended that budgetary and financial advice concerning repair and maintenance needs be provided for low-income homeowners--for example, through informal courses or consultations.

The area designation associated with C.H.R.P. and R.R.A.P. (e.g., C.H.R.P. only serving areas of the province not covered by R.R.A.P.) restricts the freedom of choice for homeowners. R.R.A.P. and C.H.R.P. should move towards the abandonment of boundary criteria. Overlapping these programs would permit the homeowner to choose the program that better serves his/her particular needs and financial circumstances. Some homeowners residing in R.R.A.P. areas cannot commit the necessary funds for home improvement, whereas they could make use of C.H.R.P.

Since some homeowners regard cosmetic repair work as their priority concern, R.R.A.P. and C.H.R.P. should expand their program objectives to include minor repair and maintenance work such as painting, wall repairs, etc. Although major repair work is necessary, it bypasses those aspects of the home that are noticed most often by

the elderly. If C.H.R.P. and R.R.A.P. are not capable of this undertaking, then the feasibility of extending added government support to W.H.I.P. should be examined.

Housing programs must recognize that their impact is limited insofar as repair work might have to be repeated at a later date. Accordingly, programs should follow W.H.I.P.'s practice of permitting homeowners to apply more than once for aid. A system of "ongoing grants" would not only allow homeowners to apply whenever repair problems (re)occur, but would let homeowners spread repairs over a period of time, compatible with their economic situations.

The grant levels for housing programs (C.H.R.P. and R.R.A.P.) should reflect changes in both the rate of inflation and realistic low-income levels. (For example, the cost of repairs for homeowners increased 82% between 1973 and 1979 [Statistics Canada, 1980:116]). The \$6,000 cut-off used by C.H.R.P. for maximum loan forgiveness is not a true low-income indication, even for pensioners. Not only should income levels be raised, but grants should be increased to a value which keeps pace with increasing repair costs.

The issue of program eligibility and income tests must be given due attention. The income test method of program availability limits many elderly from controlled government programs. Elderly homeowners who normally would apply are inhibited due to the stigma associated with income tests. Those with incomes slightly above the eligibility level are forced to fend for themselves. Therefore, programs (C.H.R.P. and R.R.A.P.) should attempt to incorporate other, less restrictive mechanisms. For example, grants

could be allocated on a sliding scale related to one's income. A more viable method would be the existence of a "tax-back" scheme, where grants would be treated as income to homeowners which would be taxed back at progressive rates. Both sliding scales and tax-back schemes would make housing programs accessible to a much larger proportion of the elderly. In addition, this would not exclude the mid-income elderly who often share precisely the same concerns as the low-income elderly. At the same time those with low incomes would not feel that they were being singled out for special help.

Finally, a good solid data base is required for housing programs. It does not exist at present in a comprehensive way. Therefore, this should be a priority concern for program planners and administrators.

Satisfactory housing policies rank high on the list of priorities among the retired and those concerned with their needs. While marked progress is being made in this policy area, lack of adequate data means that while it is possible to describe what progress has been made, we do not know what progress is needed and therefore whether need is being adequately met (C.C.S.D., 1976: 102).

It is worth repeating that housing policy and corresponding programs should begin to consider elderly homeowners as useful participants in the design and implementation of programs, rather than simply consumers. In light of this, the conclusions outlined in this chapter are a starting point for a mutual attempt at further work in this area.

Once housing programs are strengthened to better serve the elderly, both government and society at large will be learning,

simultaneously, how to assist other sectors of the population-- single-parent families, all low-income families, the disabled, etc. The elderly are not an insular group unrelated to the rest of the population. Their concerns emerge from and reflect the concerns of society at large. The elderly's situation is intensified, for example, due to the pressures of the aging process and their substantially reduced incomes. However, the aging process is less at issue than society's problematic view of and responses to it. As government and society come to terms with the economic, social, and psychological aspects of the elderly's concerns, government and society will be better able to address the concerns of other groups as well. As this development occurs, the elderly will no longer be singled out and at times "blamed" as a group requiring special status and services.

