

A PLANNING ANALYSIS FOR SENIOR CITIZENS
HOUSING IN THE URBAN ENVIRONMENT

A Thesis
Presented to
The Faculty of Graduate Studies
University of Manitoba

In Partial Fulfillment
of the Requirements for the Degree
Master of City Planning

by
Russell F. Kirby

April 1970



ABSTRACT

KIRBY, Russell F.

"A Planning Analysis for Senior Citizens Housing in the Urban Environment"

The purpose of the study is twofold. In the first instance it investigates some of the aspects and processes of aging which affect the housing circumstances of the elderly and as such require consideration in the planning of housing for them as well as some of the problems which have been created by the modern urban environment. Secondly, the study examines the issue of housing and its related aspects in the River-Osborne area of Metropolitan Winnipeg to determine whether the provision of low income housing as it concerns the elderly in the area is a legitimate area of concern.

The provision of suitable housing for the elderly requires that special consideration be given to such aspects as location and the psychological and social needs of the aged while at the same time the private market is unable to respond to these requirements. The study examines the problem, reviews some of the alternatives available to improve their plight and recommends a number of long-range and short-term solutions.

ACKNOWLEDGEMENTS

I wish to express my sincere thanks to the following persons and organizations who gave so freely of their time and advice in assisting me in the various stages of this thesis.

Professor H. Tanimura; The Reverend E. T. Sale; Professor P. Wooley; Dr. L. Eide; Central Mortgage and Housing Corporation; City of Winnipeg Housing and Urban Renewal, The Community Welfare Planning Council; Metropolitan Planning Commission of Greater Winnipeg and the Age & Opportunity Bureau. A special word of thanks is also extended to my wife, Pat, who suffered through the typing of the various drafts which culminated in this final product.

TABLE OF CONTENTS

		Page
	LIST OF TABLES	vii
	LIST OF FIGURES	viii
Chapter		
I	INTRODUCTION	1
	Statement of the Problem	1
	Purpose and Scope of the Study	6
	RELEVANT CONCEPTS	8
	Rationale of Planning Involvement	8
	Importance of the Environment to the Elderly	10
	Heterogeneity of the Aged	12
II	CHARACTERISTICS, PROBLEMS AND NEEDS OF THE ELDERLY	14
	Economic Status of the Elderly	17
	Social and Psychological Characteristics and Housing Needs	20
	Physical Changes in the Elderly	30
	The Function of Housing for the Elderly	32
III	COMMUNITY PLANNING AND THE AGED IN CITIES	36
	Neighborhood Theory	40

Chapter		Page
	Land Use and Zoning	42
	Renewal and Redevelopment	43
IV	A PLANNING ANALYSIS FOR SENIOR CITIZENS IN THE RIVER-OSBORNE AREA OF WINNIPEG .	46
	The Area	46
	Population Characteristics of the Area . . .	51
	Economic Characteristics	56
	Public Sources of Income	57
	Housing Characteristics of the Aged	61
	Land Use and Zoning	65
	The Problem	70
	Objectives of Housing Program for the River-Osborne Area	72
	Estimate of Need for Low-Income and Elderly Persons Housing	72
V	APPROACHES TO THE PROVISION OF ADEQUATE HOUSING	76
	THE PROVISION OF ADEQUATE INCOME . . .	80
	Income Supplement	80
	Rent Certificate	87
	THE PROVISION OF LOW-INCOME HOUSING .	88
	Rent Control	88
	Housing Rehabilitation	89

Chapter	Page
Low-Rental Housing	93
Public Housing	94
The Provision of a Suitable Environment	96
 VI CONCLUSIONS AND RECOMMENDATIONS	 105
Conclusions - General	106
Recommendations	110
 APPENDICES	 113
A. Percentage Distribution of Incomes by Sex and Age in Canada, 1961	 113
B. Types of Housing for the Aged	113
C. Projection of Elderly Residents for the River-Osborne Area of 1975	 115
D. Calculation of Idealized Rent Structure For Elderly in River-Osborne Area	 116
E. Land Uses Permitted in River-Osborne Area	118
F. Calculations for Estimate of Low-Income Housing Need in River-Osborne Area	 120
TABLE F - 1 Marital Status for Persons 65 & Over, Canada and Province of Manitoba, 1961	 122
G. Federal Loan and Mortgage Insurance Programs in the National Housing Act Which May Provide Resources for Projects to House the Aged	 123

