

GOVERNMENT-ASSISTED HOUSING FOR THE ELDERLY IN  
SOUTHERN MANITOBA COMMUNITIES: AN ANALYSIS  
OF THE RELATIONSHIP BETWEEN HOUSING UNIT ALLOCATIONS  
AND SMALL TOWN CHARACTERISTICS 1970-1986



Richard J. Goatcher

A Thesis submitted to The Faculty of Graduate Studies  
in Partial Fulfillment of the Requirements for the  
Degree of Master of Arts.

Department of Geography  
University of Manitoba  
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**BY**

**RICHARD J. GOATCHER**

**A thesis submitted to the Faculty of Graduate Studies of  
the University of Manitoba in partial fulfillment of the requirements  
of the degree of**

**MASTER OF ARTS**

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TABLE OF CONTENTS

	<u>Page</u>
List of Tables	v
List of Figures	vii
Acknowledgements	viii
Abstract	x
Summary	xi
Introduction	1
Chapter 1: Background Concepts on Elderly Housing in Small Communities	8
Chapter 2: Housing Assistance Programs for Older Manitobans	17
2.1 Housing Programs Designed for the Elderly	18
2.1.1 Public Housing	18
2.1.2 Third Sector Housing	21
2.1.3 Enriched Elderly Persons' Housing Program (EEPH)	23
2.1.4 Shelter Allowances for Elderly Renters (SAFER)	24
2.1.5 Tax Credits for Seniors	26
2.2 General Programs Open to the Elderly or of Indirect Benefit to Seniors	27
2.2.1 Rehabilitation Programs	27
2.2.2 Rent Controls	28
2.2.3 Rental Construction Subsidies	29
2.2.4 Federal Rent Supplement Programs	32
2.3 Summary of Programs: Housing Assistance For the Elderly	33
Chapter 3: Problems in Housing the Small Town Elderly	36
3.1 Introduction	

Table of Contents

	<u>Page</u>
3.2 The Aged in Small Rural Centres	37
3.2.1 Demographic Forces At Work in Small Towns	37
3.2.2 The Elderly and The Rural Housing Market	39
3.2.3 The Rural Elderly and The Problems of Isolation	45
3.3 The Small Centre's Capacity to Handle Increasing Numbers of Elderly	47
3.3.1 Problems of Community Size Versus Service Provision	47
3.3.2 The Problems of Stagnation and Decline in Rural Service Centres	52
3.4 Efforts to Stem Stagnation and Decline	58
3.5 Conclusions	60
Chapter 4: The Assessment of Need & Demand for Elderly Congregate Housing Services in Rural Manitoba Communities	65
4.1 Introduction	65
4.2 Methods Used For Determining Assisted Elderly Persons' Housing Allocations	70
4.2.1 Introduction	70
4.2.2 Faults in the Information System	70
4.2.3 Defining Market Areas	74
4.2.4 Defining Target Groups	75
4.2.5 Measuring Housing Needs	78
4.2.6 Assessing Market Conditions	86
4.3 Project Proposal Analysis	94
4.4 Community Size and The Issue of Project Viability	98
4.5 Conclusions	104
Chapter 5: Assisted Elderly Housing Allocations in Southern Manitoba: 1970-1986	108

Table of Contents

	<u>Page</u>
5.1 Introduction	108
5.2 A Geographical Perspective on Elderly Housing Unit Provision	108
5.3 An Overview of Allocations by Provincial Planning Region	113
5.3.1 Elderly Public Housing (EPH)	113
5.3.2 Rural & Native Elderly Housing (RNH)	114
5.3.3 Private Non-Profit (PNP) Seniors' Housing	116
5.3.4 Total Assisted Seniors' Housing	117
5.4 Seniors Housing Allocations in Small Centres	120
5.5 Trend Lines in the Assisted Seniors' Housing Allocation History	122
5.6 Appended Figures and Tables	127
Chapter 6: Discussion of Results from the Multivariate Statistical Analysis	131
6.1 Introduction	131
6.1.1 The Centres Subject to Inquiry	132
6.1.2 Community Characteristics: Input Data	133
6.2 Community Service Levels & EPH Services	139
6.2.1 Methodology	140
6.2.2 Discussion of Results	140
6.2.3 Conclusion	142
6.3 Multivariate Models: The Relationship Between EPH Allocations and Community Characteristics	142
6.3.1 Basic Assumptions	143
6.3.2 Descriptions of Multivariate Models	144
6.3.3 Results from the Multivariate Analysis: Series "A" Sub-Models	147
6.3.3.1 Sub-Model 01	149
6.3.3.2 Sub-Model 02	151

Table of Contents

	<u>Page</u>
6.3.3.3 Sub-Model 03	153
6.3.3.4 Overview of Series "A" Models	156
6.3.4 Series "B": Sub-Models	159
6.3.4.1 Sub-Model 04	159
6.3.4.2 Sub-Model 05	162
6.3.4.3 Sub-Model 06	163
6.3.4.4 Sub-Model 07	164
6.3.4.5 Summary of Series "B" Models	167
6.4 Conclusion	168
Conclusion	174
Bibliography	181
List of Communities Studied	195

List of Tables

	<u>Page</u>
<u>Chapter 4</u>	
4-1 EPH Need and Demand Survey Results, Southern Manitoba 1985/86	85
4-2 Average Rent Structures for Saskatchewan Communities	91
<u>Chapter 5</u>	
5-1(a) EPH Service Levels by Region	114
5-1(b) RNH Service Levels by Region	115
5-1(c) PNP Service Levels by Region	116
5-1(d) Total ASH - Proportion of Total Manitoba Assisted Seniors' Housing Units	117
5-1(e) Total Assisted Seniors' Housing Units by Region	118
5-2 Private Non-Farm, Non-Native Households - Senior Below "CNIT" - Total Need	127
5-3 NHA Activity - New Residential Construction, Social Housing Units (Canada) 1969-1986	128
<u>Chapter 6</u>	
6-1 Rank Correlation Coefficients: CUMR with FI	140
6-2 Rank Correlation Coefficients: FI with LQ	141
6-3 Variables Used in Regression Sub-Models 01 to 07	147
6-4 Sub-Model 01 Results	150
6-5 Sub-Model 02 Results	152
6-6 Sub-Model 03 Results	155
6-7 Summary of Series A Model	157
6-8 Sub-Model 04 Results	161
6-9 Sub-Model 05 Results	162

List of Tables

	<u>Page</u>
6-10 Sub-Model 06 Results	164
6-11 Sub-Model 07 Results	165
6-12 Summary Table - Series B Sub-Models	167
6-13 Appendix - Summary of Factor Loading Matrices for PCA/MR Models	174

List of Figures

	<u>Page</u>
<u>Chapter 5</u>	
5-1 NHA Activity: New Construction, Social Housing Units (Canada) 1969-1983	129
5-2 Province of Manitoba: Assisted Seniors' Housing Allocations 1970-1986	130
<u>Chapter 6</u>	
6-1 Provincially Allocated EPH Units	158
6-2 Total EPH - Provincially and Federally Allocated	160

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ABSTRACT

This thesis examines the relationship between government-assisted elderly persons' housing allocations and the community characteristics of Southern Manitoba towns receiving housing units during the period 1970 to 1986. The quantitative analysis looked at the EPH units allocated to 127 centres during the 16 year period and attempted to draw conclusions about the relationship(s) between the allocation process and the nature of the communities served by various housing programs for the elderly. The analysis found some degree of relationship between EPH delivery and community characteristics such as size, central-place function and location. However, the variables entered into the regression analysis were not specific enough to identify the full nature of the forces with influence such decisions.

## SUMMARY

This thesis is an analysis of the relationship between government-assisted elderly persons' housing allocations and the community characteristics of the Southern Manitoba towns which received the housing units during the period 1970 to 1986.

The focus of this study is essentially geographical; an analysis of seniors' housing allocations in Southern Manitoba towns and villages during the 1970s and early 1980s. The quantitative methodology looks at 127 centres and attempts to draw conclusions on "who got what, where and, if possible, why".

Chapter 1 examines background concepts on elderly housing in small communities. It notes that the social housing policies developed by the provincial NDP government during the early 1970s were part of an overall "Stay Option" philosophy which attempted to enhance the quality of life in remote small towns and rural areas. The basic problem facing the "architects" of the provincial EPH (elderly persons' housing) programs was the dilemma involved in the establishment of the best, most viable, location for such services while, at the same time, providing assistance to those in greatest need. Another challenge centred on measuring the strength of need in a quantifiable manner and then deciding the most

appropriate response in terms of supply or demand solutions. In addition, the chapter also outlines the nature of the approval dilemma which arises when trying to determine, first, an appropriate level of service and, second, the social and economic cost/benefits associated with each proposed location.

Chapter 2 reviews government housing assistance programs which have benefited elderly Manitobans over the past four decades. The discussion follows post-war programs up to the year 1986, but does not include program changes resulting from the 1986 Federal-Provincial Bi-Lateral Agreement on housing programs which saw major changes in program responsibilities and the elimination of some overlapping programs.

Chapter 3 outlines the problems faced by Manitoba's rural service centres as they attempt to cope with the growing demand for services from an increasing proportion of elderly residents. The first sub-section takes the perspective of the elderly themselves, and examines the problems they face in finding suitable, adequate and affordable accommodation in Southern Manitoba's small service centres. The second sub-section examines issues surrounding the housing of the elderly from the perspective of the communities. Many small towns are facing increased in-migration

of elderly requiring greater amounts of services from a tax base which may be stagnant or in decline. While this section is somewhat of a deviation from the main topic of EPH allocational attributes, the issue of small-town viability is fundamental to the assessment of risk in providing public funds for large-scale housing projects.

Chapter 4 examines a few of the problems faced by government housing agencies in their assessments of need and demand for assisted housing facilities. Attention is given to the shortcomings of the information systems used by analysts in their efforts to define market areas and target groups, and in their analyses of housing needs and market conditions. The chapter also outlines the major issues behind project-proposal analyses and discusses how community size influences project viability.

Chapter 5 looks at the distribution of federal and provincial-government assisted housing for the elderly allocated in Southern Manitoba up to the year 1986. Project distribution is related to five Provincial Planning Areas which have been used by both CMHC and MHRC to assess housing need and service levels, and target program responses on a macro-scale. The analysis found variations in allocations among regions by program

line; for example, the RNH program was more heavily utilized in the more northerly areas of Parklands and the Interlake, while the non-profit program was more evident in the more populous areas of the South. Overall, allocation levels were found to correspond fairly closely to each planning area's proportion of Southern Manitoba's elderly population. The chapter also highlights the general trend in NHA sponsored social-housing activity across Canada in the past 20 years and considers how this relates to the Manitoba experience.

Chapter 6 discusses the results of the various statistical models used to examine the degree of relationship between the occurrence of government-assisted elderly-persons' housing units and the various community characteristics which might influence the allocation of those resources. The analysis found that the EPH units allocated to 127 Southern Manitoba towns during the 1970s and early 1980s were somewhat related to community characteristics such as size, central-place function and location. However, in view of the inherent data inadequacies, the analysis employed could not pick up the full nature of the forces influencing these decisions.

## INTRODUCTION

This research project examines the recent allocation history of government-assisted housing for the elderly in 127 Southern Manitoba communities. The perspective of the study is essentially geographical, focusing on where allocations have occurred in terms of who was involved and how much housing was received during specific time periods. The stress on the locational factors underlies the geographer's interest in the occurrence of unequal areal distribution of social benefits. Therefore, this research examines the institutional/political process of allocation in order to more fully appreciate the facts of spatial inequality.

The study's initial chapters provide some background information both on housing problems and needs of the rural elderly and how federal and provincial housing agencies have been active in addressing those needs. It has been long recognized that, for Manitoba's elderly poor, the lack of suitable accommodation at any price continues to be a problem in rural areas. There is generally a greater amount of premature institutionalization than is common in larger towns and cities due to the combination of inadequate supplies of housing and other health and community services in remote locations.

Much of the recent provincial social-housing policy exercised in Southern Manitoba was spawned from the NDP government's Stay Option philosophy of the 1970s. Such policies as arose from the philosophy were designed to lower the gap in social-service provision between prosperous and declining areas. The assumption behind these efforts was that state intervention into areas defined as deserving special considerations should reshape the geography of opportunity to allow for a more equitable distribution of social and economic benefits (Province of Manitoba, 1973). In the absence of such policies, it was the Government of Manitoba's opinion that the rural areas would continue to suffer from a lower quality of life as goods and services "naturally" migrated to locations in or near more densely-populated areas.

This research attempts to draw some measure of commonality from the allocation decisions made by the Manitoba Department of Housing and, to a lesser extent, the Canada Mortgage and Housing Corporation (CMHC), with regard to seniors' public and public non-profit housing in Southern Manitoba during the years 1970 to 1986. The literature reviewed notes that although there are several rules-of-thumb used to estimate the number of assisted housing required in any specific location, they are not based on any particular rationale

or detailed statistical methodology. Past decisions on where to place new public facilities in Manitoba appear to have been somewhat influenced by "growth centre" type theories, which consider the relative size and expected growth rates of communities. In general, this has tended to work to the disadvantage of smaller, more remote communities. In spite of the Stay Option philosophy of the 1970s, more recent policy changes in housing-program emphasis have necessarily led to fewer, larger-scale projects located in more populous centres. In part, at least, this has been due to declining levels of federal funding for cost-shared housing units; declines that have led to an increasing emphasis on the construction of housing where community groups and private citizens help to shoulder the cost (Regenstrief, 1984).

During the late 1960s, the Manitoba government created the Manitoba Housing and Renewal Corporation (MHRC) and became involved in the allocation of social housing units throughout the province. Prior to this point, there were approximately 1200 seniors' housing units in the Southern Manitoba communities under the aegis of CMHC. During the early years of the 1970s, allocation mechanisms were fairly straightforward since the level of need was considered ubiquitous. Analyses of project viability were minimal by virtue of the

fact that demand was overwhelming. A generation later, however, the administrations of the allocation process have been forced to consider strategies where projects are oriented towards locations where viability is likely. Yet those centres with the greatest need for assistance tend to be the most physically remote, with limited community resources, and hence the least likely to abide by the conditions stipulated in the new strategies. Thus, the desire to ensure project viability often runs counter to the policy goals which seek to allocate benefits to areas with high demonstrated need and low levels of existing services for the elderly. The commitment of long-term housing projects to small or remote locations runs the risk of underutilization in the near future, should these locations fail to prosper as communities. If the size of the centre is to be a factor in the involvement of government agencies and/or programs, the question arises as to what are the minimum project or community sizes to be considered as cutoffs? Can certain sized communities be served under the policy of resource maximization, with everything allocated to villages and hamlets below the perceived need or political necessity? These are pivotal issues worthy of serious consideration.

An aside issue to be addressed is whether it can be demonstrated that political representation, at the provincial level, has influenced the allocation process in any identifiable manner during the 16-year study period. Studies quoted in the literature reviewed have attempted, with limited success, to demonstrate that political lobbying or ministerial "arm twisting" has hampered efforts to bring measures of objectivity to the decision-making process. Many local governments are more active in soliciting political support for their cause and know how to "work the system" to their advantage. This often results in a continued demand for all forms of government-assisted housing benefits as a direct consequence of the prominence of the lobbyist or the persistence of the effort.

The multivariate statistical analysis utilized in this research project tested the degree of relationship between the demographic, socio-economic, and locational characteristics of 127 Southern Manitoba communities, and the likelihood of them possessing certain levels of EPH (elderly persons' housing) at specific points in time. It was postulated that larger, more functionally complex communities should achieve higher levels of EPH services owing to their enhanced locational characteristics (advantages) and superior levels

of community infrastructure. In addition to the political elements, the analysis also considered the question of location vis-a-vis higher-order centres within the Manitoba urban system. The question centred on whether communities which are closer to major towns and cities were likely to be underserved by EPH programs due to the urban "shadow" effect. Conversely, it was theorized that more remote communities should likely receive greater allocations than would be expected, on the basis of population alone, due to their relatively deprived position in the urban hierarchy.

The statistical analysis centred on elderly public, public non-profit, and rural and native (RNH) EPH allocated during selected time-frames between 1970 and 1986. The analysis found that, overall, the delivery of an EPH project is a somewhat circumstantial event. While one could set out a series of guidelines which suggest the locational criteria by which proposals should be assessed, it is difficult to examine the allocative history of various elderly persons' housing program -in aggregate- with such a yardstick in mind. Background "noise" in the planning and delivery process tends to mask a good deal of the deliberation which has gone into the decision making. While not an entirely random process, the large number of

unidentified exogenous influences on the allocative mechanism(s) created disturbance factors which hampered the establishment of any hard and fast rules.

CHAPTER 1: BACKGROUND CONCEPTS ON ELDERLY PERSONS'  
HOUSING IN SMALL COMMUNITIES

The rural elderly are generally poorer, have more health problems and are more likely to live in substandard housing than their fellow seniors living in larger towns and cities. They are less mobile and, as a result, have more limited access to community services which frequently are not available in their immediate community. Consequently, there has been a steady migration of the rural elderly to larger communities in search of the desired level of housing and other community services and an increased sense of deprivation among those choosing to remain.

Efforts in Manitoba to reverse these trends began in the early 1970s with the adoption of the NDP government's "Stay Option" policies (Province of Manitoba, 1973). These initiatives were designed to deter rural people from forced migration to the larger centres by providing equivalent opportunities within "commuting range" of their present locations. Although the general thrust of this policy was not targetted specifically at the elderly, providing facilities and services for their benefit was a major component. With the general aging of the rural population, communities realized the benefits of not only holding onto their own retired populations

but of gathering in the elderly from outside areas. Politicians, eager to garner the rural and farm vote, were quick to discover the campaigning benefit of suggesting that each/every community should have its own government-subsidized elderly housing facility. The creation of "spin-off" employment benefits from the construction and maintenance of such facilities, the increased demand for health-care employees/services, and the added commercial activity created by the elderly in-migrants could help slow the depopulation trend, the loss of economic activities, the underuse of public support services and the erosion of a small town's labour force (Johnston, 1979).

When government agencies such as Manitoba Housing (aka: Manitoba Housing & Renewal Corporation (MHRC) 1969-1984) and Canada Mortgage and Housing Corporation (CMHC) decide to examine the need for housing assistance for seniors in a particular location or community, they initially would have to differentiate between those best served by the construction of a senior citizens' apartment facility versus other types of assistance such as rehabilitation grants, income or rent supplements, or increased social and community services. If an elderly housing project was to be located in a remote rural location, the decision would have to be supported by documented evidence

of an eligible client group in need of the service, and by the fact that no other adequate/suitable accommodations were available within the immediate area.

Indicators of need are relative concepts, often reflecting differences in local and regional market conditions and frequently "coloured" by the local peoples' subjective experience and cultural definitions of adequate shelter and crowded conditions. As a result, measures of structure adequacy and suitability are considered inappropriate for establishing the need for housing assistance since they are difficult to use effectively or operationalize into reliable indicators (CMHC, 1983a). The analysis of housing need must be made on the basis of measures of affordability, since they are considered to be the most significant in terms of reliability. Unfortunately, there are a number of problems associated with the estimation of incomes among elderly housing applicants. Predicting the future incomes of the "near" elderly is not a simple matter and a number of the elderly hide wealth and "other" incomes for fear of being judged ineligible for social benefits such as government-subsidized housing.

In the late 1970s, MHRC knew of 30,500 elderly renters

in Manitoba, 73% of whom were living on minimum income. One half of this group were living in some form of rent-geared-to-income housing, paying an average of 23% of their incomes on rent. The remaining 11,000 who were paying an average of over 40% of their incomes (near 30% after property tax rebates) on rent in private-sector housing, were in need of some form of income assistance to meet existing shelter costs (Clarkson, 1979:27). The Shelter Allowance Program For Elderly Renters (SAFER), introduced in 1980, was designed to help ease rent burdens among low-income elderly living in private rental accommodations. However, this program has not been effective in assisting the rural elderly, since only 6.5% of SAFER clients reside in communities with populations of less than 5,000 (Minuk & Davidson, 1981; MHRC, 1984a). This failure is attributable to the general shortage of rental apartments in smaller communities. It has been suggested that the allowance program be extended to low-income homeowners in order to increase eligibility in rural areas. Such a universal shelter allowance program would allow for the immediate redistribution to acceptable levels of the housing burden for all, not just some, of the province's low-income seniors.

While an allowance program may be effective in handling problems of affordability, experience suggests that

it is not equally effective in dealing with problems of housing inadequacy (Falk, 1982:11). Supply issues must be taken into account and the lack of rental apartments in rural communities limits the impact of this program. Elderly public and non-profit housing programs, jointly funded by the federal and provincial governments, have provided modest housing for low and moderate-income seniors throughout the province. Private non-profit elderly housing programs, administered by CMHC under Section 15.1 of the National Housing Act (NHA), have been active in Manitoba since the early 1960s. Elderly public housing and public non-profit facilities were introduced by the province, in conjunction with Ottawa, in the early 1970s. This construction approach to housing inadequacies is faced with a constant dilemma: applications for units to be constructed always exceed the available resources. The perception among housing analysts of an almost ubiquitous demand for housing units tends to add uncertainty to the housing project approval process (Mercer, 1979:118).

Should marginal locations for government-funded housing project proposals be approved? There are no clear guidelines. Planners are forced to consider each proposal in terms of the acceptability of the project's economics and client eligibility, and then decide

whether or not the proposed location is totally unacceptable. If the proposal is sound and the "in-need" group is evident in sufficient numbers, the tendency has been to approve the project. Unless the need can be filled by nearby facilities (which usually have waiting lists of three to five years based on the number of applicants versus the average yearly turnover rate) or that the site chosen is totally unacceptable, the planners at CMHC or Manitoba Housing will tend to proceed with the project. However, in many cases these small communities are not experiencing much population growth so that long-term demand for subsidized housing facilities is of concern.

In the past, CMHC/MHRC market analyses have examined public-housing service levels to seniors based on ratios of housing units per 1000 population of elderly. These single indices help determine the need for additional units in the market area. It is difficult to justify what is an acceptable level of service since ratios do not account for what proportion of the community's elderly are low income and, in addition, they do not identify market areas which contain suitable private-sector substitute accommodations. The service ratios do suffice to provide a means of creating a "fair-share" allocation strategy where the number of units is based on the spatial location of elderly

households. The aim of a fair-share type system is to attain an equitable distribution of social housing units. This method is somewhat short-run in value and needs to be replaced with a more carefully conceived and informed locational policy (Mercer, 1979:124). While allocations cannot be based purely on statistical indicators, government agencies must still react to evidence of need and demand brought forward by ethnic or religious groups may not always satisfy many "other" elderly households in need within the market area. In addition, many local politicians and municipal officials have learned how and where to apply the appropriate pressure on provincial ministers with influence over submission to the government housing agencies. The outcome of these pressures has often led to premature unit allocations and misappropriated housing funds.<sup>1</sup>

In order for public and non-profit housing programs to target assistance to those in need in the most cost-effective manner, they will require indepth determination of the social and economic costs and benefits of each project location (CMHC, 1985b, 1986).

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<sup>1</sup> This issue of government ministerial influence on public-housing allocations will be addressed in the analysis of elderly housing unit distribution, Chapter 5.

This may suggest a re-orientation of assistance programs towards centres where viability is likely or where viability can be enhanced by orienting other housing and government programs into the area. Regenstrief (1984), in an analysis of the need for, and locations of, housing and related facilities for seniors in Manitoba, notes that earlier priorities geared to overcoming income disparities between seniors have shifted in favour of providing more housing supplies in larger centres. Income and rent subsidies are now viewed as a more appropriate tool for dealing with income disparities. He finds a trend towards smaller numbers of large-scale projects located in larger centres at lower levels of federal funding (Regenstrief, 1984:16). While this may, in fact, be the case for the NHA Section 56.1 public/private non-profit elderly housing programs, which generally are aimed at the larger centres, the trends observed in the data to follow in this analysis show little deviation from the overall pattern of assigning Rural and Northern/Native elderly public-housing units into smaller and often inappropriate locations.<sup>2</sup>

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2 The nature of NHA Section 56.1 and the R & N EPH programs are outlined in Chapter 2.

The following chapter outlines the various housing assistance programs made available by the federal and provincial governments for Manitoba elders. Subsequent chapters will examine the plight of the small rural centre and its elderly housing problems as viewed through the eyes of the planner trying to rationalize government-assisted seniors' housing provisions.

CHAPTER 2: HOUSING ASSISTANCE PROGRAMS FOR OLDER MANITOBANS

This chapter outlines the various federal and provincial government housing initiatives developed since the 1960s to improve housing conditions for the elderly, particularly in rural areas. The housing programs which have been developed by MHRC (restyled Manitoba Housing after 1984) were part of several key policy elements designed to improve living standards for rural Manitobans. Studies during the early 1970s identified resource accessibility and shelter as being the highest unmet needs among Manitoba seniors (Thompson, 1976; Epstein, 1976). Vigorous construction activity over the last decade and a half, funded by both levels of government, has attempted to enhance the quality and availability of housing for the rural elderly. While efforts to increase housing and support-service levels have been successful in many areas of the province, a large number of seniors living in small towns and villages still do not share the benefits made available to those residing in larger centres (Government of Canada, 1982:69; Provincial Fact Book on Aging, 1985).