#### Suggestions for Further Research

The preceding recommendations require further research if they are to become a reality. The development of an informational system and a coordinated program delivery is of utmost necessity. Following, are several key areas for further investigation with regard to homeownership and the elderly.

The relevance of theories of the aging process to the issues surrounding elderly homeownership proved extremely valuable. Further research studies relying on these theories would be highly useful. However, social-gerontological research is only one area. Economic and political theory are additional areas worthy of research as they relate to elderly homeownership (e.g., the private property

ethic and the elderly).

Practical research which investigates self-help movements would be helpful at establishing programs that meet the concerns of elderly homeowners.

The role of homeownership through various stages of the life cycle is a subject that has yet to be examined. Research could compare the needs and concerns of elderly homeowners with those of younger homeowners--pointing to key similarities or differences. Likewise, concerns amongst such groups as low-income, elderly homeowners, single-parent homeowners, and the disabled could be examined. This type of research is important since policies and programs must be prepared in advance of the future elderly.

Many of our social goals for the aging, formulated without anticipating these changes and solely based on observations of the present older population are accordingly inadequate (Binstock, 1975:35).

Many low-income, elderly homeowners are sitting on a substantial amount of equity in the form of a mortgage-free dwelling. Programs which can help the homeowner to convert this "wealth" into income, while continuing occupancy of the house, should be examined for their feasibility. Such programs include the practice of reverse annuity mortgages.

Finally, the interview method which was utilized for this study is effective as a means to discern qualitative data. As such, it has a direct role to play in any further research.

**APPENDIXES**

## Appendix A

A Comparison of Homeownership Costs and Incomes, 1971-1977

Between 1971 and 1977 the costs of major homeownership components experienced the following percentage increases. Percentage changes are based on consumer price indexes:

- owned accommodation (general increase): 80%
- property taxes: 38%
- utilities: 93%
- repairs: 76%
- home insurance: 246%

During this same period, the before tax incomes for various subgroups of the elderly population showed the following percentage increases. Median incomes were used in order to indicate the circumstances for those most likely having low incomes:

## Single persons

- aged 65-69: 88%
- aged 70 and over: 65%

## Economic families (couples, etc.)

- aged 65-69: 35%
- aged 70 and over: 102%

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SOURCES: Homeownership costs--Statistics Canada. "Consumer Prices and Price Indexes," Cat. No. 62-010. Ottawa: Stats. Canada, December 1980 (unpublished) pp. 113-116.

Income--Stone, Leroy and MacLean, Michael. Future Income Prospects for Canada's Senior Citizens. Montreal: Institute for Research on Public Policy, 1979. Tables 2.1 and 2.2.

## Appendix B

Alfred Laferriere, age 73, and his wife Malvena lived in a house in Portage La Prairie. They made do on a Veteran's Allowance and Old Age Security pension totalling \$119.00 per month. They were sent an offer for home repairs which could be paid for with a debt consolidation loan. They expressed interest in having the repairs done and a few days later a man called at their house, took measurements, and asked what needed to be done. They were taken to Winnipeg and there, at the offices of the home repairs firm, agreed to buy home improvements for \$1,950.00. They agreed to pay \$60.00 per month for five years . . . They did not know they had signed a mortgage. No one ever did explain the documents. They asked if the five years of repayment would cover the loan, and they were told \$600.00 to \$700.00 would still be due . . .

In its investigation the Royal Commission found that \$1,950.000 of repairs were actually worth \$709.00. Thus, for a \$709.00 loan the Laferrieres were obliged to repay \$4,310.00 . . . a sum six times as large as the true value of the work done. Rather than a 12% rate of annual interest, the true rate of interest was in the vicinity of 500 to 600% (Tallin Commission, 1965:46).