Chapter	Page
H. Criteria for Selection of Suitable Sites	126
I. Sample Questionnaire Distributed to Elderly Residents of River-Osborne Area . .	127
BIBLIOGRAPHY	128

LIST OF TABLES

Table		Page
2-1	THE PARTICIPATION RATES OF THE CANADIAN LABOUR FORCE BY AGE AND SEX	19
4-1	ELDERLY AS PER CENT OF TOTAL POPULATION FOR THE RIVER-OSBORNE AREA, CITY OF WINNIPEG AND METROPOLITAN WINNIPEG . . .	51
4-2	AGE AND SEX COMPOSITION OF THE ELDERLY POPULATION FOR THE RIVER-OSBORNE AREA, CITY OF WINNIPEG AND METROPOLITAN WINNIPEG	54
4-3	DISTRIBUTION OF INCOME BY AGE AND SEX, CANADA, 1961	56
4-4	GUARANTEED INCOME SUPPLEMENT RECIPIENTS IN RIVER-OSBORNE AREA AND METROPOLITAN WINNIPEG	59
4-5	HOUSING CHARACTERISTICS IN THE RIVER- OSBORNE AREA, CITY OF WINNIPEG AND METROPOLITAN WINNIPEG	61
4-6	ESTIMATE OF LOW-INCOME HOUSING NEED FOR THE RIVER-OSBORNE AREA	74

LIST OF FIGURES

Figure		Page
1-1	AGED 65 AND OVER AS PER CENT OF THE TOTAL POPULATION	3
1-2	INCREASING AGE OF THE AGED POPULATION	3
3-1	PROPORTIONATE DISTRIBUTION OF ELDERLY IN METROPOLITAN WINNIPEG	37
4-1	REGIONAL LOCATION OF METROPOLITAN WINNIPEG	47
4-2	RIVER-OSBORNE AREA IN RELATION TO CITY OF WINNIPEG	48
4-3	EXISTING LAND USE	50
4-4	AGE-SEX PYRAMIDS AS A PERCENTAGE OF TOTAL MALES AND FEMALES	52
4-5	HISTORY OF SOCIAL SECURITY BENEFITS SINCE 1952 AND RELATIONSHIP TO CONSUMER PRICE INDEX	58
4-6	RENTS PAID IN RIVER-OSBORNE AREA BY PER CENT OF ELDERLY RESIDENTS	62
4-7	COMPARISON OF IDEAL RENT STRUCTURE VERSUS PRESENT RENT STRUCTURE OF THE ELDERLY IN THE RIVER-OSBORNE AREA	63
4-8	EXISTING ZONING	66
4-9	PROPOSED ZONING	69
5-1	TRANSPORTATION SERVICE IN THE RIVER- OSBORNE AREA	98
5-2	EXISTING FACILITIES IN RIVER-OSBORNE AREA	99

CHAPTER I

INTRODUCTION

Statement of the Problem

In the years since 1900 there has been a marked increase both in the absolute number and the proportion of the aged in Canada;¹

. . . a trend discernible in all countries which share western urban civilization. The attainment of relative old age by a large proportion of the human population is a modern invention, an aftermath of the industrial revolution. Like all new inventions, it involves accommodation on the part of society and its members.²

This increase has meant that the proportion of those persons over the age of 65 has risen from approximately five per cent in 1901 to almost

¹Sylvia Ostry and Jenny Podoluk, The Economic Status of the Aging, (Ottawa: Dominion Bureau of Statistics, 1966), p. 11.

"Any analytical division of the population according to age is bound to be largely arbitrary. The older population cannot be defined in purely biological terms: senescence is a gradual process which varies widely, in its manifestation from individual to individual. There is no sharp demarcation, at any given chronological age, which marks the transition of a human being from 'mature' to 'old'. Recognizing all this, one is still forced to choose such a dividing line for purposes of analysis. The choice is influenced far less by medical or physiological than by social, cultural and economic considerations. In societies such as our own, which stress the primacy of market values, the age of customary withdrawal from the labour market -- the age at which most men cease to be primarily engaged in economically productive activity -- is logically chosen as the boundary between maturity and old age. For this reason in Canada, as in the United States and most advanced industrial societies, the term 'old population' is usually taken to refer to that portion of the population which has reached or passed the age of 65."

eight per cent in 1961. Further, these developments in Canada over the past several decades can be expected to continue, as is indicated by the 1980 projected figures.³

As a result of this increase, the elderly now compose a proportion of the total population that cannot be ignored, not only because of their high visibility among us, but because of the character of problems their presence engenders for them and for all members of society.⁴ In addition, concern for the elderly⁵ is in accordance with the general pattern of our culture which emphasizes the obligation of the young, able-bodied and productive to protect those who are less fortunate.