While chapters to follow will outline the issues and problems surrounding these disparities, this chapter will provide an overview of past and current

programs utilized by federal and provincial housing administrations to assist low and moderate-income seniors in obtaining affordable, suitable and adequate accommodations.

## 2.1 Housing Programs Designed For The Elderly

2.1.1 Public Housing: EPH, or Elderly Public Housing, has been delivered in Manitoba under NHA Sections 40, 43, and 44. These unit-tied subsidies were designed to support the operation of social housing stock for low and moderate-income households. The Section 40 (1949) federal/provincial program was introduced as a partnership to provide units, with costs and losses shared on a 75%/25% basis between Ottawa and the province(s). As the majority owner, CMHC was responsible for approvals, planning, and designing of projects (CMHC, 1985b). NHA Section 43 (1964) provided for a 90% loan to provincial housing agencies to finance the construction of low-income projects. Tenants pay 25% of their incomes on rent. In the Section 44 program, the federal government makes available a subsidy equal to 50% of the operating losses of a project. In Manitoba, new commitments under these programs were ended after 1978, with emphasis moving more towards non-profit housing requiring less government funding.

EPH projects in Manitoba are managed locally by housing authorities or management sponsor groups appointed by Manitoba Housing. Since these projects allow for 100% of all units to fall into the category of rent-geared-to-income occupancy, they have the potential to house more low-income tenants than "non-profits" which have greater tenancy restrictions. The proportion of public-housing units going to low-income families peaked during the early 1970s and declined thereafter, as planning authorities increasingly favoured elderly public units (CCSD, 1977:69). During the mid-1970s, elderly unit production received the largest share of public-housing funds since municipal regulators tended to have more charitable attitudes towards the low-income elderly than to low-income/welfare families (Patterson, 1978:295 Mercer, 1979:113).

The Rural and Northern/Native Elderly Public Housing program (R&N EPH)<sup>1</sup> (1974) has delivered new housing and renovation assistance to low-income native and non-native people located in smaller communities. Generally, the program applies to centres with populations under 2500, which often do not possess the community

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<sup>1</sup> Referred to as Rural & Native by CMHC Winnipeg, and Rural & Northern by Manitoba Housing; an on-going program which produces various housing benefits under a number of sections of NHA.

resources to apply for non-profit assistance under NHA Section 56.1. R&N programs provide loans to finance construction of houses, multiple family units and apartments, and subsidize the difference between the loan amortization costs and property taxes and 25% of the household income (Bairstow, 1980; Allen, 1981). The costs are shared 75%/25% between the federal and provincial governments. Seniors' units developed under R&N tend to be duplexes, quadruplexes, or 10-12 unit "motel" type rental structures, depending on the community size and housing need (Zamprelli, 1985:4).

The problem facing all public-housing programs is target efficiency, or the actual distribution of benefits versus the desired distribution. Many projects, especially family units in remote areas, house a number of "free-riders" or occupants who are not part of the tenancy agreement. They are not eligible residents since their incomes, when combined with the current occupants' incomes, would substantially raise the amount of rent charged or might disqualify the entire group from renting the units. In addition, there are large numbers of potential clients, in terms of income or housing inadequacies, who are not reached by the programs (Hueng, 1976:72).

**2.1.2 Third Sector Housing:** Third sector programs include the private and public non-profit elderly housing initiatives and the co-operative housing program. NHA Section 15.1 Non-profit and Section 34.1 Co-op housing programs (1973) were designed to provide 100% loans to non-profit charitable organizations whose intentions were to provide and operate modest housing for low and moderate-income householders unable to obtain such housing on the open market (Rose, 1980:57).

In Manitoba, Section 15.1 Elderly and Infirm Persons' housing program provides ongoing capital grants to private non-profit sponsors paid out through annual installments over the life of the mortgage. The program has been administered by CMHC; new commitments ended in 1978 with the introduction of NHA Section 56.1 private and public non-profit programs. Over 3800 seniors' housing units in Manitoba are affected by Section 15.1 grants through the maintenance of previous commitments (Zamprelli, 1985). The well-being of the program hinged on the availability of stable sources of mortgage funds, "front-end" capital and development expertise (CCSD, 1977:129).

NHA Section 56.1 Non-profit and Co-operative Housing program(s) (1978, ongoing) provides a subsidy to

the same groups formerly served by Section 15.1/34.1, as well as Indian bands. The assistance is designed to bring mortgage rates down to 2% and is used to decrease total project costs and allow for the lowering of rents to low end of market rates. Non-profit EPH units in Manitoba are administered by Manitoba Housing through local housing authorities. The province provides further subsidy to tenants so rents are set according to EPH scale (25% of income).

Private non-profit sponsors are provided with a forgivable equity loan to a maximum of 5% of CMHC-approved project costs so as to reduce the mortgage principal and lower rents by 5 to 10%. Groups such as service clubs, associations, churches and ethnic organizations usually form the sponsoring bodies which receive assistance. Private sponsors have been viewed, in the past, as being more involved in the beyond-shelter needs of the elderly than public sponsors on account of their closer links with the community through the involvement of volunteers (Haire, 1975; Goldblatt, 1976). Groups applying for funds are expected to do a "best-buy" analysis, intended to ensure the provision of the best quality shelter at minimal cost and the most appropriate type of housing to meet the needs of the intended clientele (CMHC, 1983b:16). The program also aims to encourage private lender

capital funding as a means of reducing government cash requirements (Ibid., p. 53).

Co-operatives are collectively privately-owned by the residents. As "members", they plan and manage the development and pay the mortgage. They are non-profit in that the individual member cannot realize any financial gain through any rise in value of the property (Weston, 1979:27). Although not exclusively designed for the elderly, many co-op structures have predominantly elderly occupants. Co-ops are similar to non-profits in that they accommodate people on the lower end of the economic scale. These tenants can be counter-balanced by higher-income occupants who are either slightly subsidized or pay the lower end of market rent. Critics of co-op housing, as well as non-profits, cite the issue of poor target efficiency following from the benefits which go to higher-income occupants. However, social benefits arising from the income mixing help ease the impressions of living in a low-income ghetto, which often occur in the isolated environment of 100% rent-subsidized public housing projects (Allen, 1982:32).

### **2.1.3 Enriched Elderly Persons' Housing Program (EEPH):**

This type of program is concerned with the formal organization links that are required to enable elderly

housing programs to assure a maximum period of independent living for the largest possible number of elderly (Hart, 1976:89). Shelter is the basic component but the added dimension is to ensure that needed support services in the community get to the elderly so sheltered. In Manitoba the program is jointly administered by the provincial departments of Health, Housing and Community Services and Corrections. It aims to limit premature demand on the Home Care program, curb overuse of medical resources and slow a continuing drift towards institutionalizing seniors who could otherwise continue living independently. EEPH facilities in Manitoba are operating at present mostly in larger urban EPH and elderly non-profit complexes. Small rural EPH/elderly non-profits are unable to support such programs on an individual basis since they often lack the available space or are unable to afford the cost of employing a co-ordinator of volunteers who must be knowledgable in activities programming (Zamprelli, 1983b).

**2.1.4 Shelter Allowances For Elderly Renters (SAFER):** The SAFER program in Manitoba is available to low-income pensioners aged 55 years and older, whose rent exceeds 25% of household income. Monthly benefits are paid directly to the tenants, with income ceilings, maximum rent levels and benefit levels subject to annual

review. Since the program began in 1980, average participation rates among eligible low-income tenants have been less than 30% (MHRC, 1984a). The reasons for the low take-up rates are not fully understood. Some elders interviewed for public/non-profit housing benefits have commented that they perceive the SAFER benefits as being somewhat similar to welfare (Manitoba Housing, 1985b). SAFER has the potential to reach all communities and regions, and avoid the necessity of long-run project operating subsidies (Mercer, 1979:121; Goldbert, 1983:84). Tenants can remain in their present rooms or apartments and absorb greater rent burdens. On the other hand, unit tied assistance serves to benefit only a select few fortunate enough to gain entry to subsidized units, with a large number of eligible households receiving no benefits (Clayton Research Association, 1981). However, subsidies could become very heavy in tight market conditions and might be considered a discouragement to homeownership through the absence of parallel shelter subsidies for low-income homeowners carrying mortgages (Stevens & Hum, 1980:155; Rose, 1980:192).

Shelter allowances appeal to the philosophically conservative because they are a "market-like" solution.<sup>1</sup>

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<sup>1</sup> SAFER was introduced by the Lyon Progressive Conservative Government and was accompanied by considerable reductions in EPH/non-profit construction.

However, very little is known about the potential impacts - economic cost/benefits and market implications - of a national shelter allowance program. A full-scale program would have so many potential ramifications that predictions of impacts have no reasonable degree of certainty (Hulchanski, 1983:6).

**2.1.5 Tax Credits For Seniors:** In Manitoba, a standard minimum tax credit is available on a universal basis while further credit beyond the standard, up to a maximum, is available depending on income standing. In 1985, the basic rebate for seniors was \$325, with a maximum credit of \$625. In 1984, the average benefit paid to elderly homeowners was \$460 while \$390 was paid, on average, to renters (Zamprelli, 1985:7). Manitoba provisions also offer the opportunity for the deferral of property taxes until the residence ceases to be occupied by the elderly (Government of Canada, 1982:19).

Rebates are also available on school taxes assessed to homeowners or proportion of rent paid by tenants aged 65 and over and those aged 55-64 years who derive 50% of income from pension sources. Up to \$175 per year (1985) is rebated depending upon school taxes assessed or rent paid.

## 2.2 General Programs Open to The Elderly or of Indirect Benefit to Seniors

2.2.1 Rehabilitation Programs: The Critical Home Repair Program (CHRP) is designed to help extend the life expectancy of existing housing stock and assist pensioner households in maintaining or improving the livability of their homes. It features a grant of up to \$1500 for homeowners with incomes not greater than \$14,000 for repairs essential for unit preservation as well as for the health and safety of the occupants. Annual take-up fluctuates yearly; for the fiscal year 1984-85, 1600 Manitoba households were assisted with grants averaging \$1125 (Zamprelli, 1985:8/9).

The Residential Rehabilitation Allowance Program (RRAP) is delivered under NHA Section 34.1, and provides loans for designated urban areas, part of which is forgivable depending on income. While aiming to encourage low-income homeowners and landlords to upgrade their residences and improve standards for low-income tenants, RRAP has also tended to encourage increased production of accommodations by supporting both rehabilitation and conversion efforts on a non-profit basis (Willson, 1980:33). RRAP was extended to rural areas in 1974 as a component of the R&N housing program. Rural RRAP's priorities are directed

towards very low-income households and dangerously-deteriorated housing units.

**2.2.2 Rent Controls:** Rent controls were introduced in the mid-1970s by provincial governments as an anti-inflationary device. They were initially viewed by governments as necessary to prevent landlords from reaping the benefits of a scarcity situation. The rationale behind controls was that low-income renters, in particular those on fixed incomes such as pensioners, could not afford to absorb massive price increases resulting from the rising costs of apartment unit provision and various demand factors (Marks, 1984:81).

There has been considerable rhetoric and debate on the perceived negative impacts stemming from the application of controls on the rental housing market (Walker, 1975; Rydenfelt, 1975; Patterson & Watson, 1976; Toft, 1981; Kemeny, 1981; Clayton & Lambert, 1982). Controls are viewed by the building industry as having a negative impact in consequence of creating bargain rents in comparison to homeownership and thus discouraging new household formation, and by increasing disinvestment and abandonment of rental structures due to limitations on landlords' net incomes. Controls are also an inequitable and inefficient

form of social assistance, since the government subsidizes anyone who is fortunate enough to occupy a controlled unit - regardless of need - as opposed to direct subsidization which serves only those in need of assistance.

Evidence of the positive impacts of rent controls is not well documented in the literature. Beyond the obvious benefits accrued by those living in rent-controlled apartments, the greatest benefactors from rent controls appear to be the politicians who implement them, since the number of voters who rent apartments far outnumber the number of voters who are landlords or apartment-building owners.

**2.2.3 Rental Construction Subsidies:** Since the mid-1970s investments in rental structures have proven uneconomic because the rents that can be charged in the market have fallen below levels required to make a project viable (Falk, 1985:6). To help stimulate rental-apartment construction, both the federal and provincial governments have devoted resources in the form of construction subsidies and tax incentives.

The Limited Dividend or Entrepreneurial program (1969) was financed under NHA Section 15, and made loans to limited dividend housing companies for the construction

of low-rental housing projects. The program produced a number of stark three-storey walk-ups, considered remarkably bleak owing to their lack of community amenity (Charney, 1971:17). The program was terminated in 1976, although CMHC continues to assist existing inventory.

The Assisted Rental Program (ARP) was originated in the early 1970s and provided interest-free operating loans to owners of new rental construction. The program was designed to help cover the difference costs and revenues for the first ten years of operation. After ten year, the accumulated loan normally became repayable and interest charges commenced. The size of the loan was to be determined prior to construction, based on the costs on the one hand and anticipated revenues on the other. Problems arose in the smaller communities where there was little or no comparable rental market and it was difficult to predict what rents could be charged (CMHC, 1978:110). New commitments under ARP were terminated in 1978, and the program was replaced by the Canada Rental Supply Plan (CRSP).

CRSP, which was terminated in 1984 consequent upon federal budget cuts, made available 15-year interest-free loans of up to \$7500 per rental unit constructed. Although CRSP created a small increase in the number

of apartment starts, it was considered generally ineffective in reducing rental-cost affordability. The province of Manitoba's "Rental-Start" program was designed to compensate for the discontinued CRSP by providing below-market mortgages for seven years to help stimulate apartment starts. The Housing In Manitoba Program (HIMP) has provided mortgage financing for urban infill and rural "Rental-Starts" using 9½% mortgage write-downs (1984), providing technical assistance, project feasibility analyses, design options and site selections. Manitoba's Seniors' Rental-Start Housing Program (1986) provides assistance to community-based non-profit organizations in the development of rental housing for Manitobans over age 55. Mortgage financing is available from Manitoba Housing for up to 80% of the approved total project costs, although equity contributions in excess of 20% may be required to make projects viable in certain market areas.<sup>1</sup> A 10% portion of the total approved project cost is forgivable providing that all of the conditions of the loan are met.<sup>2</sup>

Tax provisions have provided another form of government rental supply stimulation. Rental housing tax allowances,

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<sup>1</sup> 8% interest rate as of Sept. 1986, five-year term, 35-year amortization.

<sup>2</sup> 10% forgiven at the end of the life of the mortgage.

such as the Capital Cost Allowance (CCA) and the Multiple Urban Rental Building (MURB) tax allowance, have allowed developers and builders to write-off losses due either to depreciation of assets or personal income losses arising from the investments in rental units (Dowler, 1983:26). In Manitoba, MURBs were chiefly a phenomenon found in the larger more stable communities. Both MURBs and rural "Rental-Starts" in smaller centres have been plagued by very low rates of return resulting from low rent revenues and poor appreciation rates (Falk, 1985:7). The recent increase in conventional financing for multi-unit housing shows some investor confidence in the prospect of building without assistance - for the top end of market. Considerable disagreement exists on the current viability of new rental housing projects stemming from questions on the impact of income tax considerations on determining the feasibility of investments in rental housing Ibid, p. 43).

**2.2.4 Federal Rent Supplement Program:** Under NHA Section 44 (1)(a) payments are targetted at low-income households where the householders are residing in privately-owned rental accommodations and they cover the difference between market rent and 25% of income (Government of Canada, 1982). NHA Section 44(1)(b) provides rental subsidies to tenants with affordability

problems who live in the "older" private non-profit (Section 15.1) elderly housing units of which 255 are designated for potential subsidy. Currently, 2300 units are eligible for subsidy in Manitoba; the take-up rate has been about 500 to 600 units annually (Zamprelli, 1985:6).

### 2.3 Summary of Programs: Housing Assistance For The Elderly

This chapter has outlined various federal and provincial government initiatives which have provided direct or indirect assistance to Manitoba's elderly population in meeting their needs for adequate and affordable shelter. Those programs providing direct benefits to the elderly include the federal-provincial cost-shared public and non-profit housing program, shelter allowances and property tax credits. Public housing projects, funded under various sections of the National Housing Act, have been constructed in Manitoba since the late 1950s. The elderly public programs fell out of favour in the late 1970s due to the high levels of cost associated with the programs' long-term financing. In urban areas, the programs have been largely replaced by non-profit (third sector) initiatives, where the occupants or some community sponsor group help to shoulder some of the costs involved in operating the projects. All of these supply-side benefits have tended to suffer from target efficiency with

benefits going to only a small proportion of the total need group.

Shelter allowances, on the other hand, have the potential to serve a much wider clientele due to their universal accessibility. However, take-up has been disappointing, particularly in rural areas where suitable private-rental stock is at a premium. Tax credits for the elderly have enjoyed some success in lowering overall shelter costs for low-income seniors, but they do not address the problems of the aged living in substandard or inappropriate accommodation.

In addition to programs directly aimed at the elderly, there are a number of housing-related government initiatives which have produced both direct and indirect benefits for Manitoba's elderly. Rehabilitation programs have aided thousands of Manitoba's seniors in maintaining the economic life of their dwellings or by providing their landlords with the means of upgrading the rental accommodations in which they live. Rent controls have attempted to maintain the affordability level of all rental accommodations and many elderly - being tenants - have received some benefits from this program. The actual degree of benefit to be derived from rent controls is still a disputed issue.

Construction subsidies offered by the federal and provincial governments have produced thousands of rental units when market conditions were unfavourable for unassisted private development. Federal and provincial rent-supplement programs also allow seniors to occupy specific private apartments which would otherwise be priced beyond their means.

CHAPTER 3: PROBLEMS IN HOUSING THE SMALL-TOWN ELDERLY

3.1 Introduction

The rural elderly tend to be poorer, have more health problems, and are more likely to live in substandard housing than their urban cousins (Wallace et al., 1984:23). The elderly in small centres are also less mobile; they are faced with fewer services to choose from within reasonable proximity and they must travel greater distances to those which are available. The task of responding to the expectations and preferences of the rural elderly has put a great deal of stress on many of the small agricultural service centres (Nelson, 1980:201; Hodge, 1984:4). Outmigration of working age populations has generally increased the isolation of rural seniors, since less family support is available than was the case for previous generations of elderly (Deimling & Huber, 1981:4). The result has been a serious mismatch between the need for services and their provision; in particular in the range of services provided (Hayslip et al., 1980:193).

Many of these small towns and villages are on the "outer edge" of the national and provincial service-delivery systems. They suffer from a general lack of variety in private goods and services and a less-than-reliable means of delivery. Many communities

can be characterized as being essentially stable, with no predominant growth or decline. However, most of these centres suffer from being overtaxed by an influx of seniors requiring services while outmigration removes many of the more productive and vital members of the community (Stabler, 1978; Hodge & Quadeer, 1983).

The chapter outlines the problems confronting Manitoba's rural service centres as they attempt to house their generally increasing proportions of elderly. Section 2 approaches the issue in terms of the elderly persons themselves: the demographics at work in these communities, the problems the elderly face in the housing market and the impacts of isolation upon their welfare. Section 3 examines the issue from the perspective of the towns and villages: the problems of community service provision combined with stagnant or declining tax bases and the impacts of agricultural and transport rationalization on community viability.

### 3.2 The Aged In Small Rural Centres

#### 3.2.1 Demographic Forces at Work in Small Towns

Available statistics from OECD countries show primarily that an intense aging of the rural population is taking place. It is, for the most part, a consequence of the urban concentration of industry and employment,

and an increase in the geographic mobility of the population, resulting in an increased concentration of the "active population" around job-generating industrial areas (OECD, 1979:12). In the small rural service centres, there is considerable residential inertia among the middle-aged and elderly populations. Despite significant changes in family status, the inappropriateness of dwellings, or the declining physical and social status of neighbourhoods/communities, many older persons move only when severe health and/or financial difficulties make it impossible to maintain independent households (Golant, 1979:40). The thought of uprooting for new and unknown places can cause greater consternation than living in inadequate social conditions (Hendricks & Hendricks, 1981:321).

With few exceptions, it is those in the younger (working) age groups who make up most of the rural emigrants (Bunce, 1982:108). The outcome is to lower the fertility rate of the local population, as well as cause overall aging. This leads to a gradual decline in natural increase. As the process intensifies, a lower rate of growth changes to stagnation and then to net population loss. Dependency ratios, measured in terms of the number of elderly per 100 working age population, tend to be highest and increasing in towns of less than 2500 persons (Hodge & Quadeer, 1983:109). The

elderly from farms and the countryside prefer to retire to nearby villages and hamlets, while some of the elderly currently living in cities will retire to an environment of "peace and tranquility" commensurate with small-town life. This is particularly evident in Manitoba and Saskatchewan, where dependency ratios for the elderly far exceed corresponding national values (Ibid., p. 110).

The process of demographic truncation, and its associated problems, can be attributed to declining social structures within communities and symptoms of it include lack of entrepreneurship, narrow economic base, and an absence of vigorous leadership. The limited opportunities available for the working-aged population in small towns has been a major catalyst in the downward spiral in which steady aging of the population and loss of the reproductive age groups combines with overall population decline to further reduce economic opportunities and depress community quality (Bunce, 1982:109).

### 3.2.2 The Elderly and the Rural Housing Market

Problems in Housing Supply: There has been a recent substantial increase in the proportion of elderly who are heads of households and a greater tendency for unmarried elderly to live on their own. With

more rural women working outside the home, there is less care at "home" available to the elderly parent. Also, due to the low fertility during the 1930-45 period, there are fewer offspring available to support the elderly (Miron, 1981:23; Marshall, 1981:16). Most applicants for elderly/congregate housing want to leave their present dwelling owing to a combination of limited income, high rents, or difficulty in maintaining homes that have become too large for them (Epstein, 1976; Thompson, 1976; Manitoba Housing, 1985a). In the past, few rural/farm families have been prepared to borrow large amounts of money to rehabilitate dwellings or modify them for elderly occupancy (Abell, 1974:66). However, the elderly person's strong attachment to a particular dwelling or neighbourhood, which has developed over an extended period of time, may constitute a barrier to relocation even to significantly improved accommodations (Campbell, 1983:6).

While the elderly may resist leaving the small rural community in order to obtain more appropriate housing, the availability of alternative dwellings is limited in these locations. Rural housing is characterized by a predominance of single detached units. In most small Manitoba communities, apartments account for a very small percentage of the total stock. These

difficulties are caused by the lack of market aggregation in rural areas. There is a general lack of sufficient "effective" demand to support minimal levels of multiple-family dwelling construction (Struyk & Soldo, 1980:300). Incentives for housing production are not so great in low density areas since the size of projects is considerably smaller and less rewarding, on average, and capital resources are scarcer than elsewhere. Given the overall lack of diversity in housing type in rural Manitoba, it is often difficult for the elderly to obtain housing which adequately fits their needs. Support services, designed to keep the aged in their own homes, have been largely left to community organizations which tend to have fewer resources in smaller towns. Sporadic service provision outside of the larger centres has resulted in fragmented support delivery in the more remote locations. Given a choice, most elderly prefer to remain in independent housing as long as possible (Auerback & Gerber, 1976:57). Under ideal conditions, seniors are given the choice between congregate living, income/rent supplements, increased community services and/or structural changes to their present dwellings in order to maintain independent lifestyles. Unfortunately, the elderly living in remote, rural locations do not share fully in this range of possibilities.

Problems of Effective Demand: More elderly than ever have enough financial security to maintain their own homes, partly due to federal Old Age Security (OAS) and Guaranteed Income Supplement (GIS) programs, and partly owing to other provincial, municipal and private-sector assistance programs and subsidies. This increased financial security has improved the options open to many seniors; one being to live alone if they so choose. However, those seeking entrance into congregate facilities at less advanced ages tend to come disproportionately from the ranks of the single, widowed, and childless elderly (Stone, 1981:57). These seniors in particular tend to "under-occupy" shelter, in that they reside in structures which are too large and are often ill-designed for their use. While many own their homes debt free, they face maintenance costs and taxes which drive them to neglect structural repairs. They tend to "milk" their properties to their own and society's disadvantage (Welfeld et al., 1975:38). Their declining physical capacities may not be conducive to tackling repair jobs and their incomes often restrict their choice of contractors for repairs. An overriding fear of debt may force many seniors to retreat into a dwelling which is in urgent need of repair (Brickner, 1978:184; Cates, 1981:48). So, while large numbers of elderly are homeowners without mortgages, it is costing them

increased proportions of their incomes to occupy those units which, in one way or another, tend to be below adequate housing standards. In addition, homeownership for the majority of rural elderly does not constitute a strong asset position since dwelling units tend to be old and of comparatively poor quality (Struyk & Soldo, 1980:5).