## Appendix C

The Property Tax and Income Maintenance

The fact that property taxes, in part, follow increasing property values means little to elderly homeowners since most often their homes were not purchased for reasons of speculation. The inequitable property tax burden on the elderly is due to the fact that not only does the incidence of property tax primarily fall on the homeowner, but the elderly generally have a relatively low economic status, and there is a high proportion of homeownership amongst the elderly. This, in turn, is compounded because both the property and education tax are taxes not related to income (Brown, 1975:190).

A frequent criticism levelled at the property tax concerns its regressiveness. Homeowners at the lower end of the income scale devote a substantially higher percentage of their income to property taxes. In addition, many low-income, elderly homeowners reside both within core areas and at the periphery where property taxes tend to be highest. These two factors combined inevitably reduce the cash available to elderly homeowners for repair and maintenance work.

Property tax relief as an income maintenance measure frequently takes the form of tax credits or rebates. However, just as the burden of tax is regressive, so too is the distribution of credits amongst income groups. For example, an elderly homeowner with an income of \$8,000 may be devoting 12% of it to property taxes. The tax credit may be 7.5% of income for a net incidence of 4.5% for property taxes. An elderly homeowner living in a higher valued house and having an income of \$40,000 may be contributing 4% of income

to property taxes. The tax credit may account for 0.9% of income. This homeowner's net incidence of property tax is only 3.6%. Therefore, the greatest benefits from the tax credit accrue to the minority of older people with higher incomes.

Since the aim of property tax relief is to distribute wealth equitably, benefits should be directed from groups who in light of the incidence should be able to afford the tax, more towards high-needs groups such as the low-income elderly.

As Brown notes: "On average they [programs] reduce the incidence of taxation and some other essential costs, but averages ignore the many retired who find themselves in severe difficulty because of . . . heavy property and educational taxes" (1975:190).

## Appendix D

Question and Topic Schedule for the Interviews

1. Length of residency in present dwelling. Dwelling type.
2. Number of people living in dwelling.
3. Satisfactions and/or dissatisfactions connected with home-ownership. Importance of ownership as opposed to renting, etc.
4. Would you like to live in your present dwelling for as long as possible?
5. Is your home: \_\_\_ a comfortable size \_\_\_ too large \_\_\_ too small?
6. What, if any, are the problems you face in owning your home? (property taxes, major repairs, general maintenance, utilities, etc.) Are any of these of greatest concern?
7. Do you think that any problems you might be facing could cause you to move in the future? (Where would the move be, i.e., to another house or apartment?)
8. Have you heard about and/or used any of the available housing programs--R.R.A.P., C.H.R.P., W.H.I.P., C.H.S.P., C.H.I.P., property tax assistance, etc?
9. Reasons for utilization of program. Satisfactions.
10. Reasons for not utilizing or wanting to use the available programs, (assistance not required, self financing preferred, not wanting to depend on government, did not qualify, assistance is not enough, waiting period too long, troublesome application procedures, did not know where and how to apply).
11. Suggestions as to how the programs could be improved.
12. Do you feel there are enough programs meeting your needs as a homeowner? Not enough?
13. What kinds of programs would you like to see exist? Any priority? Attitudes towards income maintenance and/or direct housing assistance.
14. Who would you like to see developing or strengthening programs (e.g., federal, provincial, or municipal governments, private agencies, senior citizen organizations)? Why?
15. With regard to programs for elderly homeowners, should they be "offered":
  - automatically to all homeowners, regardless of income, etc.
  - only to those in dire need (limited income, severe health)
  - to all homeowners, only if they apply for aid
 Can you give relevant examples?

16. Do you think that the situation of elderly homeowners is getting better, or more problematic? How so?
17. Should the problems you face be considered differently from those of a younger (pre-retired) homeowner?
18. Mortgage status of property, attitudes towards mortgages, reverse mortgages, loans, etc., (not previously covered).
19. General economic status (C.P.P., G.I.S., etc.).

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