The problems faced by the retired person today are largely a result of three relatively recent major developments of Western Culture. The first is progress in medicine and public health which has produced a large and ever increasing number of persons in the older age groups. The

²Philip M. Hauser and Ethel Shanas, "Trends in the Aging Population", Cawdry's Problems of Aging, (ed.) Albert I. Lansing, Third Edition (Baltimore: Williams & Wilkins, 1952), pp. 965 - 982.

³See Figure 1 - 1. By 1991 the proportion of the aged, 65 years of age and over, will have begun to decline although their absolute number will continue to increase.

⁴Ollie A. Randall, "Aging in a Modern Society", Proceedings, A Report to the Canadian Conference on Aging, (Toronto: October, 1966).

⁵In order to minimize repetition, a variety of terms are used in this report to refer to the aging population such as: the elderly, older persons, retired population, aged and senior citizens. In each case, unless the context specifically indicates differently, the reference is to people who have reached age 65.

AGED (65 YEARS & OVER) AS PERCENTAGE
OF TOTAL POPULATION

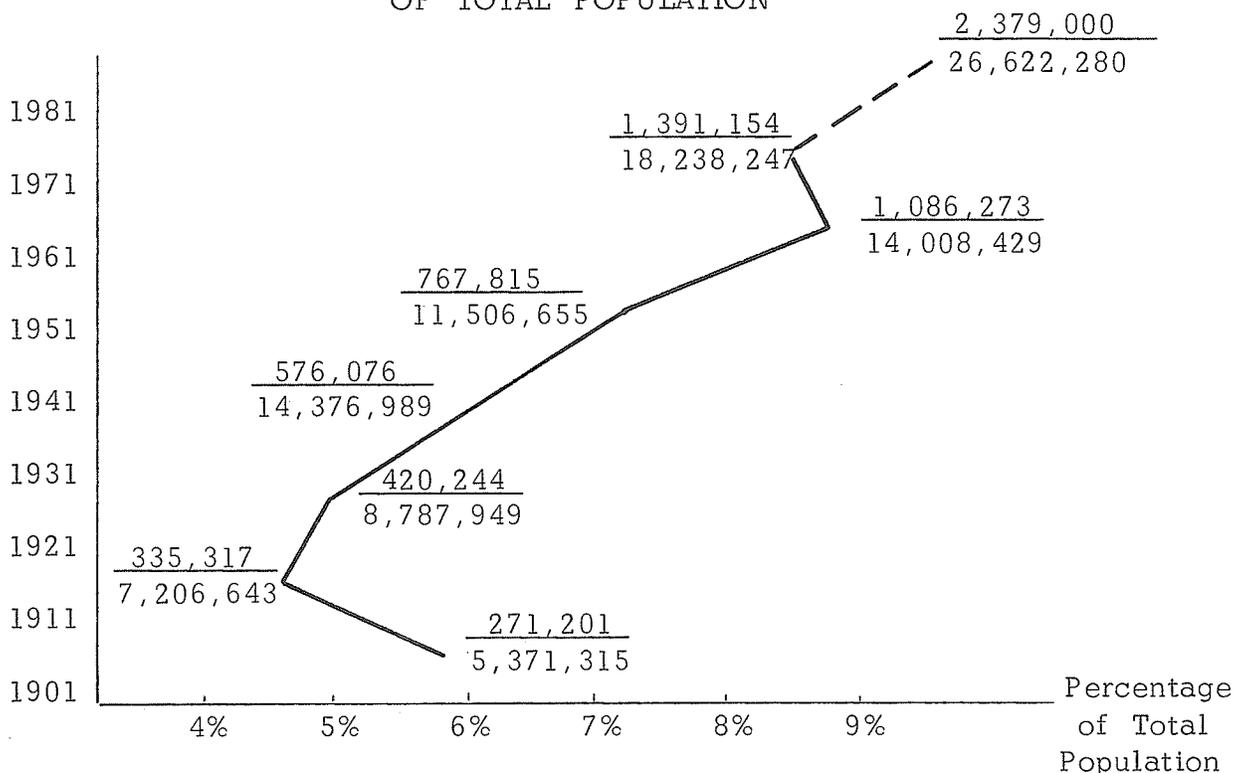


FIGURE 1 - 1

INCREASING AGE OF THE AGED POPULATION

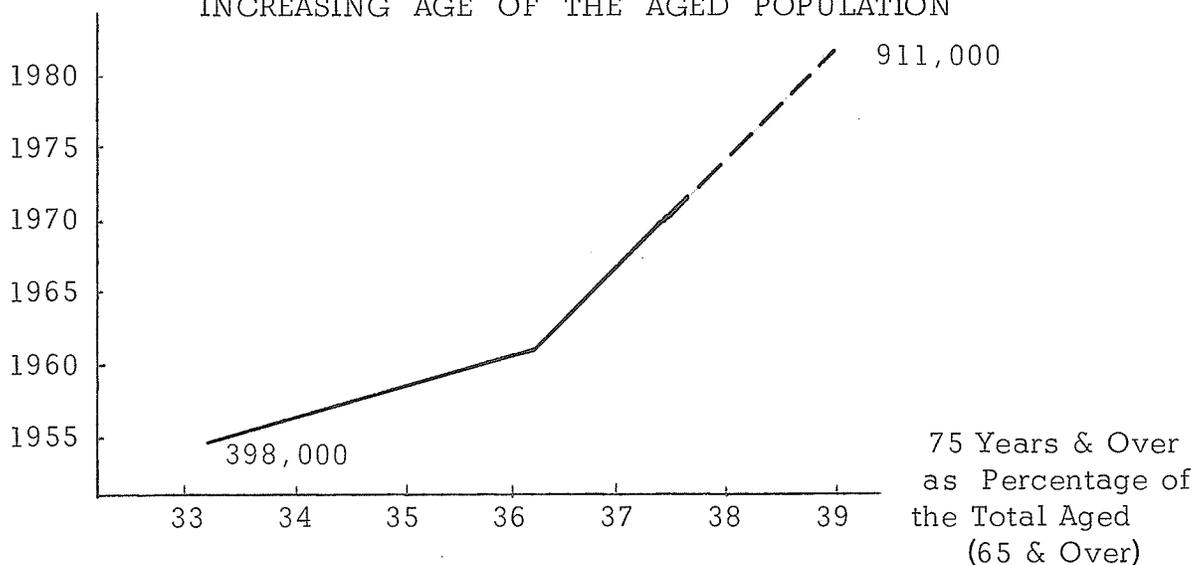


FIGURE 1 - 2

SOURCE: Good Housing for Canadians, (Amrrior, Ontario: The Ontario Association of Housing Authorities, 1964), p. 67.

second is the increased use of modern mass production techniques which has led to compulsory retirement from the labour force at an arbitrary age, and third, is the increasing percentage of the total population living in metropolitan areas. Directly or indirectly these developments have had many adverse effects on the aged such as an increase in occupational and geographical mobility which have brought about a physical separation of families and the breakdown of the three generation family.