While income problems for a number of elderly homeowners have created hardships in their attempts to remain in the family home, the situation for elderly renters is generally worse (Huttman, 1977:16; Cates, 1981:44). The elderly, in total, spend proportionally higher amounts of income on shelter and show higher incidence of shelter affordability problems than all other age groups (Government of Canada: 1982:10). For example, among all Canadians who pay more than 25% of their income on shelter, the elderly constitute a very substantial proportion (Rose, 1981:72). Over one-half of all single Manitobans over age 65 live on incomes below Statistics Canada's low income cut off - this figure includes all those living on OAS and GIS only (Aggerholm & Roberts, 1984:1). Only 40% of the Canadian labour force and 54% of full-time employees were covered by private pension plans by the late 1970s (Denton et al., 1981:19; Hunsley/CCSD, 1982). A recent survey by the Manitoba Department

of Health found that only 30% of adults polled had a personal retirement savings plan, although another 21% said they planned to start one, and almost 50% were without any regular retirement savings program (Winnipeg Free Press, 1986:24). Many low-income Manitobans lack the cash for such programs while employed and an equal number see their retirement savings/benefits eroded through inflation, over their expected lifespan, unless special arrangements are made for pension indexation (Denton et al., 1981:23). Such erosion of purchasing power upon retirement has produced a devastating effect on a large number of seniors. Changes in the attitude and ability of families to undertake the parent-caring role have resulted in a high rate of institutionalization of the elderly in Canada (Mackenzie, 1984:59). In essence, problems once solved by the family are now confronting the state and society in general. While income transfers, such as shelter allowances, may prove to be more effective at resource allocation than direct provision of goods, such as elderly housing units for Manitoba's elderly poor, the lack of suitable housing units at any price continues to be a problem in rural areas.

### 3.2.2 Rural Elderly and the Problem of Isolation

Collective transportation serving general local needs is almost non-existent in rural regions of Canada. The aged and handicapped are usually highly dependent on others to provide transportation, with few, if any, alternative forms of transport to the private motor vehicle (Todd, 1981:2 & 3; Hodge & Quadeer, 1983:95). In Manitoba, the unmet needs of a large number of the rural elderly relate more to access rather than to the actual availability of resources per se (Havens, 1980:219; Wallace et al., 1984:13). The increased driving difficulties associated with aging make access to public transportation systems necessary if the elderly are to enjoy the normal activities of life. However, for the aged in remote, rural locations, transportation alternatives are either nonexistent, inefficient or totally ineffective (Government of Canada, 1982:69). Many towns with populations of less than 2500 do not have taxi service, intercity bus service, local feeder or public transit service (McKelvey, 1979:136). When alternatives are available, the fare is often too high for the low-income user or the subsidy required is too large for the local government. The cost of providing service is high owing to low density of demand, long passenger trips, low vehicle utilization and general

inability to co-ordinate supply with demand (Ibid., p.138).

Transportation dependency results in the loss of many opportunities and the personal choice of where and when to go for many needs outside the home. There is a tendency among the rural elderly to abstain from seeking assistance, since they are accustomed to doing things for themselves. The possibilities for providing services for the rural elderly depend on their ability to establish inter-personal relationships of the sort which encourage them to accept assistance when needed (Rathbone-McCuan & Hashimi, 1982:89). By providing increased community access, the level of activity of the elderly will be enhanced. However, as noted above, special-purpose transport systems operate under the burden of significant economic difficulties and it is unclear whether the social benefits provided by such systems truly justify their costs (Golant, 1976:283). There is also the question of which level of government is willing to assume permanent responsibility for the subsidization of such programs, particularly the operating costs. Remote locations tend to be isolated from the mainstream of modern life and invariably suffer from resource base deficiencies (Bunce, 1982:121). Remoteness increases the costs of providing such services to

scattered settlements. The low tax base, due to the relatively unattractive location for commercial and industrial enterprises, seriously limits the local governments' abilities to fund high-cost levels of community infrastructure.

When the elderly are deprived of necessary transport services, their full participation in the life of the community is denied. Transport problems afflicting the rural aged are more acute because the aged are more isolated and less politically visible. They remain "transport disadvantaged" because the level and cost of service are not appropriate, given their needs and ability to pay (McKelvey, 1979:138; Government of Canada, 1982:74). The impact of isolation, in combination with other problems, may prove to be far more serious for the elderly due to the cumulative effects (Golant, 1976:283). Deprived of mobility, the impacts of inadequate housing, poor health, and social dispossession are likely to result in premature institutionalization.

### 3.3 The Small Centre's Capacity to Handle Increasing Numbers of Elderly

#### 3.3.1 Problems of Community Size Versus Service Provision

Many small centres in western Canada are having to serve the needs of a growing proportion of elderly residents with a community infrastructure that may

be stagnating or declining. This situation is more widespread than the existence of poverty and low income. The decline in economic, social and institutional services is not associated only with poor rural areas, but is part of a process which is symptomatic of general decline and stagnation or deterioration of certain sectors of the rural community (Bunce, 1982:102). Local economic self-sufficiency becomes eroded by the loss of local enterprise and people have to travel to nearby larger centres for the lost services. This dampens the level of the local economy and puts limits on the availability of local services and institutions.

Decisions on where to place new facilities have been heavily influenced by growth centre theories which consider the relative size and expected growth rates of various communities (Province of Manitoba, 1973a:47). It has generally been easier for larger communities to obtain grants and loans for public works and local amenities. Local governments in less populated and disadvantaged areas have an increasingly difficult task in trying to provide a full range of public goods and services to their residents as their tax base erodes and expenditures do not decline as fast as the population is dropping. Small remote centres generally demonstrate a relatively low capability

to plan for the management of growth and development (Woods, Gordon & Co., 1980:13). They tend to have more difficulty than larger centres in recruiting suitable candidates for senior administrative positions or cannot justify the presence of highly specialized people since there is not the volume of work to support them. Organizational complexities tend to be limited in small rural areas. This is not easily remedied due to the need for the introduction of new resources and personnel (Hepworth, 1976:77). In the majority of municipalities in Canada, community planning does not appear to be a very strong or high-profile function. In most small towns there are considerable deficiencies in terms of public support for community planning and development programs. Most planning efforts are short term, while long-term planning considerations receive little concerted attention (Woods, Gordon & Co., 1980:42). Regions require a sufficient concentration of population to justify the provision of speciality services. Municipal officials in larger towns and cities have access to, or possess outright, a greater range and variety of administrative and management resources than their counterparts in small communities.

Small rural centres also suffer from a lack of adequate institutions to organize housing efforts for seniors

and other disadvantaged groups. This includes not only technical expertise and the experience to utilize federal programs, but runs to the community institutions available to serve as sponsor roles, private funding sources for community service agencies, and even to the availability of viable public institutions themselves (Cochran & Rucker, 1973:154). Local elderly housing sponsor groups, both in Canada and the USA, have difficulties in obtaining funding since federal agencies such as CMHC and HUD (Housing & Urban Development) prefer groups with previous housing experience; a criterion more fully met by sponsors in larger centres and metropolitan areas. Federal agencies tend to be suspicious of the small amateurish efforts put forward by many rural sponsor groups (Hairie, 1975:23; Noll, 1981:103). In addition, rural health services are often handicapped by a lack of available medical practitioners and facilities. Many doctors complain that their remuneration is insufficient to compensate for the demands of a rural practice (Winnipeg Free Press, 1985a:2). As a result, the success of an elderly congregate housing project can be placed in jeopardy by the lack of the required level of medical services.

Local government leaders often express a high degree of frustration with governments at the provincial

and federal level. Alienation is central to a number of issues. Government bureaucrats are often unresponsive to local needs. Competition between government agencies is often to the disadvantage of those being served. Centres are often caught between competing jurisdictions, frequently without means of redress. Communities are often targets of change planned and orchestrated outside the region. Although they lack comprehensive planning expertise, they feel the need to be able to add input to the process (Haynes & Nasim, 1979:28).

In small towns, the availability of community resources is not assured, especially as centres decline in population size and in commercial importance. Hodge's (1983) survey of Ontario elderly public-housing projects located in centres with populations of less than 5000, concluded that it appeared that preferred levels of available community resources were best achieved in towns with populations of at least 2000, providing the housing projects were located near downtown (Hodge, 1984:56). In general, Hodge found that the smallest centres had too few formal services and professional persons available to the elderly (Ibid., p. 72).

What is required is a policy for these small rural settlements expressly designed to deal with

decentralization and improvement of services in rural areas. The problem centres on identifying those communities which should be targetted to receive public investment in order to ensure their survival and stabilize them as continuing centres (Crenna, 1974:77). However, do governments aim at supporting them for five or ten years only? How do government agencies go about determining how much to invest in these centres in order to maintain, expand or consolidate them? The following discussion looks at the issue of small-town stagnation and decline, and some of the efforts being made to stem the slide in community viability.

### 3.3.2 The Problem of Stagnation & Decline in Rural Centres

A Lack of Vitality in Many Small towns: Many of the small rural centres in Western Canada are essentially "past their prime". They sprang up during the late 19th and early 20th centuries to serve in an era when farming operations were small and numerous. Since that time, however, farm populations have been depleted. The number of Manitoba farms has declined by 50% in the last four decades while the size of farms has more than doubled over the same period (Austman, 1978; Winnipeg Free Press, 1985b).<sup>1</sup> A major problem

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1 Article quotes Statistics Canada figures.

in many of these centres is the low levels of consumption and investment. This is a direct result of low incomes which tend to perpetuate economic limitations. This is often accompanied by limited employment opportunities which ensure the continued depression of incomes (Bunce, 1982:102). Small centres within commuting distances of larger towns benefit from the availability of manufacturing and service employment. Those in more remote locations will not be able to seek the advantages provided by non-metropolitan manufacturing and service employment which tends to gravitate towards centres with more developed infrastructure. Declining centres tend to be facing a worsening financing situation due to tax base erosion. These places tend to be small, remote and in counties/municipalities high in agricultural employment (Johansen & Fuguit, 1984:52).

Manitoba's "Stay Option" policy initiative has helped stabilize some rural centres by encouraging the immigration of retired farmers and elderly from nearby hamlets and farms to take advantage of seniors' housing complexes and health care facilities. If not for these services, there would be few reasons for many of these villages to exist. The process of consolidation has left a number of the smaller centres without these key services. Without employment opportunities, the small centres will lose their younger families

and the other more dynamic elements of their populations.

**Stagnation & Decline Due to Agricultural Rationalization:**

Reliance upon primary industry, in spite of efforts to diversify, remains a basic fact of life for many small-sized centres. Recent economic and technological changes in agriculture are creating dire implications for many people in the small community dependent on the farm economy. The decline of the "family farm" has put an end to the stable economic climate of the last 50 years (Mason, 1984). One indication of the failure of family farms is simply the drop in their numbers. All OECD countries, except New Zealand, where statistics are available, show recent sharp declines in the number of small independent operators (Sinclair, 1980:339). The increase in costs involved in agricultural "industrialization" (ie. mechanization of processes plus increasing scale requirements) has resulted in a lowering of the ability of young persons to remain in farming and has reduced the sector's ability to absorb redundant labour. The resulting exodus of rural people to urban centres is causing rural communities to decline and producing a "polarization" effect in agricultural regions (Buttel, 1989:460). This phenomenon is not necessarily associated with poverty in rural regions but with a thinning out of the rural settlement pattern. This is one

of the reasons why community infrastructure in rural centres of otherwise affluent agricultural regions frequently experience decline (Bunce, 1982:111). With increased mobility resulting from the expansion of automobile ownership in the 1950s, the economic advantages of concentrating services in larger centres could be capitalized upon. This process of spatial competition between settlements in rural areas is the basic postulate of Central Place Theory which sees larger centres absorbing the market areas of smaller ones (Hodge, 1965; Clawson, 1966; Berry, 1967; Johansen & Fuguitt, 1983; Bunce, 1982).

In western Canada, changes in the grain-handling industry such as the trend toward larger, higher throughput elevators have resulted in elevator consolidation (Wilson & Tyrchniewicz, 1980:40). As more sophisticated services are required, higher elevator wages and costs are incurred, and better roads allow longer grain hauls, it follows that there will be fewer but larger elevators. All rural centres which now have elevators will not have them in the future, whether rail links are present or not (Hall Commission, 1977:81). Some rural communities will benefit from this rationalization by removing a portion of excess elevator capacity, allowing for higher turnover rates within each of the remaining units

and enabling them to take advantage of economies of scale in grain handling (Olsen et al., 1980:53). However, in many communities the only users of rail services are the grain elevators and with the closure of many of the smaller units due to obsolescence, the railway will cease to serve any function in the local economy (Hall Commission, 1977:84). The impact of the creation of large inland grain terminals on nearby smaller grain-handling facilities will depend upon: (1) what grain trade is diverted from existing elevators nearby; (2) what other services are not sought at a particular community if an elevator closes down; and (3) what are the impacts on local businesses and municipal operators when the elevator closes and the railway station relocates (Kulshreshtha, 1975:23).

**Decline Due To Transport Rationalization & Deregulation:**

Bus and truck transportation to many small centres is poor or non-existent. Complete service is not economically feasible (Haynes, 1979:45). At the same time, rail companies have found their branch-line services to many small centres are increasingly dependent on the grain trade for their revenues. Rising costs and eroded revenues have resulted in many branch-line closures. Communities with low levels of economic diversity, such as those whose

prime function is to act as agricultural service centres, are more likely to be more dependent on any one mode of transportation than are larger more economically-diversified communities (Mozerski, 1973:30). Arguments against rail branch-line abandonment hinge on the fear that their disappearance would signal the demise of many rural communities. However, branch-line closures essentially hasten the decline which is already underway (Haynes & Nasim, 1979:83; Waters, 1984:32). They are more a symptom than a cause of decline. Emotional pleas made to the Hall Commission for branch-line retention were based on the belief that they serve as a focal point and vestige of community viability. Such arguments tend to equate the significance of rail service of 30-50 years ago with its significance today. In fact, most commodities are now delivered via road haulers and railways have ceased to have any great effect on the social aspects of life in the smaller centres of western Canada (Hall Commission, 1977:76).

The question remains as to whether declines in highway transport services are a cause or a symptom of decline in small communities. In larger centres, there is a substantial two-way flow of goods and carriers are able to utilize near full capacity of equipment and lower per unit costs of production (Province of Manitoba,

1973c:48). In smaller towns without industry, a one-way flow of goods with limited opportunities to obtain back-hauls must support trucking operations. Critics of the trucking industry's move towards deregulation fear that carriers will ignore small towns if they are allowed to skew routes to more profitable areas, as happened in the recently deregulated American airline industry (Thoms, 1981:65). The debate continues as to whether regulations and cross-subsidization serve a useful means of supporting service to remote locations and as a valuable policy device and development tool (CCA, 1982:59). Small stagnant centres formerly served via cross-subsidization may, in fact, no longer offer carriers a reasonable rate of return in a deregulated market. Other carriers may have to step in to offer reduced service at prices which may or may not be higher. These results may conflict with regional development goals. Decisions may have to be made as to whether a subsidy is required for centres where truck and bus service are no longer profitable (CCA, 1982:60; Reschenthaler, 1981:121).

#### 3.4 Efforts To Stem Stagnation & Decline

The Manitoba NDP governments, through their "Stay Option" programs, have attempted to develop rural industries, improve rural incomes and employment, and, in general, make rural areas more attractive as places to live. The philosophy behind "Stay Option"

has been to enhance the social and economic well-being of rural residents so that they might have a genuine opportunity to remain in the region of their choice without sacrificing their standard of living (Austman, 1978:88). The aim has been to stem the flow of out-migrants by providing a better lifestyle through: (1) agricultural and economic development, (2) social policies, (3) health and education services, (4) housing for seniors and low-income families, (5) recreational facilities, (6) improved transportation systems, and (7) decentralized government services. Since these programs have been in force, there has been a recognizable positive impact on rural demographics in Manitoba; mostly due to in-migration. However, this has not been strictly a Manitoba phenomenon (Stabler, 1978; Johansen & Fuguitt, 1984). While the rural population decline of the 1960s was reversed during the 1970s in rural Manitoba, it still remains in doubt as to whether the impacts of the Stay Option incentives will be lasting. In the early stages of the program(s), the government admitted that:

"...in cases where public financing of industrial growth is urgently needed, it may necessitate the taking of risks (greater) than would normally be considered advisable..." (Province of Manitoba, 1973a:15).

This raises the question as to whether these development policies have been based on sound principles of regional development or if other considerations (ie: politics)

have entered into the decision-making process.

Many rural centres have used their own initiative to enhance their economic and social viability. Industrial development strategies can be adopted to help overcome disadvantages vis-à-vis urban accessibility (Johansen & Fuguitt, 1984:148). The key to success in efforts to improve local infrastructure and increase the attractiveness of small towns often lies in vigorous local leadership, which is able to create community mobilization and civic boosterism. Such campaigns to stimulate economic and population growth by advertising, lobbying and offering incentives for development is a recognized aspect of prairie history; bred by the necessities of circumstances of prairie settlement, even in the smallest places (Artibise, 1981:23; Voisey, 1981:147). However, population size is ultimately important in influencing the extent to which community members can mobilize to carry out collective activities for the promotion of growth or to expand or develop new facilities (Johansen & Fuguitt, 1984:171).

### 3.5 Conclusions

Many of the rural elderly live an isolated existence, with limited access to community activities and services. They lack mobility because there is little in the

way of collective transportation, since special-purpose transport requires a level of subsidy beyond the reach of many small towns and remote rural municipalities. Changes in rural family life have produced a large number of seniors lacking in family support. They face high housing-to-income ratios since many fall into the low-income category with little money beyond public pensions. They are often not in a strong equity position, since their houses are frequently old and in deteriorated condition. They usually possess neither the income nor the physical capacity to maintain their private dwellings. They require elderly congregate/apartment units, in many cases, because of the limited availability of private apartments in rural areas. There is a general lack of effective demand in small communities in support of privately-funded rental apartment development; the result being a lack of suitable accommodation at any price for rural seniors.

Many small communities lack adequate institutions to organize efforts to attain government-assisted elderly housing. They possess little in the way of experience in financing seniors' housing projects. Those with existing small elderly public-housing projects are currently unable to provide additional support services on an individual basis. Most small

towns are in a "dependent" position; they lack the revenue and human resources to consider having high-level services. Their populations are undergoing intense aging. This demographic truncation has resulted from the out-migration of the more productive members of society. The absence of vigorous community leadership has resulted in an increased reliance on the public spirit of the elderly. A low tax base limits the remote rural municipality's ability to provide high-grade infrastructures. Their economies suffer from low levels of consumption and investment and limited organizational complexity; a situation not easily remedied. For many small prairie towns, their main "raison d'être" is service employment created by government-sponsored facilities such as health care; an economic base reportedly required to supply the needs of the local farm economy.

The increase in farm costs and mechanization has limited the number of new entrants into agriculture. Rationalization in the grain-handling system has reduced the need for many small grain elevators and rail branch lines. Deregulation in highway transportation is undermining the economic viability of small-town service due to the reduced ability of trucking and bus firms to cross-subsidize lower-paying routes with the profits formerly obtained on regulated

main-route service. Small towns may require some type of transport subsidy to encourage continuation of service in a deregulated market.

There is a need for policy which can firmly decide which communities should receive government investments to ensure or enhance their survivability. The following chapter outlines the data problems and planning challenges confronting government allocation efforts in general, and elderly public/non-profit housing provision in small centres in particular. Current strategies which aim at creating an equitable distribution of units throughout the province may need to be replaced by a more carefully conceived and informed locational policy. The relationship between residential density and cost/effectiveness of service delivery raises many important issues. Planners need to develop test models of support services which can be applied to other rural areas with similar communities which lack resources, space and community infrastructure (Zamprelli, 1983). Yet, however effective our research may be in producing the desired policy framework for future allocation efforts, it must be recognized that such planning decisions do not occur in a vacuum, but must reflect public and political acceptability. In addition, there are a number of different government agencies operating within the same sphere of influence,

often leading to fragmented and ill-focused decision-making on rural problems (Cloke, 1983:189). While the need for improved rural planning and management is evident, any measures proposed in this academic work cannot be more comprehensive or ambitious than what is presently allowable within existing institutional contexts.

CHAPTER 4: THE ASSESSMENT OF NEED & DEMAND FOR ELDERLY  
CONGREGATE HOUSING SERVICES IN RURAL MANITOBA  
COMMUNITIES

4.1 Introduction

Rural centres in Southern Manitoba have a large over-representation of elderly citizens and this distribution is not expected to change drastically in the short run (CMHC, 1983b). The number of elderly and their proportion of the population's share, will continue to increase into the next century, although the rate of growth will be reduced somewhat during the 1990s. However, their numbers will rise rapidly thereafter, as the baby-boom generation reaches retirement age. While planning for seniors' housing during the next 20 years without regard for the expected elderly boom to follow would appear negligent, present governments must deal with the demand and resources available now. The housing needs of the elderly residents of small rural centres present policy makers with a variety of challenges. These problems cannot always be answered via housing policy, although such efforts are key elements in an overall framework designed to enhance the prospects of future community viability (Carter, 1986:1).

Problems of housing quality and supply continue to be more serious in rural areas than in urban. Close to one-half of the housing problems experienced in

rural areas are not purely affordability problems but require some sort of supply response (Task Force on Program Review, 1985). While housing projects for seniors have come to many small towns, many of them are flawed and do not serve either the residents or the community well (Hodge, 1984, 1986). Few small towns have public transportation and most shops and community services are clustered at the centre of town. Yet many newly-constructed seniors' projects tend to be located at the very edge of town for reasons of land availability and expense. Many past mistakes in both project design and location have resulted from inadequate planning and expertise, at both the local and upper government levels. Prior to 1970, public-sector housing policy was dominated by the attitude that housing was best left to the operation of the market place, with the role of government being largely consigned to a residual capacity. Consequently, both federal and provincial governments have only recently begun to develop any real capacity to deliver programs for social housing (Bettison, 1975; Mercer, 1979).

The main problem facing the construction approach to the elderly housing question is that applicants for government assisted units constantly exceed available resources. Considerable uncertainty exists among

municipal officials and non-profit sponsor groups as to the nature of the project approvals and few clear guidelines have existed for the allocation of projects on either a local or regional scale. In the past, most projects, except proposals for totally unacceptable site locations or those not meeting cost criteria outlined in NHA funding provisions, generally have been approved since, even in the most marginal locations, the supply of units for the elderly has rarely met the demand (Mercer, 1979:118).

Community organizations and sponsor groups which supply services to seniors have traditionally been better organized and have possessed greater capabilities to mobilize resources when located in larger centres. As a result, there has been a greater concentration of these services in large towns, leaving sporadic access to services in outer areas. Planners and developers are usually located in larger towns and cities. They pay greater attention to objective indicators of community viability and development potential. An unwritten assumption seems to be that communities declining in population are deteriorating in such a manner that most programs will have little or no impact (Haynes & Nasim, 1979:3). As a result, many centres are simply written off as not viable if their populations are small and particularly if they are declining.

Small towns, especially those with populations of less than 1000 residents, usually lack sufficient viability and growth to attract private investment to help answer housing needs. Since they are less attractive to private developers, they require increased public efforts to halt the slide into stagnation (Carter, 1986:1). Decentralization of public services, however, raises concerns about the long-term costs and the viability of publicly-funded projects placed in remote/declining villages (SHC, 1983). The majority of these locations can be characterized as having very low capabilities in planning for, and management of, growth and development, since few possess the administration staff with qualifications necessary to handle such decision making (Woods, Gordon, 1980 7-13).

The rising expectations and demands of the rural population, and the increased penetration of information regarding better amenities and opportunities, real or imagined, in larger centres have sustained the depopulation phenomenon occurring in rural areas. As populations decline in small centres, fewer services are demanded locally and this lowers the threshold levels at which services can be promoted, resulting in declining attractiveness for further employment and service activities. Added to this is the impact

of mobility deprivation. Fringe areas receive lower levels of private and public transportation services as a consequence of the lower cost-effectiveness of service delivery (Cloke, 1983:40).

Government agencies will continue to be actively involved in providing modest, affordable seniors' accommodations in small centres where private builders have been hesitant to enter the market. Unfortunately, many previous efforts have suffered from weak analytical foundations, failing to understand the interactions between housing programs and other social, economic and demographic processes (Moore & Clayworthy, 1977:228). The results have often been unexpected failures due to unforeseen changes in institutional environments, local economies, and individual preferences.

The following section examines the problems faced by government housing agencies in assessing the need and demand for assisted seniors' housing units in small southern Manitoba communities. Attention will be given to problems and faults in the information system used by analysts in their attempts to define market areas and target groups, measure housing needs and assess market conditions. The chapter will also outline issues in elderly housing project proposal analysis and discuss how community size influences project viability.

## 4.2 Methods Used For Determining Assisted Elderly Person's Housing Allocations

### 4.2.1 Introduction

Before CMHC Winnipeg or Manitoba Housing can proceed with the approval of an elderly housing proposal, various analyses must be performed to identify priority or primary need groups who are experiencing certain forms of housing deprivation; the major criteria being affordability and housing quality (MHRC, 1984c). Allocation decisions are usually based on the determination that a substantial number of persons are inadequately housed. These conclusions may be based on the analyst's intuition or knowledge of a particular market area, and by the analysis of waiting lists and/or published statistics which affect the housing market, and/or by detailed need and demand studies.

### 4.2.2 Faults In the Information System

The need for updated and disaggregated local data bases stems from the desire to relate analyses of structure and change to the specific characteristics of local populations and local institutions and from the requirements of local decision-makers to identify the most needy clientele and major problem areas (Moore & Publicover, 1979:149). The major sources of housing information in Canada come from:

- (1) Statistics Canada occupied housing statistics, such as population and housing characteristics,

- available at five year intervals;
- (2) CMHC published statistics such as dwelling starts, released monthly, and CMHC market analyses;
  - (3) residential building permits - compiled monthly by towns, municipalities and Statistics Canada;
  - (4) various government departments: generally of small scale and duration, useful primarily for local research;
  - (5) local information from such sources as: housing authorities, realtors, housing sponsor organizations, and community service agencies (Biernacki, 1976; CMHC, 1984).

Social indicators, obtained by government, agency or academic surveys, also provide information useful to policy-makers for resource-maximizing decisions and for political and bureaucratic needs.

Housing researchers face a number of difficulties in organizing and integrating the various data sources. For example, accessing confidential material such as health services information, tax rolls, or motor vehicle data is often hampered by concerns over the invasion of privacy. Census data becomes outmoded within two to three years, often before they are released with a detailed local breakdown. In the past, classifications between CMHC and Statistics Canada

have suffered from inconsistencies and have not remained the same over time either in form or application (Biernacki, 1976:I-2). Simple comparative and time series analyses are, accordingly, difficult to accomplish and results from such studies might be considered suspect. Classifications may be inadequate for the purpose of identifying critical departures in housing supply and could obscure differences in existing house types between province or regions.

Subjective social indicators, derived from a person's own perceptions of his quality of life, often lack internal consistency in levels of experience. Considerable variation will be expressed by social, economic, demographic and geographic population sub-groups (Carley, 1981:41). For example, research involving elderly respondents must cope with the diminished capacity among seniors as respondents. Over time they suffer sensory decline, language erosion and illness (Havens, 1983:42). Surveys of the elderly must cope with "cohort effects", where descriptive statements from differing age groups are not necessarily reflective of the aging process but may be influenced by differences in cultural backgrounds (Botwinick, 1983:6).

Estimating future housing demand is highly dependent

on population forecasts. Inter-provincial or inter-regional population forecasts are highly volatile and unpredictable, with few trends in the sense of regular and continuing relationships (Bourne & Simmons, 1979:43). Elderly migration must be related to the problem of designing and delivering services and providing adequate access to facilities. However, population extrapolations tend to be strongly influenced by the most recent events and become less and less reliable the further they are extended into the future. A reversal of some long-standing trend may substantially modify the projected growth pattern of a centre or region, leading to entirely unreasonable forecasts and misplaced expectations (Ibid, p. 43). Although the participation of the elderly in the process of migration in Canada has been well studied (Rowe & Pong, 1978; Shulman, 1980), we have no data available on moving or migration intentions. We have only the after-the-fact data on people who have moved, and these data are too generalized and lack detail (Marshall, 1981:15). We require more work to be done on the patterns found in elderly migration. Surveys must gather data on migration (or non-migration) intentions in order to separate independent life-style choice moves from moves tied to the geographic location of family, and from return migrants who are moving back to the farm community of their youth (Stone, 1981;

Marshall, 1981).

Planners must use what resources are available for estimates of need and program designs. Unfortunately, the quality and reliability of planning information has led to neglected sub-groups, inefficient delivery systems and service design packages which are often inappropriate at the time they are implemented (Moore & Publicover, 1979). It is possible that such aggregated type models of housing demand are inappropriate, and efforts aimed at a more micro-scale or sub-group level are the only ones worth pursuing.

#### 4.2.3 Defining Market Areas

Most elderly persons' housing projects will attract occupants from a limited area, for example, a town and a group of nearby villages and hamlets. Many seniors give up their farms to their children and move to the nearest community, in a gradual protracted retirement process (Keating, 1980). The elderly with housing needs do have specific locational preferences and an elderly persons' housing project, no matter how desirable, may not be attractive enough to entice them away from their "home" community (CMHC, 1984:7).

Research suggests that the elderly often feel a strong emotional attachment to their communities and that unfamiliar areas can lead to withdrawal and loneliness. When elderly individuals uproot and relocate, they

tend to rely more on social, medical and other institutional supports because they have moved away from the informal network of family and friends (Andreae, 1978:22; Baldwin, 1984:29).

As noted above, without knowing more about why these people (elderly) move, it is difficult to determine the need for government-assisted housing in a particular area. While small towns tend to be a favoured location for many retiring rural seniors, the introduction of an elderly persons' housing project into the future of a small town can have several different kinds of impacts. Housing stock will be enlarged and diversified. New services may be required and additional community resources may need to be mobilized (Hodge, 1984:104). Assessment of market areas should briefly describe the social and economic conditions of the area. This should include such items as population and household growth patterns, and prospects for economic development and jobs. These reports should set the context for more detailed discussions of incomes, affordability problems, housing demand and market supply.

#### **4.2.4 Defining The Target Group**

In order to fully assess the merits of a proposed elderly persons' housing project, an analysis must be made of the local elderly's living conditions.

Information is required about the size of the specific need group in the market area; for example, those seniors who cannot afford specific rent levels without spending a burdensome share of their incomes (CMHC, 1984:8). There are notable risks in attempting to project a trend for the number of local elderly who will establish their own households even after the death of a spouse. Dire economic straits might force a return to more historic arrangements where the elderly enjoyed the benefits of income in kind received from family members and non-cash income generated by a household for its own consumption (Stone & Maclean, 1979:73).

The analysis must identify the potential client group in terms of the characteristics which distinguish group members as being in need of assistance, and then project their historical and/or expected growth patterns in order to establish the potential demand for assisted housing within the market area. Recent federal/provincial initiatives have attempted to target seniors' units on the basis of demonstrated need, as indicated by observable housing indices and low levels of elderly persons' housing services (CMHC, 1984; Manitoba Housing, 1985a, 1986). However, the budgetary restraints imposed by Ottawa over the last two years have created the need for a more pragmatic

approach, with greater emphasis put on targeting units towards those of greatest need (Government of Canada, 1985:4; CMHC, 1986:12). All eligible applicants must meet designated low income cut-offs or have special purpose needs. However, these income limits will lead to problems of horizontal equity, where two households in essentially the same circumstances receive widely varying treatment. Many with incomes marginally beyond the eligibility requirements end up paying market prices for often substandard housing, while others slightly below the income limits, get to enjoy new housing at below market rents (Solomon, 1974:17; Burchell & Listoke, 1977:381). There are also questions as to the ideal/optimal level at which to set the income qualifications. Should they be the same throughout, regardless of market conditions? The higher the limits are set for determining the client group, the greater the level of aggregate public subsidy required due to the increased number of potential clients.

For each budget year, a specific number of assisted elderly housing units has been allocated by both government housing agencies in Manitoba. Specific centres are identified as potential unit/project recipients and studies are performed to estimate the degree of urgency of the housing requirements. The methods used to establish this need are outlined in the following sub-sections.

#### 4.2.5 Measuring Housing Needs

Housing need, as a concept, is meant to define a numerical deficiency in existing housing stock. Typically, the shortage is measured by looking at the number of deteriorated or delapidated structures, the number of overcrowded units and the frequency of overpayment in rent in a particular area (Obenland & Blumenthal, 1978:15). Usually a market area will show an overall need several times greater than the number of assisted elderly housing units being considered. This is because part of the deficiency can be solved by programs other than new construction. Programs involving rent/income supplements, housing rehabilitation grants, and homecare services can help to reduce the overall demand for congregate living facilities by aiding seniors in their object of living independently in their own homes.

Useful data and resources used in housing analyses for estimating the need for elderly persons' housing facilities include:

- (1) vacancy rates and waiting lists at local facilities (EPH etc.);
- (2) frequency of use and/or overall attendance at congregate meal facilities;
- (3) frequency of use or demand for meals on wheels, home care, and/or health care;

(4) availability and pattern of use of local specialized transportation for the elderly. Officials at CMHC Winnipeg and Manitoba Housing realize that they must remain open to evidence of need and demand brought forward by local community groups reflecting local circumstances. Allocations cannot be made purely on the basis of statistical indicators, but must also incorporate submissions provided by local groups which have formed part of the queue for housing unit allocations for often lengthy periods of time (CMHC, 1984). These group perceptions are usually based on personal knowledge and understanding of local community needs. However, initial enthusiasm to have a seniors' housing project constructed may cause community groups to over-estimate the actual demand (Gibson & Flood, 1982).

Applicants for existing elderly housing units are usually queued on waiting lists held by local housing authorities, the existing seniors' housing facility, local health care officials, and/or with sponsor groups with proposals for housing project expansions or new construction. Raw waiting lists tend to over-estimate demand by equating each name on the list with the need to construct a new units. Lists must be refined to account for factors which would alter the actual level of demand. Many of the applicants will have incomes beyond the threshold levels set for public-

housing occupancy. Others, with moderately-higher incomes, may not be prepared to pay the 25%-of-income rent levels, and may refuse entry. Some of the applicant names have been put on the list by relatives and, when interviewed, it becomes evident that these seniors have little intention of surrendering their homes until death or incapacity. Also, a number of the so-called "young-old" have put their names on waiting lists as a form of insurance. They are planning to move into the seniors' facility at some point "in the future", when health necessitates. For many of this group, the time when they will actually desire to move into a unit may be more than a decade away.

Housing analysts must also consider a wide range of published statistics and housing market indicators in order to estimate the degree of shortage in suitable, affordable accommodations for the elderly. However, such data alone will not indicate exactly what the "market area" of a proposed building encompasses. Detailed need and demand studies must be provided to ensure those funding the project that an eligible client group exists and that they are prepared to move in upon completion of the structure (MHRC, 1983).

Affordability is considered the most significant means of establishing need for housing assistance due to its reliability of measure.<sup>1</sup> Measures of housing adequacy, in terms of physical condition, and suitability (crowding) are difficult to use effectively or operationalize into reliable indicators of need since they are somewhat arbitrary and based on personal tastes and cultural preferences. Establishing who among the potential client group have affordability problems can prove to be an arduous task. Current income, particularly for the near elderly, is not considered a reliable guide to future earnings. Income statements provided by the elderly may not account for accumulated wealth (Miron, 1983:32). The elderly are generally suspicious of surveys, particularly those conducted by government bodies. Figures given for both income and assets are frequently understated by a margin of 20 to 35% (Ellingham et al., 1984:13). They often lend money to their children for home purchases and do not report the income for tax purposes. Hence, they actually do have something to hide. Similarly, the elderly are often concerned that in order to qualify for various types of assistance, including that of public or non-profit housing, they must have few assets, so again their response is to

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<sup>1</sup> For example: those paying more than 25% of income on rent; those with less than average incomes or those with incomes below specific cut-offs.

turn over to their children such assets that they have. Although seniors' average incomes are less than the average for all income groups, they are relatively comparable in living standards. These individuals usually have no children to support, have to make few major capital acquisitions, benefit from lower housing costs due to lack of mortgage debt and their life-style changes do not require the costs incurred by younger people raising families and working every day (Ibid., p. 14).

While the majority of the rural elderly are homeowners, many elderly, particularly in larger centres, rent private accommodations which exceed 25% of their incomes. An analysis of housing need must examine rent levels in relation to incomes. In forecasting demand, the housing analyst must project incomes of renter households and then calculate what might be an "affordable" rent. This is particularly important in private non-profit elderly seniors' housing proposals, where the analysis must determine if there is a clientele available who are both willing and able to pay near "market" rent levels. The basic question is: how do we measure housing demand and how do prices and incomes shape this demand, and how are these related to the ability to find substitute accommodations (Miron, 1983:1)? As noted above, the construction of a quality measure

for housing need is plagued by an indexing problem; for example, what weights are to be given to different attributes of the housing bundle (Ibid., p.6)? In terms of affordability, there is a difference between ability to pay and willingness to pay. The former is strictly a normative question based on percentage of income. However, the latter is a behavioural question which presumes that there is a rent beyond which the household will prefer another dwelling. The problem faced by many elderly renters in small rural centres is that alternative units are simply not available at any price.

Detailed need and demand surveys attempt to provide reliable, in-depth data regarding affordability and housing quality variables (MHRC, 1984b). The survey methodology at Manitoba Housing, developed in the early 1980s, used a point system to rate applicants for a proposed housing project in terms of: income, housing adequacy and suitability, lack of services (utilities), tenure, rent/housing cost burdens, physical handicaps, urgency of housing requirements, and willingness to relocate (Manitoba Housing, 1985a). These surveys attempted to determine how many of the local elderly were interested in moving into the proposed accommodations, and when. Further, it wished to establish whether their decision was based on income problems, ability

to sell or rent present dwelling, poor health or time frame of availability; how much applicants were willing/able to pay for rents; and how many required rent-gear-to-income units. Preliminary recommendations were generally based on the number of applicants who were "point-rated" at definite or extreme need with regard to housing cost burden and/or housing inadequacy, and urgency of housing need as expressed by their intentions to move into the required accommodations within one year (Manitoba Housing, 1985b). Actual recommendations have been lower or higher depending on factors such as: turnover rates in existing/nearby facilities, availability and appropriateness of other rental housing, the local housing market and the economic prospects and growth potential of the community.

Manitoba Housing's 1986 need and demand survey methodology differs from previous years in that all eligible applicants must meet designated low income cut-offs at \$13,000 per year for singles and \$14,500 for couples. The point system used in previous years has been subverted by approvals based on the expressed willingness of the applicants to move within one year, and those ready to move who are within the income guidelines (Manitoba Housing, 1986).

TABLE 4.1 EPH NEED & DEMAND SURVEY RESULTS, SOUTHERN  
MANITOBA 1985/1986<sup>1</sup>

	<u>1985</u>	<u>1986</u>
Number of Communities Surveyed	12	13
Number of Applicants Surveyed	355	360
Number of Applicants Defined as "in need" and Requiring Units Within One Year <sup>2</sup>	86	76
Number of Units Approved or Recommended	61	48
Ratio of Applicants Surveyed to Applicants "in need"	.24	.21
Ratio Applicants Surveyed to Units Recommended	.17	.13
Ratio Applicants "in need" to Units Recommended	.71	.63

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1 Source: Manitoba Housing (1985a, 1986)

2 NB: 1985 criteria of "need" based on point system while 1986 criteria is based on income alone.

The results displayed in Table 4.1 suggest that abandoning the point-rating system of evaluating the relative need of applicants for housing assistance in favour of a system based mostly on income and the expressed desire to enter elderly housing units has not changed the ultimate outcome of the surveys in any dramatic fashion. Although there was a slight decline in the proportion of units approved to applicants surveyed, it is difficult to assess whether the drop in approvals was due to a more stringent method of assessing applicants or due to differences in housing service levels of

the communities surveyed in 1985 versus those surveyed in 1986.

Unit recommendations, as noted above, are adjusted to reflect market conditions, such as the availability of substitute accommodations in nearby locales, as well as the perceived viability of the proposed location. While there are a number of optional variables to be included in a model of housing needs for the elderly, the model itself has yet to be developed. It will require a more refined measure of housing needs in terms of rationally evolved, concrete number of units required based on sound data, analysis and methodology (Andreae, 1978:65).

#### 4.2.6. Assessing Market Conditions

For agencies attempting to gain public sponsorship for seniors' housing proposals, it is necessary to demonstrate that local market activity has not been successful in supplying housing that meets the needs of the target group and will probably not do so in the near future (CMHC, 1984:15). Market analyses should attempt to define the market area of a proposed project; that is, its "catchment zone". It should evaluate the area's socio-economic structure, employment and income forecasts, provide demographic analyses and projections of population and households in terms of

historic and present trends. Housing stock and market conditions must be considered in terms of resale values, estimates of effective demand and housing requirements in terms of the rate of growth in households, incoming migrants, household moving from one form of accommodation to another, vacancies due to household dissolving or deaths, outmigration, changes in tenure, conversions, demolitions and new unit construction (Friedmann, 1982). In the case of private non-profit elderly persons' housing proposals, CMHC, as guarantor of the mortgage funds used to finance such projects, requires market surveys to define the "low end" of market rents which help estimate the project's potential "base line" for income. In addition, CMHC must be assured that the proposed project could be resold without significant loss, should the effort fail.

Sources such as Statistics Canada, CMHC, Manitoba Bureau of Statistics (MBS), and the realtor's Multiple Listing Service (MLS), can provide much of the data required for a market study. Information crucial to such analyses include:

- (1) Elderly persons' public/non-profit housing service ratios (units/1000 population of elderly);
- (2) Dependency ratios (working age/retired population);

- (3) Number of applicants per EPH/NP units currently available;
  - (4) Condition and age of local housing stock;
  - (5) Number of renter occupied units;
  - (6) Income variables for households and individuals aged 65+;
  - (7) Housing burdens or rent/income ratios;
  - (8) Community population growth;
  - (9) Growth in community employment statistics;
- (MHRC, 1984a; CMHC, 1984).

Some of these data are not fully available in rural areas and small towns; in particular, realtor information on recent resale values are lacking. However, such transactions are a matter of public record and can be obtained through provincial land titles offices. In addition, missing or non-available market indicators can be supplemented by available published statistics.

The market analysis is twofold, considering both supply of, and demand for, housing units within a specified area. In supply-side considerations, the aim is to produce an estimate of total replacement requirements. Data is usually available from local housing authorities, realtors, and municipal/town/city offices. In a small town, a new relatively-large subsidized housing project could impact severely upon both the rental and ownership markets (CMHC, 1984:16). The housing stock can be

scrutinized in terms of:

- (1) The proportion of renters to homeowners compared with other areas;
- (2) Indicators of local trends and preferences for particular types of construction;
- (3) The cost of affordable "standard" units, however defined, versus the cost of rehabilitation or conversion of suitable existing structures to desired elderly person's housing standards;
- (4) The suitability or adequacy of existing units, for example, the number of units suitable for conversion, existing EPH/NP units, and existing private suites and apartments.

The availability of "standard" or suitable units affects the question of effective and non-effective demand. There may be available a large number of suitable private apartments, but rents might be too high for seniors living on pension alone. Elderly persons' housing goals, in this case, can be met through the application of SAFER rent supplements to ease the rent burdens or make the existing housing affordable to the aged. In other areas, there may be no income problems among the elderly, per se, but there exists a shortage of private apartment stock. In this case, goals may be achieved through construction subsidies to private builders who would otherwise not build in these locations without some form of incentive. Other markets may

contain a large number of non-standard but convertible structures which can be rehabilitated or remodelled to suit the elderly at a fraction of the cost of new construction. This can be estimated through an analysis of the existing stock, the current structure and the cost of conversion of existing units. Unfortunately, many conversions are considered high risk by private investors, since costs may not become evident until the work has commenced. In small rural markets, where private apartments and large structures suitable for conversion are a premium, new elderly public/non-profit construction may be the only answer. Private builders will not enter these markets even with large incentives because the rent structures are insufficient to cover costs (Friedmann, 1982; Falk, 1985).

Rural centres have larger proportions of older housing, resulting in an ever increasing need for replacement stock. Also, the market values of such homes are much less than in larger centres<sup>1</sup> (See Table 4.2). This has a direct impact on elderly vendors. The lack of suitable rental stock in these locations reflects the undesirable nature of the market conditions for developers and landlords. Young adults, who typically

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1 Saskatchewan Housing Corporation (1982) found average market value of land and buildings in villages with populations of under 250 was 32.3% less than the average for homes in towns of 10,000+ (Carter: 1986:1/2).

rent apartments in larger communities, continue to live with their families due to stronger kindred bonds (Steele, 1979). The rental market is made up of relatively small numbers of households, and even minor fluctuations occasioned by changes in employment can create vacancies and affect project viability. In addition, incomes and rents tend to be lower. Rural households have traditionally paid less for housing and there is substantial resistance to paying the high rents necessary to support new construction.

TABLE 4.1: AVERAGE RENT STRUCTURES FOR SASKATCHEWAN COMMUNITIES (1981)

<u>Centre Size</u>	<u>Average Rent</u>	<u>Range</u>
Under 500	\$150	\$140 - \$280
500 - 999	\$235	\$170 - \$375
1000 -4999	\$290	\$200 - \$450
5000 +	\$310	\$250 - \$550

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Source: Carter (1986:17) Data from SHC (1981) survey.

The top end of the range for rents in the smaller centres is well short of the \$450-\$500 per unit/month required for new construction to break even. Without considerable subsidy to either bring down the per-unit costs for builders or to raise the rent-paying ability of small-town tenants, the rent structures evident in these small centres will not support the prices required for new construction.

In the demand-side considerations of a market analysis, the aim is to provide the potential future effective and non-effective demand by examining households by age and type, and the ability of householders (or willingness) to pay market rents. The rates of new household formation, vacancy rates at existing housing projects, and the rate at which newly-constructed units are absorbed into the market are good indicators of the type of demand that prevail (CMHC, 1984:17). However, there are numerous problems in predicting demand for a particular housing type in a given market area. For example, sponsors of an elderly public/non-profit project need to estimate the degree of in-migration of seniors into the market area from outside regions. Observers of inter-provincial elderly migration have noted that patterns are similar to the general population but the rate of migration for seniors only approaches that of the general population during near-retirement years, and sharply declines thereafter (Shulman, 1980). At the more local level, marked deviations in the patterns of elderly migration have been observed (Hemson, 1984:17). The variability in the way seniors relocate in rural areas suggests that in order to understand what is happening it is necessary to take a more in-depth analysis of the market area at the local or community level (Ibid., p.17).

While many small centres in Western Canada are declining in population, the demand for housing units within these communities has not dropped proportionally. This is due to a rising number of households, brought about by declines in average household size and increasing numbers of non-family households (Carter, 1986:1/2). The amount of overall housing consumption in a given market area will depend, in part, on the level of income received from government transfers, pensions, or private sources such as investments or wages, or the dispersal of private financial assets. Other factors will include labour force participation, unemployment, productivity and performance of local and regional industry, economies and diseconomies of scale in the provision of services to the elderly, and the ability to effect the relative transfer of resources from the working-age population to the aged (Foot, 1982:221).

Future demand for elderly persons' assisted housing in any local market will ultimately depend upon the propensity of the elderly to form new private households. Household headship rates have a number of implications for housing market behaviour since the way in which this population sub-group establishes or breaks household ties and groups itself into housing demand units has a strong impact on all forms of housing supply and demand for elderly persons' housing units (CMHC, 1983a;

Smith, 1984). Failure to recognize the sensitivity of forecast to variations in household headship rates, and that household headship rates are themselves endogenous to the housing market, may lead to quite inappropriate forecasts and housing market policies (Smith, 1984:187).

#### 4.3 Project Proposal Analysis

Intuition alone is not sufficient a rationale for the development of a government-assisted housing project for seniors. What is required, beyond the detailed need and demand survey of project applicants, is a form of "threshold" analysis which should attempt to indicate project viability in terms of the population required within the market or "trading area" to support the additional services (Gibson & Flood, 1982; Hodge & Quadeer, 1983). Requests for private non-profit rentals come from a variety of sources such as service groups, church bodies and non-profit organizations. Proposals are referred to CMHC or provincial housing agency research departments where a market analysis is used to determine the need for such a project in the area. Initial factors to be considered include:

- (1) a general description of the proposed project in terms of its design and unique characteristics;
- (2) the proposed range of rents and occupancy charges;
- (3) the proximity to other centres with similar facilities;

- (4) the number and types of businesses and services available in the community and district;
- (5) the presence of hospitals and personal care homes; and
- (6) the present supply and demand for rental accommodations.

Applying sponsor groups must convince CMHC/Manitoba Housing that the proposed project will provide the best quality shelter at minimum cost and the most appropriate type of housing to meet the needs of the intended clientele (CMHC, 1983b). Proposals must meet NHA requirements since CMHC must protect itself from amateurish efforts which, in the past, have often resulted from small-type proposals put forward by groups lacking in organizational expertise (SPCW, 1975; Haire, 1975). Sponsor organizations must demonstrate capacities to develop and successfully manage housing projects on a long-term basis (CMHC, 1985a). Proposals must be consistent with the identified needs and project objectives must be achieved in a timely and cost-effective manner.