Paramount among the problems of the aged in the urban environment, and closely related to the aforementioned features of Western Culture is the problem of housing,⁶ for while significant increases in the number and proportion of the aged have occurred, no commensurate efforts have been made to meet their increasing housing requirements.

In a sense, the housing problem experienced by many of the elderly in Canada is merely one consequence of the larger crises that characterizes Canada's current housing and urban development efforts; the problems brought about by the presence of a large unsatisfied need for housing in the face of a limited supply. In any such instance where this situation exists, it is invariably those persons with the lowest incomes who experience the greatest difficulty in acquiring suitable housing. This

⁶ For the purposes of this paper, it is necessary to make a distinction in the term 'housing'. Unless specified, housing is meant to refer to all living arrangements of the elderly, including both independent and institutional type dwellings. Specialized forms of housing will be referred to directly as homes for the aged, nursing homes, etc.

is illustrated in the following statement:

That the costs of shelter have risen so rapidly during the past thirty months is serious in itself. But the Task Force found that these cost pressures were at work in, and indeed were intensified by, a Canadian housing market suffering from a basic shortage of stock. By C. M. H. C. estimates, there are about 5,500,000 housing units in Canada to serve a market of some 5,700,000 family and non-family users. Again according to Corporation figures, at least 500,000 of those existing units are in a substandard condition.⁷

As low incomes are a characteristic extremely prevalent among the aged, it is frequently this group which experiences the greatest housing problem. This would appear to be borne out by the relatively high proportion of the aged who have been found to occupy substandard housing.