In the provinces of Manitoba and Saskatchewan, public bodies such as local or municipal housing authorities or town councils also make applications to the provincial housing agencies for public or non-profit seniors' units. Applications, along with supporting documentation of need, are reviewed by Manitoba Housing/SHC planning

departments which recommend project approvals and the number of units to be built (SHC, 1983a; Manitoba Housing, 1985a, 1986a). Sponsors must demonstrate firm evidence of eligible clientele, who intend to occupy the proposed project. For example, there is a need to discount a proportion of the "young" elderly homeowners with good to moderate incomes. As noted in the discussion on measuring housing need, many of these households will express the intention to move into a project upon its completion, yet refuse entry when a unit is later offered (Gibson & Flood, 1982; Manitoba Housing, 1985a, 1986a). Similarly, the number of applicants may be tempered by the proportion willing or able to pay either "market rents" or rents based on 25% of income. The analyst must consider the "going rate" for similar accommodation within the market area; a problem in many rural markets where no rental units exist.

The proposal must also be able to produce units within a maximum price level. CMHC requires that each project meet target criteria on assessed cost-effectiveness (ACE) (CMHC, 1985a). This is particularly difficult in small-scale, remotely-located projects. Smaller-scale housing projects, such as duplex and quadraplex structures, tend to be more costly per unit than the larger 10 to 20-unit "motel" type. Rather than building small rental projects for one client group, costs could

be reduced by creating slightly larger projects providing shelter for the elderly and low-to-moderate income families and individuals. Such larger structures with a mix of unit types on the same site would ensure a more feasible price and would be more flexible with respect to changing demand within the community (Carter, 1986:28). However, there tends to be greater resistance to family public-housing in many communities and there is also a reluctance among some seniors to occupy structures which allow non-elderly residents (Manitoba Housing, 1986b, Zamprelli, 1986). If elderly persons' projects are to be constructed in small/remote locations, or in what is often termed as non-competitive markets, the ACE guidelines must sometimes be compromised. The inflated costs involved in building in these locations means that strict adherence to ACE criteria will prevent construction from occurring.

Serious considerations must be given to project location, since the overlap in market or catchment areas requires a regional approach to the analysis (Hodge & Quadeer, 1983:197). The natural catchment area should be defined in terms of commercial and/or social functions. If the elderly relate to an area for shopping, recreation, postal and religious services, medical facilities, etc., they will also relate to it for the provision of housing (Gibson & Flood, 1982:71). While the

"fair-share" criterion for unit allocation, based on housing units per 1000 population of elderly within bureaucratically-defined areas, does not represent optimal services levels, it does provide a yardstick to predict future need for seniors units if a particular service ratio is to be maintained (CMHC, 1983a, 1985a). However, recent policy changes in program emphasis, away from NHA Section 43 elderly public-housing and toward Section 56.1 public and private non-profit elderly persons' housing, have led to fewer, larger-scale projects located in bigger communities (Regenstrief, 1984:16). This has been the result of declining levels of federal funding for housing units which are totally funded by Ottawa and the provinces, leading to greater emphasis on housing where community groups and private citizens help to shoulder the cost. It remains to be determined as to whether some locations will end up being underserved by these tactics.

#### 4.4 Community Size and The Issue of Project Viability

The allocation of government-funded elderly persons' housing to small rural communities presents a problem which is tied to the question of long-term community viability and the size of proposed housing projects. This, in turn, is linked with the issue of centralization versus decentralization of government-sponsored services. In 15-to-20 years the elderly populations in many of these centres will be declining, along with the general

population, resulting in a market that is smaller than the one prevailing at present. Considering the lifespan of a housing project, there is reason to fear that a number of these units will sit vacant in the future (CMHC, 1984; SHC, 1983c:23).

Small towns generally have higher proportions of elderly, many with near or below poverty-level incomes and, as such, should be a target of assistance programs. However, small villages and hamlets rarely have the associated support services required by the elderly, particularly in advanced years. Consequently, many are forced to migrate to nearby larger communities to obtain the services they require (Senior Citizens Provincial Council, 1977). The provision of services to the elderly, in addition to subsidized housing, in small communities is hampered by the economies of scale involved. It is more beneficial and cost-effective to provide services to seniors housed in larger congregate projects, which are generally located in larger towns.

Many small centres are attempting to house existing elderly residents from the community and those on nearby farms and end the drift of this population to larger towns. However, full absorption of a 12-to-20 unit seniors' project, for example, would probably require that a large proportion of the community's aged be

prepared at one time to move into the new facility, thereby putting consequent pressure on the existing housing market. The allocation process, therefore, requires a strategy where projects are oriented towards locations where viability is likely (CMHC, 1984). However, the desire to place elderly housing projects in viable locations is likely to conflict with policy goals which seek to allocate units based on demonstrated need and low levels of EPH/NP services. Those centres with the greatest need for assistance are usually characterized by physical isolation, limited economic base, absence of vigorous leadership, truncated social structures, and municipal infrastructure problems (Hodge & Quadeer, 1983:16; Regenstrief, 1984:48). Other communities in need of housing assistance for the aged are plagued by problems which are more institutional in nature, stemming from a lack of RM (Rural Municipality) initiative or commitment to encouraging/approving elderly persons' housing projects.

Larger communities possess more economic clout and RM organization, as well as better physical and social support services. For provincial agencies whose responsibility lies in providing EPH projects to provincial areas, smaller towns and villages are definitely less attractive locations. If community size is made a factor in determining their involvement, questions

arise as to what are to be the minimum project or community sizes and what are the implications of such policies for small communities beyond strictly the housing considerations (Manitoba Housing, 1985b). The majority of the elderly in small centres are unwilling to migrate from their home communities. They either cannot afford to leave or feel uncomfortable with the idea of living in a larger town or city (Manitoba Housing, 1985a, 1986a; Regenstrief, 1984:49).

Current practice with regard to the placement of elderly persons' housing projects by Manitoba Housings' Planning Division gives some consideration to the question of community viability. However, most decisions are based on past experience and induction. In assessing the merits of private non-profit elderly persons' housing proposals, both sponsors and Manitoba Housing must be able to predict what rent levels the residents will be willing or able to pay for the proposed accommodations. As noted above, this is particularly difficult if there is no comparable private rental apartments to provide the analysis with an indication of what the market will bear. As noted by an Ontario study by Gibson and Floor (1982), small-town sponsors often lack the ability to fully evaluate the balance between those potential tenants who can pay "low end" rents and those requiring additional rental assistance. This requires

a sufficient comprehension of the relationships between rent revenues and the subsidy dollars available in order to ensure the production of a well-funded project proposal.

Efforts to bring some measure of objectivity to the decision-making process can be hampered by political "arm twisting" at the ministerial levels. A Saskatchewan study noted that some local governments are more active in soliciting their members of the legislature (MLA) for housing units and also know how to "play the system" better than others. The result is frequently a continual demand for housing from some locations, and the receiving of projects by virtue of their prominence and/or insistence (SHC, 1983b:11).

The NDP governments of Manitoba developed a "Stay Option" policy over the last 15 years, although briefly interrupted by the 1977-81 Lyon government, which fostered the notion that rural Manitobans should receive a uniform level of government and social services regardless of their location or the cost of provision (Province of Manitoba, 1973a). A positive aspect of this policy is that the elderly are allowed to remain in their community of choice; the one in which they presently reside. This has obvious social and economic benefits for the entire community. In terms of housing policy,

it is seen as desirable to achieve an equitable distribution of social housing units among the planning regions of the province. Such "fair-share" allocation tactics raise issues of community-size variations in the assessment of elderly persons' housing service levels. For example, the Interlake region appears, on paper, to be well served in urban areas (see Tables 5-1e). In fact, in comparison with the rest of Southern Manitoba, the region has the greatest need in the smaller rural communities. The ratio of units to population of elderly in the town of Selkirk is quite high and tends to mask the low levels of services in the region as a whole (CMHC, 1984).

Elderly public and non-profit housing projects face risks similar to those of private apartment builders. Many small centres are declining in population and every indication suggests they will continue to do so. Housing projects require an investment spread over 25-34 years. Such a long term commitment is not always viable when demand for a project may disappear in 10-to-25 years (Carter, 1986:27). Belief in a free-market economy might well be logically extended into a policy of allowing market forces to run their course. This would result in rural services being supplied from profitable locations, and small rural centres

would receive even fewer resources than at present (Cloke, 1983:176).

#### 4.5 Conclusions

The process of providing government subsidized housing for the elderly involves a host of actors, regulators and approving bodies, leaving a great deal of room for poor judgements. The process is liable to produce disparate outcomes and the longevity of physical projects can haunt decision makers, since poor project locations can rarely, if ever, be recitified (Hodge, 1984:99).

To date, the entrepreneurial sector, particularly in remote rural locations, has not attempted to fill the demand for seniors' rental apartments, leaving most of the effort to be performed by public bodies and private non-profit organizations. Due to greater restrictions on social housing funds, provincial and federal agencies have attempted to refine their allocation procedures, in order to target benefits to locations of greatest need. Long-term demand for elderly persons' housing in rural areas must be monitored closely, and the question of long-term viability of housing projects in small centres requires increased analysis. The commitment of long-term projects to small and remote locations faces the risk of underutilization in the near future, should these locations fail to

prosper as communities. Project designs may have to be given greater flexibility in order to allow for various types of tenants in the future. Also, an increasing proportion of elderly households will be aspiring to higher quality, independent lifestyles, leading to an increased rejection of older styles of elderly public-housing and a greater demand for modern, high-amenity apartment units (Ellingham et al., 1984:14).

Groups wishing to sponsor elderly persons' housing proposals must acknowledge that their efforts cannot be made without regard for a wide range of external market factors. Sponsors must examine the location of their proposed housing project, the current activity in the housing market, as well as past and present economic conditions. The analysis must also inspect activities in nearby market areas which might influence demand, such as new housing subdivisions, competing housing facilities for the elderly and housing resale markets. Once the catchment area is defined, sponsors must complete a detailed need and demand analysis which examines the market area to be served, potential clients, their incomes, ability to sell their homes, their health, and the time frame of their availability as tenants. In the case of private non-profit proposals, profiles should identify how many people will require

rental subsidies and sponsors must comprehend the relationship between rent revenues and subsidy dollars. In order to forecast the demand for the proposed service, an accurate field survey of all potential applicants will be required in order to amass reliable data.

The main question which faces the planners of elderly persons' public and non-profit housing facilities rests on determination of the proportion of the aged population requiring assistance with housing. While several "rule of thumb" figures are used to estimate the degree of assisted housing required in any given area, they are not based on any particular rationale or on detailed statistical calculations. The overall percentages produced cannot differentiate what part of the elderly population would be best served by EPH projects, other types of housing, income supports or increased social services. Published numerical data often distort the nature of demand for EPH services. For example, population statistics will count the residents of existing congregate elderly persons' facilities in a community and may provide a distorted view of the proportion of elderly living in the area. It is also difficult to predict whether the traditionally non-mobile elderly will move to larger communities or remain in declining areas and suffer increased social deprivation as goods and services withdraw

to the relative security of large centres (Cloke, 1983:172).

The limited amount of funds available for the creation of government-subsidized apartments for the elderly can satisfy only a small portion of the potential demand for such housing. Consequently, EPH/NP housing is a realistic option for only a small percentage of the elderly. Providing additional services to seniors may prove to be just as effective an alternative to providing housing. However, it is difficult to differentiate what part of the total need is best served by EPH and other types of housing versus those who might be encouraged to remain living independently, in their own homes, with the aid of meals on wheels, minor home maintenance, income supplements, yard work, home care, home making, and counselling services.

CHAPTER 5: ASSISTED ELDERLY PERSONS' HOUSING UNIT  
ALLOCATIONS IN SOUTHERN MANITOBA:1970-1986

5.1 Introduction

This chapter examines the distribution of government-assisted seniors' housing units allocated in Southern Manitoba during the period 1970 to 1986. Northern Manitoba is excluded from the analysis partly because it is an area with housing problems different from southern areas, and in part because there are other actors, such as Indian & Northern Affairs Canada (INAC), providing housing to specific client groups. In addition, activity in the Winnipeg CMA is also ignored since the study centres on the problems faced by the small-town aged. In the analysis of allocations by Provincial Planning Region, some data for the major urban centres are included; for example, units allocated under the public and private NHA Sections 15, 15.1 and 56.1. Allocations under the Rural and Native (RNH) program are, for the most part, a small-town phenomenon.

5.2 A Geographical Perspective on Housing Unit Provision  
For the Elderly

The perspective of this research project is essentially geographical; concerned with who gets what, where, and possibly, how. The stress on where underlies the geographer's preoccupation with spatial or areal inequality, in this case government-sponsored elderly housing units, and embraces the process of distribution as well as

the facts of spatial inequality (Smith, 1979:18). It is assumed that the Province of Manitoba's allocation policies (NDP administrations 1970-77, 1981-86) have been based on "equity" considerations as outlined in its Stay Option Policy (Province of Manitoba: 1973a).<sup>1</sup> These measures were designed to lower the gap that exists in social-services provision between prosperous and declining regions. Such programs assume that intervention in areas recognized as deserving special treatment should reshape the geography of opportunity to effect a more equitable spread of activities, rewards and satisfactions which would otherwise tend to gravitate to more densely-populated areas (Coates et al., 1977:218), 219).

The question of how these benefits come to be unevenly distributed is a complex one. There is risk in over-emphasizing the importance of spatial variation; for example, in the distribution of social-housing services, and in over-stressing the role of spatial organization in the process of unequal distribution (Smith, 1979:19). The investigation must inevitably involve the introduction

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<sup>1</sup> CMHC allocation strategies will be considered in the overall discussion, but are not central to the analysis of ASH distribution within the Planning Regions, which are defined by the Province and have political undertones at the Provincial level.

of matters conventionally viewed as "economic", "sociological" or "political" as opposed to geographical. This will depend upon the standards used to measure the need for assistance versus the extent to which the government has been concerned with improving its electoral chances in the region(s) in question or rewarding its supporters (Coates et al., 1977:219).

The statistical analysis to follow will examine the allocations of provincially, and in some cases federally, sponsored elderly persons' public and private/public non-profit housing units to 127 selected Southern Manitoba communities on a yearly basis, for the period 1970-1986. The methodology will attempt to identify certain community characteristics, such as size, population of seniors, functional complexity, location, present level of public-housing services for the elderly, or political stripe, which might enhance or diminish a centre's chances of attaining additional EPH facilities in a given year, during the study period. Some of the issues to be addressed in the analysis regarding the allocation process include the conundrums expressed below.

- (1) Are the larger, functionally-complex communities more likely to achieve higher ratios of EPH services to population of elderly since these towns are viewed as better locations to serve

the elderly's need or are the smaller locations more likely to achieve the higher service ratios (or EPH location quotients (LQ's)) due to their greater need for accommodations?

(ii) Are centres which are closer to major centres (ie: population 2500+)<sup>1</sup> less likely to receive units due to the urban "shadow" effect for elderly persons' housing services, or are the centres which are furthest away (ie: most remote) from the larger urban centres more likely to receive greater allocations than would be expected on the basis of size due to their greatest need for facilities?

(iii) Does political representation influence the likelihood of receiving EPH units? For example, in a given year is a community with a cabinet minister or government MLA more likely to be allocated units than a similarly-sized community represented by an opposition MLA?

Partisan electoral considerations may enter into the decision-making process in a number of ways, depending on the particular government's electoral strategy (MacNaughton & Winn, 1981:318). One factor may be

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<sup>1</sup> Two analyses are attempted, one using centres of 2500+ and one using centres of 10,000+.

political patronage, where ridings held by government members, especially cabinet ministers, get more EPH units than would be expected on the basis of identifiable need. For example, Munro (1975) found in a British Columbia study that Social Credit ridings, particularly those held by cabinet ministers, received higher than average expenditures on highway construction.

Another factor might be vote maximization: where parties aim at a maximum level of voter support and allocate units to ridings which are not dominated by one party (swing ridings) but tend to be competitive. Blake (1976) noted that ridings held by cabinet ministers lacking a comfortable majority tended to receive greater Local Initiative Program benefits than would be expected if only the socio-economic needs of the ridings were considered. A similar study of partisan "gerrymandering" in the allocation of DREE benefits by MacNaughton and Winn (1981) concluded that, in the case in question, government largesse doled out in a desire to assure electoral approval in volatile ridings was only a modest factor (p.322). In investigating the decision-making processes which influence where government funds are spent, we must keep in mind that expenditure locations, based on bureaucratic and/or political decisions, have sometimes taken place some years previous to the actual

expenditure date because of time lags in spending or decision making (Johnston, 1979:152).

### 5.3 An Overview of Allocations by Provincial Planning Region

This section provides a brief examination of the overall allocation of assisted seniors' housing units by planning region. These areas relate to specific census divisions and were created during the 1970s as official Manitoba districts for data collection. The data on regional allocations are arranged by unit "type" in the manner related below.

- (1) EPH: Elderly "public" units - generally provincially-allocated elderly public rental units (NHA Section 40 & 44) and public non-profit (NHA Section 56.1).
- (2) RNH: Rural and Native elderly persons' rental housing units, generally provincially-allocated by MHRC/Manitoba Housing in centres of less than 2500 persons.
- (3) PNP: Private non-profit elderly rentals, allocated by CMHC until 1986 (under NHA Section 15, 15.1, or 56.1).
- (4) ASH: Generic term for Assisted seniors' housing which includes all of the above.

5.3.1 EPH With regard to each region's allocation of EPH units, the proportions are quite close to each district's percentage of the total number of elderly in Southern Manitoba, not including the City of Winnipeg.

**TABLE 5-1a EPH SERVICE LEVELS BY REGION**

<u>Region</u>	<u>EPH</u> (units)	<u>EPH(%)</u>	<u>EPH</u> (% of ASH)	<u>PERCENT</u> <u>S. MAN. ELDERLY</u>
Interlake	435	18.5%	58.9%	14.9%
Eastman	234	10.0	30.4	13.3
Central <sup>1</sup>	453	19.3	33.2	23.7
Westman	759	32.4	49.5	31.3
Parklands	465	19.8	57.2	16.8
Southern Manitoba	2346	100.0%	44.9%	100.0% <sup>2</sup>

**Notes:**

1. Central region includes two areas commonly known as the Southcentral and Northcentral regions.
2. Southern Manitoba figures do not include the City of Winnipeg.

Table 5-1a illustrates the effects of Manitoba Housing's desire to provide an equitable distribution of social housing benefits throughout the province. Where the figures do vary; for example, in Eastman which has only ten percent of the EPH units but 13.3 percent of Southern Manitoba's elderly outside of Winnipeg, the balance is likely to be restored with other types of assisted seniors' units.

5.3.2 RNH The majority of these projects (elderly rentals) have been allocated by the Province, usually in centres of less than 2500 persons. As discussed in prior chapters, it is in the allocation of these projects that planners have to face the difficult question of locational viability. A typical MHRC RNH elderly

rental project is usually a 10 or 12-unit motel-type structure with an estimated lifespan of 35-to-50 years. Many of the proposed locations may not have sufficient population base to justify such an allocation, particularly in the remote areas of Parklands and the Interlake; areas where the program has been widely implemented.

TABLE 5-1b RNH SERVICE LEVELS BY REGION (1986)

<u>Region</u>	<u>RNH (units)</u>	<u>RNH (%)</u>	<u>RNH (% of ASH)</u>
Interlake	138	19.9	18.7
Eastman	136	19.6	17.6
Central	86	12.4	6.3
Westman	116	16.7	7.6
Parklands	219	31.5	26.9
Southern Manitoba	695	100.0	13.3

As Table 5-1b attests, small towns in the Interlake, Parklands, and the more remote areas of Eastman are less likely to have the community resources to create private non-profit housing corporations to provide housing for seniors in contrast to the more prosperous/affluent smaller centres in the Southwest and Southcentral areas of the province. In addition, the regions of Parklands and Interlake contain large numbers of off-reserve low-income natives in core housing need. These groups are prime targets for the RNH program. By way of comparison, the Westman and Central regions show very low levels of RNH services, considering their large population of seniors.

5.3.3 PNP Until 1986, this program was delivered in Manitoba by CMHC. Existing agreements are still in force on over 6000 units across Manitoba, under NHA Sections 15, 15.1 and 56.1. Slightly over 2100 units are located in Southern Manitoba, outside of the City of Winnipeg. As of 1986, this program has been delivered by Manitoba Housing under NHA Section 56.1.

TABLE 5-1c - PNP SERVICE LEVELS BY REGION (1986)

<u>Region</u>	<u>PNP (units)</u>	<u>PNP (%)</u>	<u>PNP (% of ASH)</u>
Interlake	165	7.6	22.4
Eastman	401	18.4	52.0
Central	826	37.9	60.5
Westman	658	30.2	42.0
Parklands	129	5.9	15.9
Southern Manitoba	2179	100.0	41.7

The Private non-profit program, as evinced in Table 5-1c, is generally a more predominant vehicle for housing delivery in the southern areas which have a greater number of medium-sized centres with the required private service groups and other funding organizations necessary to incur participation.

5.3.4 Total ASH

TABLE 5 - 1d PROPORTION OF TOTAL MANITOBA ASH UNITS

	<u>Units</u>	<u>Percent</u>	<u>Percent Elderly of Manitoba</u>
Southern Manitoba	5220	36.9%	44.0%
Northern Manitoba	212	1.5	1.4
Winnipeg	8696	61.6	54.6
Total Manitoba	14128	100.0%	100.0%

The City of Winnipeg has obtained a disproportionate number of ASH units in recent years, (see Table 5 - 1d) leading to a higher level of service than is evident outside of the CMA. However, Winnipeg's elderly population is anticipated to grow at a much faster rate than the growth rate of the elderly outside the city (CMHC, 1983b). In addition, data obtained by CMHC from Statistics Canada (Baseline Needs Data, 1987) indicate that the City of Winnipeg contains a greater number of low-income elderly in core housing need than is found throughout the province as a whole.

TABLE 5-1e TOTAL ASSISTED SENIORS' HOUSING BY REGION

<u>Region</u>	<u>Total ASH</u> (units)	<u>ASH (%)</u>	<u>Percent</u> <u>Of Man. Elderly</u>
Interlake	738	14.1	14.9
Eastman	771	14.8	13.3
Central	1365	26.1	23.7
Westman	1533	29.4	31.3
Parklands	813	15.6	16.8
Southern Manitoba	5220 <sup>1</sup>	100.0	100.0

**Notes:**

1 Total universe was tabled up to end of 1986 based on CMHC and Manitoba Housing project listings plus projects approved in 1986 which appeared on the 1987 construction schedule.

Table 5-2 (appended Chapter 5) shows CMHC 1986 Baseline Needs Data for each of the study areas. These data suggest that, in terms of proportion of elderly below Core Need Income Threshold (CNIT)<sup>1</sup> and in need of some form of housing assistance, overall allocations are not directly consistent with identified shortfalls. For example, Parklands area appears to be underserved with only 15.6 percent of all government-assisted housing units but 23 percent of all low-income households below CNIT and in need of some form of assistance. In contrast, Central planning area is slightly overserved

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1 CNIT is a figure based on the size of family and the average market rents in the area. Those in Core need pay more than 30% of income on the average rent.

with 26 percent of all government assisted seniors' units but contains only 20 percent of the core-need group. This contradictory outcome is likely due to the non-profit program effects.

In summary, the proportion of public and public non-profit EPH units allocated to each planning area generally corresponds to the region's percentage of the total elderly population of Southern Manitoba (excluding Winnipeg). RNH allocations in Interlake, Parkland and Eastman have slightly exceeded the areas' proportion of total elderly persons since these areas contain a large number of small/remote centres and Metis villages; the prime target communities of this program. The private non-profit program shows allocation levels higher than expected in Eastman and Central planning areas. The program has enjoyed a high level of take-up in the larger, more prosperous communities such as Morden, Winkler and Steinbach. However, it has not been widely utilized in Parklands or the Interlake, outside of Selkirk, Dauphin and Swan River. This program requires the support of private organizations and service clubs with the membership and financial resources to help underwrite the operations of a seniors' housing complex. Most small towns and villages, particularly in the more northerly/remote areas, do not have the critical mass to participate in such a program.

#### 5.4 Seniors' Housing Allocations in Small Centres

The Rural and Native Housing (RNH) program is specifically aimed at the smaller communities of less than 2500 persons where housing market mechanisms often fail to provide adequate rental units. One issue to be considered in the following statistical analysis is the relationship between community population/size and the amount of assisted seniors' housing services available. For Manitoba's federal and provincial housing agencies (CMHC/Manitoba Housing), there have always been a number of problems to be considered in deciding which types of "investments" are the most advantageous and cost-effective in terms of unit configuration, size of project and location. In the absence of such knowledge, it might be suggested that the best overall strategy is to discriminate in favour of the larger "growth" centres which already benefit from the "natural" advantages of size (external and internal economies of scale) and high levels of goods and services provisions. It could be argued that providing higher levels of services in moderately-sized centres would ultimately enhance the situation for seniors in nearby hamlets since, in lagging and remote areas, the facilities would have been previously unavailable or inaccessible. To pursue this issue would necessitate the joining together of topics relating housing and services to seniors, and this would extend

the overall discussion and research beyond its identified scope.

Ultimately, the position of this thesis must be that, in terms of overall operational efficiency, housing allocations in rural areas should be concentrated in the larger centres which can offer the full range of community and support services required by the elderly. However, on the grounds of welfare benefits (perceived need), and for political necessity, some assisted housing for the elderly will be allocated to less optimal locations. The following statistical analysis examines the allocation history of elderly persons' housing programs in 127 Southern Manitoba centres during the period 1970 to 1986. The object of the exercise will be to identify factors which may have influenced the number of units allocated to specific areas during different periods of time. Although the model attempts to draw inferential conclusions regarding the effects of certain community characteristics on the chances of attaining additional ASH unit allocations, it cannot account for the variations in the planning strategies used by different housing agencies at various points in time. It must be taken on faith that the level of sophistication in the allocation mechanisms has been evolving constantly, and that delivery strategies have not been devised simply on

the basis of whether these services presently exist in sufficient amounts. Current market analyses must consider the present state of the entire housing market in terms of both public and private dwelling units by type, the community's potential for economic growth and the internal and external factors which may limit its growth. The analysis must also consider the housing market conditions in adjacent communities.

#### 5.5 Trend Lines in the Assisted Seniors' Housing Allocation History

Table 5-3 and Figure 5-1 demonstrate the general trend in NHA-sponsored housing activity, social and elderly, across Canada during the 1970s and early 1980s. These trends are mirrored in the Southern Manitoba PNP and EPH activity (Figure 5-2), which show high activity during the early to mid-1970s, followed by a sharp decline during the later 1970s and a gradual recovery into the 1980s. RNH activity, which does not come into effect until the mid-1970s, shows similar patterns during the late 1970s and 1980s.

Both EPH and RNH programs, administered by the Province through MHRC, show sharp declines in activity during the tenure of the Lyon Government (1977 through 1981). While some elderly RNH units were built during this time, the EPH program was largely phased out in favour of a shelter allowance program (SAFER). The recession

of 1982-83 kept demand for EPH low during the early tenure of the Pawley Government (1981) due to high interest rates which made selling homes difficult for seniors. However, once interest rates declined in 1984, many seniors were prepared to sell their homes and look for apartments; so the demand for apartments suitable for the elderly took off.

The PNP program, administered federally by CMHC, was not influenced as much by the change of government in Manitoba as by the short-lived Clark Progressive Conservative Government of 1979-1980. During this time, CMHC's programs were put under review, and activity in social housing, in general, was briefly cut back. During the latter 1970s, CMHC's stock of social/elderly units began to suffer from chronic vacancies and drops in demand. Analysts considered some areas to be over-built, particularly Manitoba which was suffering from out-migration to Alberta and British Columbia. CMHC analyses of seniors' housing in Manitoba (1983b) found considerable demand for the newer, more spacious elderly persons' public and private non-profit units built during the early 1980s under NHA Section 56.1 but considerable lack of interest/demand for the older bachelor-style private non-profit dwellings (NHA Section 15, 15.1) built during the late 1950s, 1960s and early 1970s. Almost one-half of Southern Manitoba's PNPs

were built prior to 1974 and, owing to their smaller size, older design, and limited market appeal, it is these units which have suffered the vacancies. Once applicants have seen the newer larger suites, they are prepared to wait for one to become available rather than move into the older bachelor units. These findings have been verified by recent Manitoba Housing need and demand surveys for elderly housing units in rural centres. Activity in the construction of new elderly PNP units was strong during the mid-1980s but has declined somewhat since 1985-86. This was likely attributable to the re-assessment done by the Mulroney Government in Ottawa and the Federal-Provincial Agreement (1986) which shifted the delivery and administration of future agreements (projects) to the Province.

As noted in previous sections, the EPH and PNP programs have generally delivered ASH units in the larger communities of over 2000 persons, while the RNH program has concentrated its efforts on the smaller centres. The EPH units, administered and delivered by the Province, have generally gone to communities with demonstrated need. Those communities already served by a large, well-funded PNP were less likely to get an EPH project than a community with no elderly housing facilities. RNH activities have predominated in Parklands, Interlake,

and the Northern Eastman regions, where there are numerous small Metis (MMF) villages, resource communities, and other remote hamlets containing elderly residents requiring some form of apartment accommodation.

The allocation process has gone through considerable refinement over the last 15-to-20 years, and it may be of questionable value to compare allocation decisions made in 1970 to those made in 1986. To start with, the administrations of both CMHC and MHRC had a large choice of communities which had no ASH services whatsoever from which to select as potential sites for housing projects during the late 1960s and early 1970s. After a decade-and-a-half of constructing thousands of units throughout Manitoba, most communities have a reasonable level of ASH services. There is a temptation in the latter 1980s to consider the more marginal locations as possible sites for construction, merely on the basis of an absence of service. Considerable agonizing on the part of housing agency planners and analysts is taking place regarding the viability of these smaller and more isolated locations. As noted in prior chapters, many of Manitoba's villages and hamlets have stagnant or declining populations. Current levels of need and demand for ASH services may begin to decline long before a recently constructed facility reaches the end of its economic life-span.

The following chapter examines the allocation histories of 127 Southern Manitoba communities. Using multivariate statistical models, the communities are compared with regard to the number of ASH units allocated to them at a specific point in time such as to infer any patterns in various other community characteristics. The analysis will attempt to compare the relationships between the number of ASH units, by program type, located in a community with its size, population of elderly, political affiliation, labour-force characteristics, location, and so forth during three separate periods: early 1970s, late 1970s and 1980s. Of particular interest will be any identification in the changing of these relationships through time. For example, does being located near a major urban centre enhance or lessen the likelihood of having more ASH than expected during the early 1970s as opposed to the 1980s? From this point, it is anticipated that trends may be identified in the evolution of the allocation process, and comments may be made on the likelihood of a location being chosen for a greater number of units than would be expected strictly on the basis of community size or identified need.

5.6 Appended Figures and Tables:

TABLE 5-2 PRIVATE NON-FARM, NON-NATIVE HOUSEHOLDS-SENIORS (65+)  
BELOW "CNIT" - TOTAL NEED (Demand + Supply +  
Renovation Inadequacy)

A. Homeowners

	<u>Urban</u>	<u>Percent</u>	<u>Rural</u>	<u>Percent</u>	<u>Total</u>	<u>Percent</u>
Southeast	30	4.2	455	15.9	490	13.6
Central	175	24.3	460	16.1	645	17.9
Southwest	235	32.6	625	21.8	855	23.8
Interlake	65	9.0	645	22.5	705	19.6
Parkland	215	29.9	680	23.7	905	25.1
<b>TOTAL</b>	<b>720</b>	<b>100.0</b>	<b>2865</b>	<b>100.0</b>	<b>3600</b>	<b>100.0</b>

B. Renters

	<u>Urban</u>	<u>Percent</u>	<u>Rural</u>	<u>Percent</u>	<u>Total</u>	<u>Percent</u>
Southeast	50	3.9	145	15.6	190	8.6
Central	360	28.0	175	18.8	540	24.3
Southwest	630	49.0	235	25.3	865	39.0
Interlake	25	1.9	170	18.3	200	9.0
Parkland	220	17.1	205	22.0	425	19.1
<b>TOTAL</b>	<b>1285</b>	<b>100.0</b>	<b>930</b>	<b>100.0</b>	<b>2220</b>	<b>100.0</b>

C. Total Seniors Households

	<u>Urban</u>	<u>Percent</u>	<u>Rural</u>	<u>Percent</u>	<u>Total</u>	<u>Percent</u>
Southeast	85	4.2	630	16.4	715	12.2
Central	535	26.6	640	16.7	1180	20.2
Southwest	865	43.0	860	22.4	1725	29.5
Interlake	85	4.2	815	21.3	905	15.5
Parkland	440	21.9	890	23.2	1325	22.6
<b>TOTAL</b>	<b>2010</b>	<b>100.0</b>	<b>3835</b>	<b>100.0</b>	<b>5850</b>	<b>100.0</b>

Source: CMHC/Statistics Canada, 1986. (Note: Planning areas of Winnipeg and the North are omitted)  
CNIT= Core Need Income Threshold; based on family size, income, and area's Average Market Rent (AMR)

TABLE 5-3 NHA ACTIVITY: NEW RESIDENTIAL CONSTRUCTION,  
SOCIAL HOUSING UNITS (CANADA) 1969-1986

<u>YEAR</u>	<u>(1)</u>		<u>(2)</u>	
	<u>ELDERLY PERSONS'(EPH) HOUSING UNITS</u>	<u>% CHANGE</u>	<u>TOTAL SOCIAL HOUSING UNITS</u>	<u>% CHANGE</u>
1969	5838		--	
1970	9955	70.5	24664	
1971	10101	14.7	26530	(7.0)
1972	10792	6.8	19777	(25.5)
1973	11273	4.5	18424	(6.8)
1974	14729	30.7	20701	12.4
1975	12088	(17.9)	21222	2.5
1976	16274	34.6	25482	20.1
1977	7128	(56.2)	14209	(44.2)
1978	7879	10.5	13810	(2.8)
1979	2909	(63.1)	7617	(44.8)
1980	5119	76.0	13038	71.2
1981	6429	25.6	16507	26.6
1982	N/A		15924	(3.5)
1983	N/A		14947	(6.1)
1984	N/A		15053	0.7
1985	N/A		17905	18.9
1986	N/A		9594	(46.4)

(1) Includes NHA activity under Sections 6, 15, 15.1 Entrepreneurial & Non-Profit Corporations; Co-op Housing, Section 6, & 34.8; Public Housing Sections 43; and Federal-Provincial Rental Units under Section 40.

(2) Includes above NHA activity in elderly and family units.

N/A = not available after 1981.

Sources: CMHC (1982) Canada Housing Statistics, 1981., p.55, Table 63.

CMHC (1987) Canada Housing Statistics, 1986., Table 68, p. 61.

**Figure 5.1 NHA Activity: New Construction, Social Housing Units (Canada) 1969-1983**

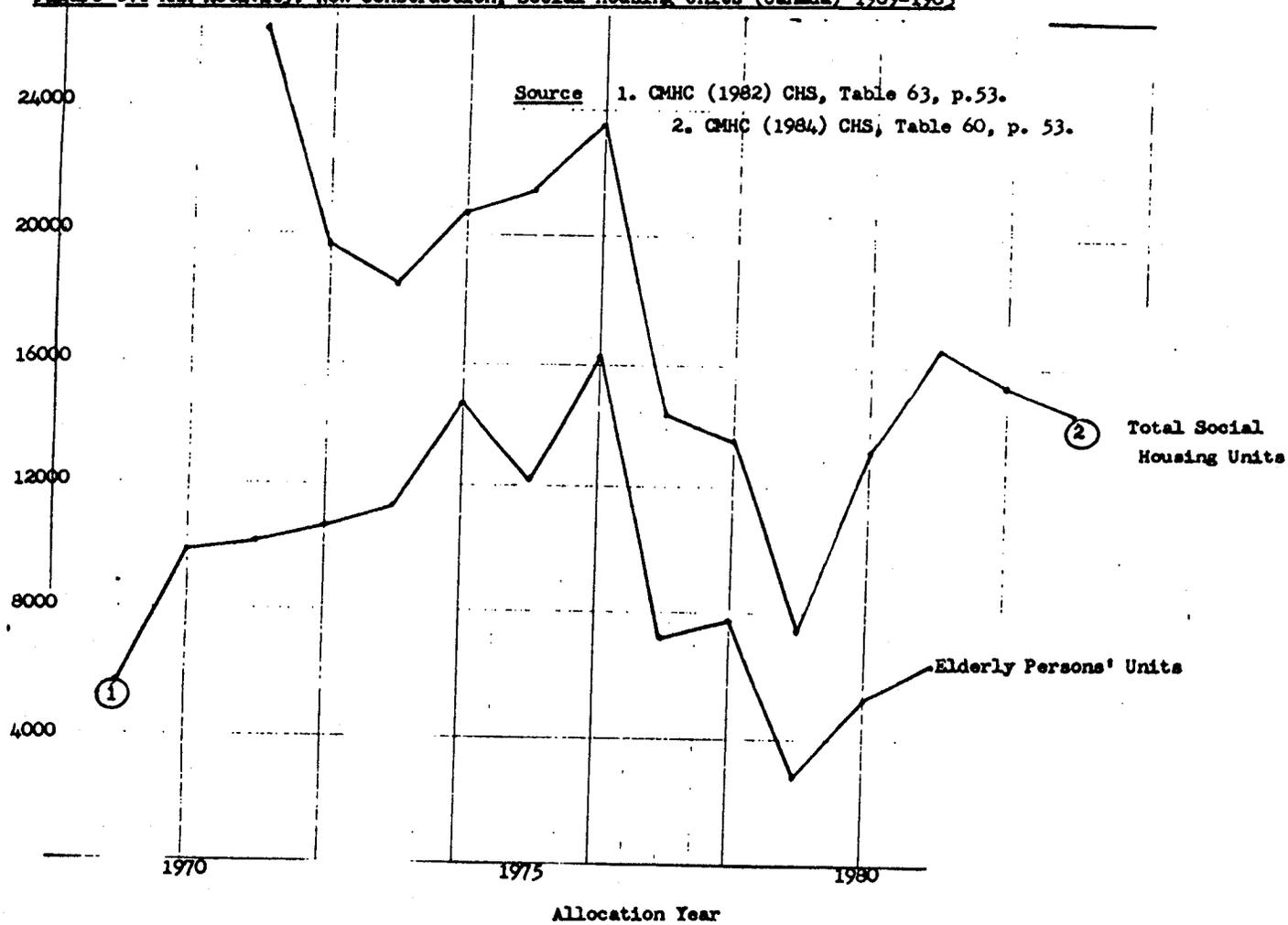
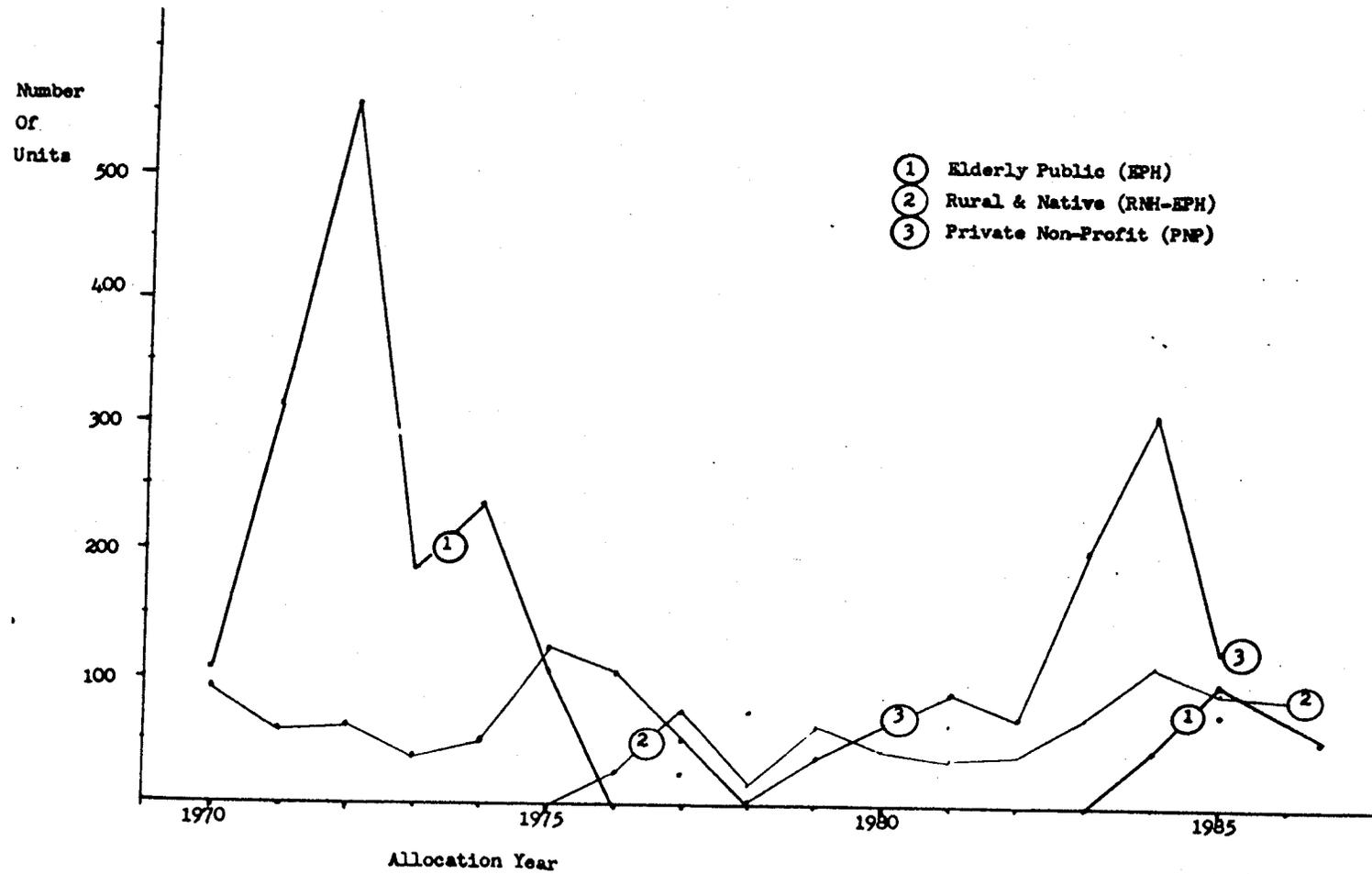


Figure 5-2 Province Of Manitoba: Assisted Seniors' Housing Allocations 1970 - 1986



CHAPTER 6: RESULTS FROM THE MULTIVARIATE STATISTICAL ANALYSIS

6.1 Introduction

This chapter discusses the results of various tests/models used to examine the degree of relationship between the occurrence of government-assisted elderly housing units and various community characteristics which might influence the allocation of those services. Previous chapters have studied the numerous housing programs used over the past two decades by CMHC (Canada Mortgage and Housing Corporation/Federal Government) and MHRC/Manitoba Housing (Province of Manitoba) to address the need for elderly seniors' housing services in rural communities. The thesis has examined the problems facing small towns in providing shelter for older people and has reviewed the theoretical criteria used by government housing agencies in assessing the relative merits of particular locations for the allocation of structures to house the elderly. Finally, it has examined EPH (elderly person's housing) allocations on the macro-regional scale to compare the utilization of different government housing programs among the provincial planning areas of Southern Manitoba.

In this chapter, a sample of rural communities in Southern Manitoba is scrutinized, via a series of multivariate statistical models, to discern functional relationships between EPH allocations and other community

characteristics. The analysis focuses on the allocation process as it has occurred over the period 1970 to 1986 and attempts to relate the allotment of units (housing) to the delivery environment in an objective fashion. It is theorized that certain community characteristics should have greater influence on the likelihood of allocations occurring in a particular location. The opposite notion would be that EPH delivery has occurred in a purely random fashion with no regard given to the distinctive elements of place.

#### 6.1.1 The Centres Subject to Inquiry

A total of 127 Southern Manitoba communities were examined in the following analysis. The communities of Winnipeg, Brandon, Dauphin, Selkirk, and Portage la Prairie were not included owing to their disproportionately-large sizes. In fact, they are distinct in two other respects as well. In the first place, there are a number of housing programs which are used only in "urban centres", which CMHC defines as communities of 10,000 or more population. Secondly, the large number of assisted-housing units in these centres would severely skew the data set.

Northern Manitoba centres were also excluded from the analysis. As noted in prior chapters, Northern centres have been subject to different program activities

from those applying in centres in Southern Manitoba. To include Northern centres would add a strong disturbance factor to the data which could not be adequately eliminated. It should be noted that all centres chosen had some form of existing or planned EPH facility by 1986. Some of the smaller centres, such as those with less than 100 population, have estimated figures for some variables.

#### 6.1.2 Community Characteristics: Input Data

The following variable list includes a number of community characteristics selected for the various multivariate models. The basic assumption behind each item is that the characteristic in question has, a priori, some degree of impact on the allocation process for delivering housing services to the elderly.

##### (i) Population (POP71-POP76-POP81)

This variable, distinguished according to census year, indicates community population during the intercensal period of 1971 to 1981. The implicit assumption is that larger centres, due to their higher levels of community infrastructure, should receive greater proportions of EPH.

##### (ii) Elderly Population (ELPOP71-ELPOP76-ELPOP82)

The variable, again distinguished according to census year, indicates the number of elderly persons living in the community during the decade 1971 to 1981. The implied assumption is that towns with greater

number of elderly persons should receive larger allocations of EPH services than would be anticipated strictly on the basis of population alone.

(iii) Location Quotient (LQ)

This variable compares each community's ratio of EPH to all social housing in relation to the overall EPH/social housing ratio which prevails in the provincial planning areas in which the community is located. The LQ identifies communities with elderly persons' housing proportions which are above or below the norm in a particular region of Southern Manitoba. It is calculated as follows:

$$\frac{\text{EPH units in location } X^i}{\text{all public units in location } X^i} \div \frac{\text{EPH units in Region } i}{\text{all public units in Region } i}$$

The variable is not included in the regression models since, as a quotient, it masks underlying explanatory variables; rather, it appears in a preliminary analysis of rank correlations.

(iv) Cumulative Ratio of EPH Units/1000 Population Of Elderly Persons (CUMR71-CUMR76-CUMR83)

Measured for specific years, this variable indicates the strength of EPH services relative to the elderly population in a specific location. The implicit assumptions behind the variable are twofold. First, if the dependent variable is new elderly persons' housing services, the relationship should be negative

since centres with high ratios should be less likely, in theory, to receive additional allocations. Secondly, and by way of contrast, centres with low service ratios should be more likely to receive new units. When the dependent variable is cumulative EPH units, the relationship would be neutral.

(v) New Elderly Persons' Housing Units (NEPH7273-NEPH7677-NEPH8485)

These are dependent variables used in three of the seven equations discussed below, and include newly constructed, provincially-allocated elderly, public non-profit, and Rural and Native (RNH) elderly persons' projects. The variables do not include units allocated by the Federal government through CMHC.

(vi) Cumulative Elderly Persons' Housing (CUMEPH77-CUMEPH86)

These two items are used as dependent variables in two of the seven equations discussed below. The variable named "CUMEPH77" includes all provincially-allocated elderly persons' housing units produced between 1970 and 1977, while "CUMEPH86" covers all units allocated from 1970 to 1986. As with the "NEPH" series, these variables also do not include CMHC's EPH units.

(vii) Total Assisted Seniors' Housing Units (TASH77-TASH86)

These are the final two dependent variables used in the third group of sub-models. They are similar to those identified under the "CUMEPH" designation but also include the CMHC housing units; that is, those

allocated federally during the designated time frames (pre-1976 totals include some private non-profits built prior to 1970 to CMHC).

(viii) Functional Index (FI)

This variable was developed by the Regional Analysis Program (RAP) - Southern Manitoba, and provides an indicator of community service activities for settlements with 50-plus population in 1971. The implicit assumption behind the FI is that larger, more functionally-complex communities are likely to receive enhanced levels of EPH services due to the desirable attributes associated with high FI locales; namely, hospitals, fire and ambulance, police, recreation, community and retail services, and so forth.

(ix) Manufacturing Employment (MANFOR71-MANFOR81)

This variable, decomposed into two time-specific variants, is based on Census Canada 1971 and 1981 figures for manufacturing employment. The variable is a binary dummy indicating communities with more or less than ten percent manufacturing employment. The variable is a surrogate for size and functional complexity and assumes that communities with high levels of secondary industry should have well-developed service sectors and community infrastructure. As such, these communities might be expected to provide superior locations for elderly persons' housing projects.

(x) Regional Variable (REG)

This dummy variable attempts to test whether certain communities are more or less likely to receive allocations owing to their location within specific provincial planning areas. In the previous chapter, a regional analysis of EPH allocations by program line suggested that different programs have predominated in specific regions of Southern Manitoba as a result of:

- (a) the nature of the regional population bases,
- (b) the activities of various public and private non-profit groups within the areas,
- (c) the varying strength of CMHC/MHRC activities in the different areas through time.

The "REG" variable tries to illustrate the strength of these impacts during specific points in time.

(xi) Political Variable (POL)

This variable, also of the dummy kind, is related in its assumptions to the regional variable. This could be called the "pork-barrel" test, since it implies that communities may have secured provincially-allocated EPH services in excess of the level expected given "normative" criteria in consequence of their political representation prior to the allocation period. The variable reflects the political administrations during the following periods:

POL1 - NDP government of 1969-1973,

POL2 - NDP government of 1973-1977,

POL3 - Progressive Conservative government of 1977-1981,  
POL4 - NDP government of 1981-1986.

The variables are ranked according to the comparative strength of the "pork-barrel" potential; namely, zero for an opposition member (MLA), one for a government MLA, and two for a cabinet minister. The variable implies that centres represented by cabinet ministers are likely to receive enhanced EPH allocations. In contrast, those with opposition MLAs should be in a discernibly worse position than communities with government MLAs.

(xii) Distance Decay Variables (DD1 - DD2)

These are centrality measures in road distance (kilometres) from each community to:

- (a) DD1 - regional centres such as Winnipeg, Brandon, Portage la Prairie, Selkirk and Dauphin;
- (b) DD2 - "market" centres with functional indices (FI) of greater than 0.50 and populations generally in excess of 2500 persons.

The implicit assumption behind the two variables is that communities closest to level 1 centres are likely to have low allocations due to the urban shadow effect. These "bedroom" suburbs might have low populations of elderly or suffer from the overpowering attractiveness of the city for providing the required community services for the aged. Conversely, villages located near the

medium-sized market centres should benefit from the relative attractiveness of their locations and the "spillover" effect generated by a strong demand from the elderly to locate in or near these full-service towns. Those truly remote communities - which score very high on both DD1 and DD2 - should receive measurably higher levels of service than anticipated, based on other community characteristics, due to their relatively-deprived position in the urban network.

#### 6.2 Community Service Levels and Elderly Persons' Housing (EPH) Services

An initial non-parametric rank correlation analysis was applied against variables indicating community functional complexity, cumulative ratios of EPH levels to population, and ratios of EPH to all social housing (LQ). The exercise theorized that larger, more functionally-complex communities - by virtue of their high levels of community service infrastructure - should have high levels for EPH; possibly higher than would be anticipated on the basis of size alone. The availability of suitable, appropriately zoned and serviced land, the existence of well-funded/organized private and public non-profit groups, enhanced locational advantages, and the existence of public facilities such as hospitals, personal care homes, police, fire-fighting, and ambulance services, etc., should combine to create a superior environment for the placement of elderly congregate living facilities.

**6.2.1 Methodology**

Three variables were tested for degree of relationship - both directional and in terms of strength - between (a) urban functional complexity (FI) and (b) EPH service levels. Proxies for measurement were: (i) CUMR, or cumulative ratio of EPH to population and (ii) LQ, or location quotient for EPH services. The relationships were tested using Spearman's Rank and Kendall's tau correlation coefficients. The data bases were sorted and split by planning area to detect the impact of the above-mentioned regional variations in program delivery.

**6.2.2 Discussion of Results**

(a) CUMR with FI: This series of correlation coefficients illustrates the degree of relationship between the index of functional complexity and the communities' cumulative ratios of EPH per 1000 population of elderly. The overall results appear to be inconclusive.

**TABLE 6:1 RANK CORRELATION COEFFICIENTS: CUMR WITH FI**

	<u>Interlake</u>	<u>Eastman</u>	<u>Central</u>	<u>Westman</u>	<u>Parkland</u>	<u>Total Southern Manitoba</u>
Spearman	-.16	-.13	.25	-.25*	.03	-.13
Kendall	-.10	-.09	.19	-.15*	.00	-.09

\* - signif. @.10      \*\* - signif. @.05      \*\*\* - signif. @.01

The results for Southern Manitoba are generally not significant (except, arguably, for Westman). Correlation

coefficients are weak and inconclusive. The problem apparently lies in the nature of the cumulative ratio variable which factors out the measure of population size. On the one hand, many small centres with very low FIs have higher than expected CUMRs owing to the Rural and Native Housing program. On the other hand, some larger centres have very little elderly public stock due to a well-developed private market. Overall, the relationship is indeterminate.

(b) LQ with FI: This series of correlation coefficients compares functional complexity with location quotient for seniors' housing stock. Centres with high elderly persons' housing LQs tended to be small and isolated with little "other" social housing stock.

TABLE 6:2 RANK CORRELATION COEFFICIENTS: FI WITH LQ

	<u>Interlake</u>	<u>Eastman</u>	<u>Central</u>	<u>Westman</u>	<u>Parkland</u>	<u>Total Southern Manitoba</u>
Spearman	-.42**	.11	-.49**	-.66***	-.16	-.31***
Kendall	-.30**	.03	-.36**	-.45***	-.13	-.23***

\* - signif. @.10      \*\* - signif. @.05      \*\*\* - signif. @ .01

The overall relationship in Southern Manitoba is an inverse one; albeit not strong but certainly significant. Westman and Central regions have stronger negative relationships between location quotient and functional index. These areas have greater numbers of larger, more functionally-complex communities with more diversity

found in their social housing stocks: hence their lower LQs. These larger centres are also more likely to have large amounts of private non-profits (CMHC) elderly housing, which is not factored into the LQ variable.

### 6.2.3 Conclusions

Generally the results are not conclusive, although there does appear to be an overall inverse relationship, weak but significant, between functional complexity and high LQ for EPH facilities. It may well be that the CUMR and LQ variables are not specific enough to provide a greater strength of relationship or perhaps the relationship between functional complexity and seniors' housing levels is undefined. To pursue the question further, the analysis must employ models with a finer grain of measurement and attempt to account for other factors which influence the relationship between size/function of community and elderly persons' housing services.

### 6.4 Multivariate Models: The Relationship Between EPH Allocations and Community Characteristics

The results from the initial non-parametric correlation analyses suggest that the measurement employed was not "fine grained" enough to pick up the nature of the relationship involved among the variables or other factors are present which account for explanatory variables undetected in the primary analysis.

### 6.3.1 Basic Assumptions

(a) Allocations have not been made without some knowledge of the delivery environment. One would anticipate that, due to the relative advantages of larger, more functionally-complex communities, allocations would be heavily weighted in favour of centralized, high-amenity locations. However, through time larger centres build up high levels of service relative to poorer locations. The RNH program, which became proportionately more influential in the late 1970s and early 1980s, has been active strictly in towns and villages with populations of less than 2500 persons. The activity from the RNH program will add some distortions to the following models, even though larger RNH projects generally are located in more populous rural centres.

(b) Through time the delivery environment has changed. During the late 1960s and early 1970s, most locations had little or no assisted seniors' housing except for the 775 federally-allocated private non-profit units built prior to the study period under NHA Sections 15 and 15.1. During the early 1970s, the stance of the delivery agencies was largely reactive; which is to say, groups or communities with evidence of need came forward and made a case for an allocation. Need was considered ubiquitous. By the 1980s, there were large numbers of EPH in place, with most towns and larger villages having some form of congregate

housing facility for the elderly. At this stage, the stance of the delivery agencies in Manitoba became more pro-active, with areas assessed for EPH needs. Units became selectively allocated to areas of greatest perceived need.

(c) Allocation mechanisms have become more sophisticated through time. During the 1970s, the level of needs analysis was minimal since the overall level of need was almost universal. By the mid-1980s, however, decision-making processes were well developed, costly and time-consuming. Community needs have been assessed with extensive need and demand surveys, coupled with analyses of demographic growth, economic potential, levels of current household formation, and so forth. Decisions have become tied more closely to the issue of viability. The question to be asked is: will demand for the facility exist throughout the amortization period of the investment? Also, lobbying efforts by community groups, public and private non-profit organizations, their political henchmen, and hired consultants, have all added a level of "interference" into the decision-making process.

### **6.3.2 Description of the Multivariate Models**

Several multivariate regression models were run to test the nature of relationships between EPH allocations through time and various community characteristics which are assumed to have some influence on allocation

levels. As with the prior non-parametric analysis, the observations consist of 127 Southern Manitoba communities exclusive of the five major centres.

(a) Series A: The initial series of multiple regression models in the multivariate statistical analysis used allocations of the provincially-sponsored/managed elderly persons' public, public non-profit, and RNH-EPH units delivered during specified years as the dependent variables. These time-specific allotments were regressed against some of the aforementioned community characteristics found in each settlement. In particular, the series utilized three submodels.

(i) Sub-model 01 used provincial allocations during 1972 and 1973 as the dependent variables.

(ii) Sub-model 02 used provincial allocations during 1976 and 1977 as the dependent variables.

(iii) Sub-model 03 used provincial allocations during 1984 and 1985 as the dependent variables.

(b) Series B: In the second set of multiple regression models, provincially and federally-allocated housing units for the elderly delivered cumulatively up to specific points in the mid-1970s and mid-1980s were entered into regression as dependent variables to be tested against selected community characteristics observed in the Southern Manitoba centres. They were disaggregated into four submodels.

- (i) Sub-model 04 used provincially-allocated EPH units delivered up to and including 1977 as dependent variables.
- (ii) Sub-model 05 used all EPH units, federally and provincially-allocated, which were delivered up to and including 1977 as dependent variables.
- (iii) Sub-model 06 used provincially-allocated EPH delivered up to and including 1986 as dependent variables.
- (iv) Sub-model 07 used all EPH delivered up and including 1986 as dependent variables.

Table 6.3 summarizes the variables entered into the seven regression sub-models.

**TABLE 6.3** VARIABLES USED IN REGRESSION SUB-MODELS  
01 TO 07

Sub-Model	Dep. Var. Names	Total # Of Units	Years Allocated	Independent Variable Names
01	NEPH7273	747	1972 & 1973	POP71, ELPOP71, CUMEPH71, FI, TASH71, REG, DD1, DD2, CUMR71, POL1, MANFOR71
02	NEPH7677	608	1976 & 1977	POP76, ELOPO76, CUMEPH75, FI, TASH75, POL2, REG, DD1, DD2, MANFOR71, CUMR75
03	NEPH8485	356	1984 & 1985	POP81, ELPOP81, CUMEPH83, TASH83, POL4, FI, REG, DD1, DD2, MANFOR81, CUMR83
04	CUMEPH77	2141	1970-1977	POP76, ELPOP76, FI, REG, MANFOR71, DD1, DD2
05	TASH77	3483	pre-1978	POP76, ELPOP76, FI, REG, MANFOR81, DD1, DD2
06	CUMEPH86	3041	1970-1986	POP81, ELPOP81, FI, REG, MANFOR81, DD1, DD2
07	TASH86	5220	pre-1987	POP81, ELPOP81, FI, REG, DD1, DD2

**6.3.3** Results From the Multivariate Analysis: Series A Sub-Models

As noted, Series A sub-models compared or tested the relationships between provincially-allocated EPH delivered during specified two-year periods and a set of community characteristics which describe communities in terms of:

- (i) size and functional complexity,
- (ii) regional location (provincial planning areas),
- (iii) political affiliation,
- (iv) population of the elderly,
- (v) existing levels of housing services for the elderly,
- (vi) remoteness of location.

The methodology theorizes that centres receiving larger allotments of EPH units than would be anticipated on the basis of size alone, do so because of some special characteristics which make them preferred locations. This preferential treatment may be related to the political stripe of the local member of the legislative assembly (MLA), the community's remote location, its high proportion of elderly residents, or low service levels of assisted seniors' housing, and the like. It is also expected that the relationship between allocation levels and community characteristics is dynamic, in that the relative strength of effect shifts through time as the delivery environment evolves.

Sub-models 01 and 02 examined allocations prior to and during the 1973 and 1977 provincial election campaigns. It was anticipated that, if political gerrymandering was a factor in the allotment of provincially-sponsored

units, it would be most evident during the time period immediately preceding an election. The election period of 1981 was not tested due to the very low levels of project commitments during this time. By the same token, allocations in the 1986 election year were not tested owing to the changing eligibility criteria introduced at this time.

#### 6.3.3.1 Sub-Model 01

The first model of Series A regressed new provincially-allocated units, which were delivered during 1972 and 1973, against the community characteristic variables listed in Table 6.3. The allocations were all pre-RNH and, as such, there was no program instrument involved which pertained strictly to small centres. Seventy-five percent of the 747 units allocated during the two-year period were committed during 1972. Prior to this period, there were only 432 provincially-allocated seniors' units in existence within the subject areas. There were also 1296 private non-profit seniors' units scattered throughout the regions by CMHC up to 1972 and an additional 101 private non-profit units delivered during the two-year test period. Provincially-allocated units delivered during 1972 and 1973 represented 88 percent of all seniors' commitments during this time.

The results of the multiple regression analysis are

presented in Table 6.4. Concerns on the possible biases introduced by multicollinearity in the relationships among variables prompted a second run using a data set transformed by means of principal component analysis.

TABLE 6.4 Sub-Model 01 Results<sup>1</sup>

<u>Opera-</u> <u>tion</u>	<u>Dep.Var.</u>	<u>Adjusted</u> <u>R<sup>2</sup></u>	<u>Indep.Vars.</u>	<u>Partial</u> <u>Regression</u> <u>Coefficients</u>	<u>Signif. @</u>
MR	NEPH7273	.34	FI	.31	.01
			ELPOP71	.22	.01
			POP71	-.20	.05
			TASH71	-.20	.05
PCA/MR*	NEPH7273	.25	COMP 15	-.45	.01
			COMP 18	-.27	.01
			COMP 17	.21	.05

<sup>1</sup> See Table 6.13 - (chapter appendix) for summary of PC factor loadings matrices.

\* Principal Components Analysis/Multiple Regression

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As theorized, allocations related positively to measures of functional complexity and number of elderly residents, and inversely to measurable levels of existing assisted seniors' housing services. Yet population alone did not appear to be a good indicator. It is possible that many larger centres already had a considerable proportion of the existing private and public non-profit EPH projects which were committed prior to 1972. This is hinted by the negative relationship between the allocations made during 1972-1973 and the TASH71 variable which indicates total seniors'

units allocated up to and including 1971. With so many communities unserved by any form of EPH, one would expect that centres with an existing project were less likely to be allocated new units. Locational factors such as planning region, or distance from larger centres showed no significant impacts. Political influences were not evident. The overall predictive power of the model was not impressive, with almost two-thirds of variations in the data not accounted for by the procedure. Part of the reason for omitted variation could derive from non-orthogonality among the variables. A principal component analysis attempted to remove any bias of this nature in our data. The results support the original MR model, in terms of the sign and strength of the factor loadings. The overall predictive power, as indicated by the adjusted  $R^2$  statistic, was not as good as the unchanged data used in the first multiple regression sub-model. Therefore, one can infer that the model is not sufficiently specified; that even with the elimination of conceivable bias, the set of determinants remains seriously under-represented.

#### 6.3.3.2 Sub-Model 02

The second model of Series A compared the relationship between selected community characteristics and new provincially-allocated EPH units delivered during

1976 and 1977. In view of the insignificant outcomes derived in the aforementioned sub-model, the number of independent variables entered into regression is greatly reduced from the 1972-73 period. A total of 608 units were committed in 1976 and 1977, a 31.7 percent decline from the earlier test period. In addition, 99 of the 608 units were from the RNH program, a feature not seen in the earlier allocations.

TABLE 6.5 SUB-MODEL 02 RESULTS

<u>Oper- ation</u>	<u>Dep.Var.</u>	<u>Adjusted R<sup>2</sup></u>	<u>Indep.Vars.</u>	<u>Partial Regression Coefficients</u>	<u>Signif.@</u>
MR	NEPH7677	.10	FI	.19	.05
			DD1	.17	.05
PCA/MR	NEPH7677	.07	COMP 15	.23	.01
			COMP 17	-.17	.05

During 1977, the NDP government lost power to Sterling Lyon's PC party. Some of the public housing programs were severely cut back in the years 1978 to 1981, but most of the projects committed during 1977 were completed. As shown in Table 6.5 and 6.7, the political variable still showed no impact. The overall explanatory power of the sub-model was very poor, with 90 percent of the residential variance unaccounted for by community characteristics incorporated into the regression program. Functional Index showed a weak positive influence, but its impact declined from the earlier sub-model. During 1976-1977, proximity to a major centre had

a slight but significant impact. As with sub-model 01, total EPH allocated prior to the study period has a slight inverse relationship to allocations in 1976-77. However, the strength of the impact was less than observed in sub-model 01 and was only significant at the .10 level.

When the data were subjected to PCA, the explanatory power to the model slipped to a dismal seven percent of total variance. As with the earlier sub-model, loadings on the components with measurable impacts mirror the relationships noted in the initial Multiple Regression model. Component 17 also showed a strong positive loading on CUMEPH75 (refer to Table 6.13). This supports the direction of effect found in the TASH75 variable; confirming again the existence of an inverse relationship between allocations and existing service (EPH) levels.

#### 6.3.3.3 Sub-Model 03

The third model of Series A compared the relationship between selected community characteristics and new provincially-allocated EPH units committed during 1984 and 1985. This time frame was chosen because delivery was extremely low during the early 1980s due to a combination of political and economic factors. The Manitoba Progressive Conservative government

introduced a more "market" approach to housing affordability problems with the introduction of shelter allowance supplements for low-income elderly and families. During 1980 and 1981, for example, there were only 82 RNH-EPH units delivered in Southern Manitoba's rural centres by MHRC. The Conservative government's determination to curtail spending during the onset of the last recession resulted in low levels of construction activity among all social housing program lines. During the target period of 1984-85, the NDP administration committed 356 EPH units in rural areas of Southern Manitoba, a decline of 41.4 percent from the 1976-1977 test period and 52.3 percent below the initial test period of 1972-73. Of the 356 units allocated, 210 (59 percent) were RNH units specifically designated for centres of less than 2500 persons.

The calibration of the regression model, as in sub-model 02, was forthcoming with a very low level of explanatory power. The major shift in the results (see Table 6.6) from sub-model 02 was that while FI was no longer significant, population had become an identifiable direct effect. This could reflect the RNH bias, whereas population size would still influence the number of units in the project even though the FI factors were all low and fairly similar. However, the population of elderly variable elicited no significant

relationship. As with the earlier sub-model 01, the TASH (83) variable, indicating all assisted units for the elderly delivered up to and including the year prior to the allocations, showed a weak but statistically-significant inverse relationship to new allocations. This confirms the assumption that centres with high existing levels of EPH should be less likely to receive an allocation.

TABLE 6.6 SUB-MODEL 03 RESULTS

<u>Oper- ation</u>	<u>Dep.Var.</u>	<u>Adjusted R<sup>2</sup></u>	<u>Indep.Vars.</u>	<u>Partial Regression Coefficients</u>	<u>Signif.@</u>
MR	NEPH8485	.11	POP81	.25	.01
			TASH83	-.17	.05
PCA/MR	NEPH8485	.08	COMP 15	.25	.01
			COMP 16	.21	.05

When the data are recomputed using PCA, the adjusted R<sup>2</sup> declined for the equation to .08: a very low level but still significant at the .05 level according to the F statistic. The major component recorded highly positive loadings on FI and the total/elderly population variables, while the secondary component registered highly negative loadings for cumulative service ratio (CUMR83) and manufacturing labour force (Table 6:13). One might suggest, on the latter findings, that centres with sizeable amounts of manufacturing employment would already have high EPH service levels by this point in time. Since these centres would likely be

larger, and more economically dynamic than their service counterparts, they should also have fairly well developed private rental markets. These conditions would combine to lessen the likelihood of such centres receiving new EPH units during the test period. In addition, the predominance of the RNH program at this point, would lower the opportunity to receive allocations in larger centres not served by the program.

#### 6.3.3.4 Overview of Series A Model(s)

Table 6.7 summarizes the MR operations from the three Series A sub-models. The most notable feature is the huge amount of residual variance, particularly in sub-models 02 and 03. The normalization of the data via principal components analysis failed to enhance their predictive power. It must be assumed that other factors, not evident in Series A, were at work. As illustrated in Figure 6-1, the introduction of the RNH program and the declining proportion of units aimed at larger centres may have injected a disturbance factor which cannot be observed directly. In sub-model 01, assumptions on allocations in relation to community functional complexity and elderly population were "somewhat" confirmed, as was the relationship of allocations to existing service levels. However, in successive sub-models the FI variable faded as an explanatory factor. The overall performance of

these sub-models was disappointing, particularly with regard to political and locational indicators.

TABLE 6.7 SUMMARY OF SERIES A MODEL(S): MR (ONLY)

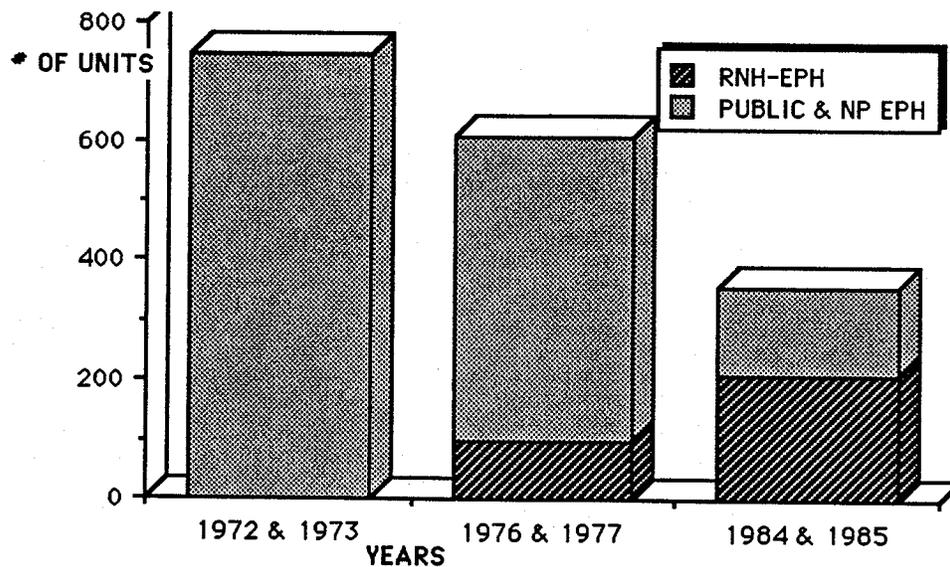
SERIES A	SUB 01	SUB 02	SUB 03
Dependent Vars	NEPH7273	NEPH7677	NEPH8485
R <sup>2</sup> (adjusted)	.33	.10	.11
F Statistic	6.8**	2.2*	2.5*
<u>PARTIAL REGRESSION COEFFICIENTS</u>			
POP81/76/81	-.20*	.03	.25**
ELPOP71/76/81	.22**	.00	-.10
CUMEPH71/75/83	-.10	-.05	.15
TASH71/75/83	-.20*	-.14	-.21*
FI	.31**	.19*	.04
MANFOR71/81	.08	-.06	-.12
REG	-.10	.04	-.11
DD1	-.09	.17*	-.06
DD2	.04	-.12	-.07
CUMR71/75/83	.11	.02	-.12
POL1/2/4	-.07	.10	.03
Observations entered into MR #	747	608	356

signif. @ \*\* .01 \*.05

In the subsequent Series B model(s), allocations were measured in a cumulative form to achieve a higher volume of observations through time. As evinced in Figure 6-2, the magnitude of the cases constituting the dependent variables increased markedly in comparison

with Series A models: a phenomenon of some importance in bolstering their sampling properties. Some items, such as the political variables, had to be discarded since they were no longer conceptually valid. Other variables were no longer applicable (ie: cumulative ratio measures) since they were incorporated into the dependent variables. As with Series A sub-models, concerns regarding the possibility of multicollinearity among the variables are addressed with the transformation of the data via principal components analysis. Series B covers two time frames; namely, the mid-1970s and the mid-1980s, and considers two types of cumulative allocations: provincial and total.

FIGURE 6 - 1 PROVINCIALY ALLOCATED EPH UNITS



#### 6.3.4 Series B Sub-Models

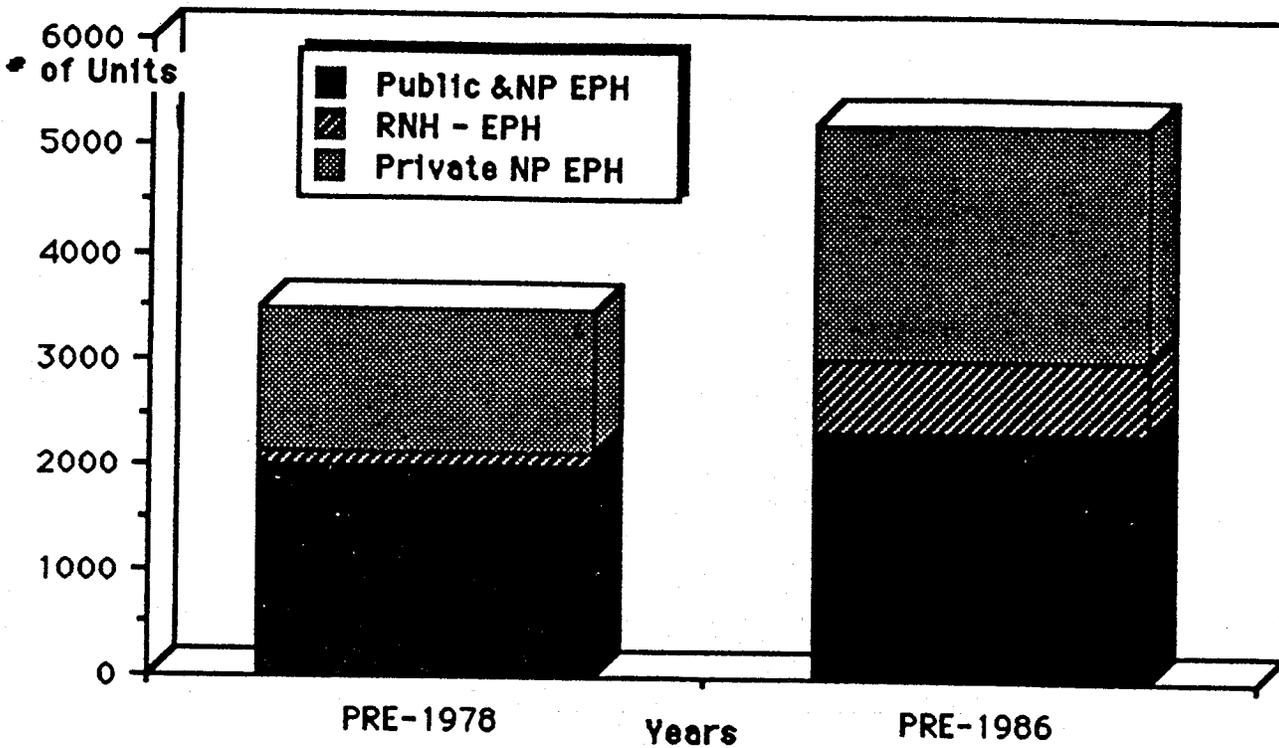
The first two Series B sub-models (04 & 05) compared the relationships between specific community characteristics and government-assisted seniors' housing units allocated cumulatively up to and including the year 1977. As noted in Table 6.3, the total number of independent variables entered into regression was enhanced substantially by this change in methodology.

It is important to consider, when comparing the results of sub-models 04 and 05 with the 1980s models 06 and 07, that prior to 1977 there was very little RNH activity in rural Manitoba (except for 1976). As a result, the slant of delivery was somewhat different from that occurring during the late 1970s and early 1980s. For example, of the 2141 provincially-allocated units examined in sub-model 04, only 116 (5.4 percent) were RNH elderly units. In comparison, of the 3041 provincially-allocated units discussed in sub-model 06, 695 (22.9 percent) were RNH units. Of the 900 provincially-allocated seniors' units delivered between 1978 and 1986, 579 (64.3 percent) were RNH.

##### 6.3.4.1 Sub-Model 04

The use of the cumulative dependent variables, with the increased numbers of observations involved, significantly enhanced the explanatory power of the

FIGURE 6-2 TOTAL EPH: PROVINCIALY AND FEDERALLY  
ALLOCATED



first Series B sub-model, in comparison with the earlier Series A sub-models. The adjusted  $R^2$  for the sub-model 04 was .46, with an F statistic implying that the equation was significant at the .01 level. The FI variable attained the strength of impact as originally seen in sub-model 01 (note Table 6.4).

TABLE 6.8 SUB-MODELS 04 RESULTS

<u>Oper- ation</u>	<u>Dep.Var.</u>	<u>Adjusted R<sup>2</sup></u>	<u>Indep.Vars.</u>	<u>Partial Regression Coefficients</u>	<u>Signifi.@</u>
MR	CUMEPH77	.46	FI	.35	.01
			POP76	-.22	.01
			ELPOP76	.18	.05
PCA/MR	CUMEPH77	.40	COMP 9	.61	.01
			COMP 11	.34	.01

As elicited in the equation (01) for 1972 and 1973, but not in the sub-model (02) referring to 1976 and 1977, elderly population maintained both a positive and statistically significant impact, whereas the total population variable's relationship was negative. One might theorize that, in this case, the existence of EPH services varied directly with higher populations of elderly. In fact, the relationship between the two variables was .63 in the simple correlation coefficient matrix; confirming enough of this association.

The regression model following principal components analysis transformation experienced a slight loss in adjusted R<sup>2</sup>. The number 11 component, significant at the .01 level, had a moderately-positive loading on DD1. This corresponds to the initial multiple regression's positive but weak partial regression coefficient germane to variable DD1. Notably, however, the impact becomes more significant in the final (07)

sub-model.

6.3.4.2 Sub-Model 05

Sub-model 05, with its larger number of total EPH units entered into regression, achieved a substantially higher adjusted  $R^2$  than sub-model 04. (Table 6:8) It appears that the 62.7 percent increase in the number of housing units (total observations applying to the dependent variable) incident to sub-model 05 helped to provide a 70 percent increase in the  $R^2$ . Sub-model 05 examined the relationship between community variables and all EPH units built up to and including 1977 in the study areas. Surprisingly, the results of the multiple regression analysis showed that the functional index (FI) was the only variable to produce a significant partial regression coefficient. None of the others were significant.

The PCA-based multiple regression model again lost only a small amount of adjusted  $R^2$ . Evident on its major component was population with a strong positive loading.

TABLE 6.9 SUB-MODEL 05 RESULTS

<u>Operation</u>	<u>Dep.Var.</u>	<u>Adjusted <math>R^2</math></u>	<u>Indep.Vars.</u>	<u>Partial Regression Coefficients</u>	<u>Signific.@</u>
MR	TASH77	.78	FI	.38	.01
PCA/MR	TASH77	.74	COMP 8	.86	.01
			COMP 10	.23	.01

Possibly the poor showing of POP76 in the original Multiple Regression sub-model 05 was distorted by collinearity with FI. Their relationship, as measured by the simple correlation coefficient matrix, was, at  $r = .91$ , very strong; a finding which would substantiate such suspicions.

#### 6.3.4.3 Sub-Model 06

Sub-model 06 followed similar lines of inquiry as maintained in sub-model 04; namely, the analysis of provincially-allocated EPH units. Its explanatory power was 13 percent greater than sub-model 04 with the entry of 42 percent more observations into the dependent variable. Similarly, its adjusted  $R^2$  value was 32 percent lower than the explanatory power of sub-model 05, with 13 percent fewer observations embodied in "Y" (Table 6.3). As in the sub-models 04 and 05, FI was the dominant independent variable in terms of significance of partial regression coefficients. Also, as found in sub-model 04, population had a negative impact on cumulative allocation. This could be reflecting the RNH disturbance factor or some distortion due to lack of independence among variables. Elderly population, as in sub-model 04, showed a positive and significant impact.

**TABLE 6.10 SUB-MODEL 06 RESULTS**

<u>Operation</u>	<u>Dep.Var.</u>	<u>Adjusted R<sup>2</sup></u>	<u>Indep.Vars.</u>	<u>Partial Regression Coefficients</u>	<u>Signific.@</u>
MR	CUMEPH86	.53	FI	.35	.01
			POP81	-.15	.05
			ELPOP81	.15	.05
PCA/MR	CUMEPH86	.47	COMP 8	.65	.01
			COMP 10	.41	.01

The multiple regression run on PCA-transformed data showed a slight decline in adjusted R<sup>2</sup>. Again, its major component loaded highly positive on both FI and population.

**6.3.4.4 Sub-Model 07**

The explanatory power of sub-model 07 exceeded all others, although its improvement over the earlier equation 05 - which also compared community characteristics with total allocations, federal and provincial - was minimal considering the large increase in variables entered into regression (see Table 6.3). What had changed substantially was the larger number of variables which displayed significant regression coefficients.

TABLE 6.11 SUB-MODEL 07 RESULTS

<u>Oper- ation</u>	<u>Dep.Var.</u>	<u>Adjusted R<sup>2</sup></u>	<u>Indep.Vars.</u>	<u>Partial Regression Coefficients</u>	<u>Signific.@</u>
MR	TASH86	.79	DD2	-.27	.01
			POP81	.27	.01
			FI	.24	.01
			DD1	.39	.01
			REG	.22	.01
			MANFOR81	-.15	.05
PCA/MR	TASH86	.76	COMP 9	.87	.01
			COMP 10	-.30	.01
			COMP 11	.27	.01

The Regional variable, for example, appeared for the first time as a significant determinant. However, these allocations included CMHC-federally delivered projects which, in theory, would have little political need to follow provincially-defined planning regions. As previously identified in Chapter 5, the southerly planning regions, with their greater predominance of medium-sized communities, have received a greater proportion of the larger non-profit seniors' housing projects. The areas of Parkland and Interlake, in contrast, have received a larger proportion of the small RNH-EPH projects; aimed more at the smaller, remote communities. The final equation, with its large number of total observations, appeared to be able to detect some of these allocation decisions through the Regional variable.

Explaining the sudden importance of the distance-decay

variables also presents problems. Prior to sub-model 07, these two variables rarely showed any significant impacts, except for DD1 in equation 02. In surveying the Series A and B summary tables, it is generally apparent that the DD2 variables were largely inversely related to allocations while the DD1 variables were, on the whole, positively related. The results of sub-model 07 suggest that communities with the greatest distances from major centres (DD1) were likely to receive housing units, in number, roughly in direct proportion to this distance. This outcome may represent the RNH factor, where remote centres receive projects beyond what they would likely receive in more populated areas. When the analysis moved to the next level of community size (DD2), which are larger in number and more geographically dispersed, the relationship breaks down and reverses itself (ie: in the final sub-model); ostensibly implying that nearby centres are major beneficiaries. This seemingly contradictory finding could simply reflect the greater number - and wider dispersal - of the secondary centres; communities which have limited impact as growth generators. The first-order centres are all dominant communities within the region. The size/distance/EPH allocation relationship, at least in the final equation, shows a strong positive regression coefficient. On the other hand, the second-level centres, are

more randomly dispersed, many within close distance of one another and within the shadow of level-one centres. This spatial difference interrupts the positive relationship found in the DD1 example.

**TABLE 6.12 SUMMARY TABLE SERIES B SUB-MODELS**

Series A	Sub 04	Sub 05	Sub 06	Sub 07
Dependent Vars	CUMEPH77	TASH77	CUMEPH86	TASH 86
R <sup>2</sup> (Adjusted)	.46	.78	.53	.79
F statistic	16.4**	74.4**	24.2**	67.9**
<b>(Partial Regression Coefficients)</b>				
POP76/81	-.22**	.10	-.15*	.27**
ELPOP76/81	.18*	.10	.15*	.06
FI	.35**	.38**	.35**	.24**
MANFOR71/81	-.04	.08	-.11	-.15*
REG	-.10	-.12	-.14	-.22**
DD1	.10	.03	-.02	.39
DD2	-.13	-.01	-.10	-.27**
Number of observations (dep vars) entered into MR	2141	3483	3041	5220

\*\* signif. @ .01

\* signif. @ .05

**6.3.4.5 Summary of Series B Sub-Models**

Adding the much larger number of observations to the dependent variables in the second series of regression models definitely enhanced their predictive power over the Series A equations. The changes between the mid-1970s and mid-1980s were less evident in the case of the total allocations (sub-models 05

and 07) and in terms of increased  $R^2$  (Table 6.12). While the number of significant determinants was enhanced, the overall predictive capacity of equations 05 and 07 was not very different. In contrast, the decade difference showed a slight increase in predictive power for the provincially-allocated EPH units.

As in the Series A sub-models, the functional index (FI) proved to be the most robust and reliable regressor. Indeed, only in one model out of seven did it fail to provide a significant partial regression coefficient. The influence of population size shifted from one equation to the next, although the principal components' dimensions usually had the variable loading at similar strength and direction as FI on the dominant component. Perhaps the lack of independence between the population variables and FI distorted the regression models unadjusted by PCA and, therefore, the use of PCA as a control yardstick, vindicating the validity of FI, was a necessary alternative in each of the requisite sub-models.

#### 6.4 Conclusion

It appears that allocations of EPH are somewhat related to community characteristics such as size, central place function, and location. Unfortunately, the data entered into the analysis were not specific

enough to pick up the full nature of the forces which influence such decisions. An additional problem was the introduction of RNH units in small centres. The program's (RNH) impact on allocations in general distorted the relationships which might have been more pronounced if just public or non-profit housing projects were considered.

Political interference in the planning and allocation processes was not apparent but the proxy utilized may have been too crude to detect such evidence. The fact that the indicator employed failed to unveil any "pork-barrel" factor, does not conclusively state that political considerations have never influenced the placement of government-subsidized housing for the elderly. To fully explain the variances between the size of projects delivered and the nature of the recipient communities, in any given year, an analysis would have to be made on a case-by-case basis, so as to detect the salient arguments made for any particular allocation. For example, in year "X" Manitoba Housing or CMHC might have 200 units budgeted for a particular program line. Based on current planning criteria, these 200 units would be broken down into blocks to be delivered into particular planning areas or regions. Specific communities

may be targeted owing to:

- (i) identified need based on a recent evaluation by planners,
- (ii) an evident lack of EPH service in the entire district,
- (iii) a strong lobby from local service/community groups,
- (iv) political pressure from the local MLA or MP who may be well-connected to the housing minister,
- (v) a surplus of budgeted units which must be consumed, and this particular location has a suitable site, properly zoned and serviced, with community approval for the project.

Communities are often queued for services. They might receive allocations if not this year, then the next. But when the following year arrives, the budget may be cut and the town's waiting might be extended for an additional one or two years.

The delivery of a seniors' housing project, therefore, is a very circumstantial event. One might be able to set out a series of guidelines which address the criteria by which allocations should be made, that is, advocate "normative" rules. But, as hinted by the empirical models, when such criteria are lined

up against the allocative history observed in a planning district or province, the background noise in the planning and delivery process creates disorder and masks any deliberation by government agencies which might otherwise be evident.

**TABLE 6.13** APPENDIX: SUMMARY OF FACTOR LOADING  
MATRICES FOR PRINCIPAL COMPONENT ANALYSES\*  
MULTIPLE REGRESSION MODELS

Submodel	Component	Factor Loadings	Variable
01	15	-.99	POP71
		-.95	ELPOP71
		-.69	TASH71
		-.92	FI
		-.82	REG
	18	.81	POP71
		-.85	CUMEPH71
		-.77	MANFOR71
	17	.84	ELPOP71
		.78	REG
		-.91	CUMR71
		-.62	CUMEPH71
02	15	.99	POP76
		.97	ELPOP76
		.91	FI
	17	.80	CUMEPH75
		-.98	DD1
03	15	.99	POP81
		.96	ELPOP81
	16	-.98	CUMR83
		-.63	MANFOR81
		.63	ELPOP81
04	09	.99	POP76
		.97	ELPOP76
		.91	FI
		.78	REG
	11	-.82	POP76

\* non-related PC analysis

TABLE 6.13 Continued

Submodel	Component	Factor Loadings	Variable
05	08	.99	POP76
		.97	ELPOP76
		.91	FI
	10	-.82	POP76
		.60	DD1
06	08	.99	POP81
		.96	ELPOP81
		.88	FI
	10	.68	DD1
07	09	.99	POP81
		.96	ELPOP81
		.88	FI
	10	-.98	DD1
		.87	REG
	11	.68	DD1

## CONCLUSION

This thesis has examined the institutional and political processes lurking behind the allocation of government-assisted seniors' housing accommodations in rural Manitoba communities during the 1970s and early-to-mid-1980s. The study used a geographical perspective to analyse the variations in the areal distribution of this important social benefit.

A sample of rural communities was scrutinized, via a series of statistical models, to discern the functional relationships between elderly persons' housing (EPH) allocations and other community characteristics. An initial non-parametric rank-correlation analysis was applied against variables indicating community functional complexity and levels of elderly/social housing services. Generally, this methodology was not specific enough to provide a greater level of indication or the relationships were undefined. A second set of more specific analyses, involving a series of multiple regression models, compared EPH allocations with various community characteristics; both at various time frames and in aggregate. The first series of regression models looked at allocations during three specific time segments: the early 1970s, the mid-1970s, and the mid-1980s. The models found a recognizable relationship between measures of functional

complexity and EPH allocations, suggesting that larger communities, with higher levels of social/physical amenities, receive EPH allocations in a higher proportion than would be expected on the basis of size alone. The strength of this relationship appears to fade with time but it is questionable as to whether the effect was due to changes in the nature of the relationships within the data or the declining sample sizes and their impacts on the regression mechanics. The second series of regression models, which examined a larger sample of cumulative allocations, produced higher levels of  $R^2$ ; finding a stronger, more significant, relationship between service levels and community characteristics.

Overall, allocations of EPH were found to be "somewhat" related to community traits such as size, central-place function, and location but the data entered into regression were not specific enough to pick up the full nature of the forces which influence such decisions. Political interference was not detected, although the method of measurement may have not been refined enough to expose such effects. In general, deliveries of EPH projects in Southern Manitoba, over the past 15-to-20 years, appear to have been rather circumstantial events. One could create a series of guidelines by which specific proposals

should be assessed but when these are used as a yardstick to examine the allocative history of various social housing programs for the elderly in aggregate, the background "noise" in the planning and delivery processes obscures much of the deliberation which has gone into the process.

This research gave cursory attention to assessing the minimum project or community sizes established for the mitigation of risk in underwriting/producing EPH services in rural centres. In addition, it pondered the implications of such policies for small centres beyond strictly housing considerations. Long-term demand for and the viability of EPH projects in small towns and remote locations requires more analysis since the commitment of projects with 35-to-50 year amortization periods in these locations constantly faces the risk of underutilization in the near future - should these places fail to prosper as communities. Many small Manitoba communities are suffering from demographic truncation and its associated problems of reduction in economic opportunities and depressed community quality of life. Many elderly are migrating to these centres to retire in an environment conducive to the peace and tranquility of country life. Their basic problem is that the rural housing stock is dominated by single-family structures.

Private investment in apartment dwellings in these locations is generally unattractive due to the low levels of return vis-a-vis larger settings. Long-term viability of multiple-unit housing projects is always in doubt since many rural centres suffer from an eroded tax base and a frequently low-quality physical/service infrastructure. Often, the local water and sewer systems require major upgrading to accommodate a large apartment structure. The decision on where the cut-off point is in the allocation of these benefits will ultimately be a political one.

Resource accessibility and shelter have been identified as two of the highest of unmet needs among Manitoba's rural elderly. Vigorous construction activities over the past two decades, funded by both levels of government, have attempted to enhance the quality and availability of housing in rural areas. At present, it is very difficult to discern what proportion of a localized elderly population would be best served by EPH, other forms of housing such as co-op, non-profit, or assisted private rentals, income supports or increased social services. Allocation decisions for EPH have generally been based on the determination that a substantial number of elderly persons in a specific area are inadequately housed. Evidence obtained on the decisions made in Manitoba by CMHC

and MHRC indicate that allocations were largely based on past experience and inductions arrived at through detailed need and demand studies. Poor quality and unreliable data, and political armtwisting at the ministerial level, have undoubtedly led to some neglected sub-groups, and inappropriate/inefficient deliveries. The large number of actors involved in the delivery process has created room for a great deal of poor decision-making. However, the entrepreneurial sector has yet to fill the demand for apartments in rural centres; leaving the responsibility to public and third sector housing organizations.

Manitoba's allocative strategies have been based - we assume - on equity considerations as outlined in the Stay Option Policy of the early 1970s. The rationale has been that services such as EPH would be provided in areas recognized as deserving a more equitable spread of activities which would otherwise gravitate to larger centres where economic rewards are greater. The allocation process has gone through considerable refinement in the past 15-to-20 years and it is of questionable value to compare decisions made in the early 1970s with those made in the mid-1980s. As the level of total province-wide EPH services has increased during the 1980s, correspondingly, there has been a growing temptation to consider more

marginal locations merely on the basis of an absence of service. This has increased the risk regarding the viability of isolated locations and whether projects will be fully utilized throughout their economic lifespan.

Decision-making on EPH location requires a form of threshold analysis which can indicate viability in terms of the population required within a specific market to support additional services. Demand will ultimately depend on the propensity of the elderly to maintain (existing) or form new private households. This involves certain behavioural issues which are notoriously difficult to quantify. There are currently no rules-of-thumb to help estimate what proportion of an elderly population requires assistance with housing. Overall percentages will not indicate the best program response. Limited levels of funding mean that non-profit/public EPH is a realistic option for only a small proportion of all seniors.

While not a random process, the allocative mechanism is influenced by a large number of extraneous variables, both observable and unseen. Many of the indicators of need are relative concepts, coloured by local/regional market conditions and the subjective experience of both the inhabitants and the market analyst.

The number of disturbance factors in the equation hamper the development of any hard-and-fast rules on the allocation process. While there are a number of optional variables to be included in a model of housing needs for the elderly, the model itself has yet to be developed. Such a model will require refined measures in terms of rationally-evolved, concrete numbers of units required; based on sound data, analysis and methodology.

There are currently no clear guidelines for dealing with housing allocations in marginal areas. No policy exists which can firmly decide which communities should receive government investments to ensure or enhance their survivability. Such decisions cannot be made in a political vacuum, but must reflect public and political acceptability. There is reason to believe that political considerations have led to some pre-mature unit allocations and misappropriated housing funds in Manitoba. It is the position of this thesis that, in terms of operational efficiency, social housing allocations should be concentrated in larger centres which can offer a full range of community and support services required. However, on the grounds of welfare benefits and perceived need, and for political necessity, some EPH will be located in less than optional locations.

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LIST OF COMMUNITIES STUDIED

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|-------------------|--------------------|
| 1. Alonsa         | 35. Foxwarren      |
| 2. Altona         | 36. Fraserwood     |
| 3. Angusville     | 37. Garson         |
| 4. Arborg         | 38. Gilbert Plains |
| 5. Ashern         | 39. Gimli          |
| 6. Austin         | 40. Glenboro       |
| 7. Balmoral       | 41. Glenella       |
| 8. Beausejour     | 42. Goodlands      |
| 9. Belmont        | 43. Grand Marais   |
| 10. Benito        | 44. Grandview      |
| 11. Berens River  | 45. Gretna         |
| 12. Binscarth     | 46. Grunthal       |
| 13. Birch River   | 47. Hadashville    |
| 14. Birtle        | 48. Hodgson        |
| 15. Blumenort     | 49. Ile Des Chenes |
| 16. Boissevain    | 50. Inglis         |
| 17. Bowsman       | 51. Inwood         |
| 18. Brookdale     | 52. Kelwood        |
| 19. Camperville   | 53. Kenton         |
| 20. Carberry      | 54. Killarney      |
| 21. Carman        | 55. Komarno        |
| 22. Cartwright    | 56. Lac du Bonnet  |
| 23. Crane River   | 57. Langruth       |
| 24. Deloraine     | 58. La Salle       |
| 25. Dominion City | 59. Laurier        |
| 26. Duck Bay      | 60. Letellier      |
| 27. Eddystone     | 61. Lorette        |
| 28. Elkhorn       | 62. Lundar         |
| 29. Elphinstone   | 63. MacGregor      |
| 30. Emerson       | 64. McAuley        |
| 31. Erickson      | 65. McCreary       |
| 32. Eriksdale     | 66. Middlebro      |
| 33. Ethelbert     | 67. Minitonas      |
| 34. Fisher River  | 68. Minnedosa      |

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|---------------------------|-----------------------|
| 69. Moosehorn             | 104. Ste. Rose du Lac |
| 70. Morden                | 105. Sandy Lake       |
| 71. Morris                | 106. Sifton           |
| 72. Neepawa               | 107. Souris           |
| 73. Niverville            | 108. South Junction   |
| 74. Notre Dame de Lourdes | 109. Sprague          |
| 75. Oakbank               | 110. Steinbach        |
| 76. Oakburn               | 111. Stonewall        |
| 77. Oak Lake              | 112. Stony Mountain   |
| 78. Oak Point             | 113. Strathclair      |
| 79. Oakville              | 114. Swan River       |
| 80. Ochre River           | 115. Teulon           |
| 81. Onanole               | 116. Treherne         |
| 82. Pine River            | 117. Tyndal           |
| 83. Piney                 | 118. Vasar            |
| 84. Plum Coulee           | 119. Victoria Beach   |
| 85. Poplar River          | 120. Virden           |
| 86. Prawda                | 121. Vita             |
| 87. Rapid City            | 122. Waskada          |
| 88. Richer                | 123. Waterhen         |
| 89. Rivers                | 124. Whitemouth       |
| 90. Riverton              | 125. Winnipeg Beach   |
| 91. Roblin                | 126. Winnipegosis     |
| 92. Rorketon              | 127. Woodridge        |
| 93. Rossburn              |                       |
| 94. Russell               |                       |
| 95. St. Adolphe           |                       |
| 96. St. Claude            |                       |
| 97. St. Eustache          |                       |
| 98. St. George            |                       |
| 99. St. Laurent           |                       |
| 100. St. Lazare           |                       |
| 101. St. Leon             |                       |
| 102. St. Martin           |                       |
| 103. Ste. Agathe          |                       |