It would appear that the percentage of elderly households occupying substandard accommodation in 1961 was 6.6 per cent of all elderly households when only 5.6 per cent of all Canadian households occupied such premises. If to this is added some adjustment for the worn out rooming accommodation where the aged live in such numbers, particularly in large cities, then it is evident the elderly inhabit more than their share of the nation's worst accommodation.⁸

Probably more basic a problem however stems from society's preoccupation with youth with the result that the aged have failed to be accepted and recognized as an integral part of the population which has specialized housing needs. Only when such recognition is granted can the aged come to enjoy a proportionate share of normal housing production

⁷Report of the Task Force on Housing and Urban Development, (Ottawa: The Queen's Printer, 1969), p. 14.

⁸Good Housing for Canadians, (Amnrior, Ontario: The Ontario Association of Housing Authorities, 1964), p. 67.

which would be aimed specifically at their needs.

When the problem of housing the aged is acknowledged, it is typically seen in a narrow architectural perspective, mainly as a problem of physical design for safety, comfort and convenience while forgetting that cities are primarily social organizations and secondarily physical organizations.⁹ In addition, so much attention is frequently focused upon resolving the immediate and most serious housing needs that action is taken without an understanding of the inextricable interrelationships among the housing, health, economic and social aspects of the underlying problem.¹⁰ Building housing for old people, while quite a task, is only part of the problem of seeing that they are well housed. Any benefit to be derived from good housing comes from living in it, not from its physical existence in the community.¹¹

Purpose and Scope of the Study

The purpose of this study is twofold. In the first instance, the

⁹James E. Birren, "The Aged in Cities", The Gerontologist, IX No. 3 (Autumn, 1969), pp. 163 - 169.

¹⁰E. Everett Ashley and M. Carter McFarland, "The Need for Research Toward Meeting the Housing Needs of the Elderly", Aging Around the World, Clark Tibbitts and Wilma Donahue (eds.), (New York: Columbia University Press, 1962), pp. 303 - 326.

¹¹Frances M. Carp, "The Impact of Environment on Old People", The Gerontologist, VII, No. 2 (June, 1967), pp. 106 - 108.

intent is to examine those aspects and processes of aging which are of significance to the housing circumstances of the elderly and as such require consideration in the planning of housing for them.

Secondly, the study will examine the issue of housing and its related aspects in the River-Osborne area¹² of Metropolitan Winnipeg to determine whether the provision of low income housing, and especially as it concerns the elderly in the area, is a legitimate area of concern in which to direct the efforts and resources of the community and the Community Ecumenical Ministry.¹³ It is recognized that many interrelated factors affect the housing circumstances of the aged such as level of income, social and psychological needs and the limitations of their generally low mobility. While not all of these factors are dealt with in detail, it is nevertheless hoped that the present study may recognize the most significant of these factors and thus present an overview of their fundamental problems and needs.

¹²This particular area was chosen as it is the primary geographical area of concern for the Community Ecumenical Ministry. The location and features of the River-Osborne area will be discussed in Chapter IV.

¹³The Community Ecumenical Ministry consists of three churches in the Fort Rouge area acting as a co-ordinated body to aid in bringing about constructive change with a view that such changes will bring about more meaningful and creative lives in the urban society. As a communicator and educator the Community Ecumenical Ministry is expected to help enable individuals or churches to fulfill a Christian obligation to serve in the needs and changes of society. It is also expected that the Community Ecumenical Ministry might help individuals or groups from the community itself to communicate more effectively to the City of Winnipeg and its decision makers, the changing needs of a changing community.

In Chapters I and II of this study an attempt is made to investigate many of the most significant factors which combine to create the present housing problems presently experienced by many elderly persons in urban areas. Chapter III discusses general urban development as it has affected the aged segment of our population as well as a number of planning concepts of significance to the aged. Chapter IV provides an analysis of the housing circumstances of the elderly in the River-Osborne area of Metropolitan Winnipeg with the intention of evaluating its adequacy and within the limits of the available data, attempts to provide an estimate of need. Given the nature of the problem in the River-Osborne area, Chapter V discusses the relative merits of a number of alternatives which could be utilized to satisfy the deficiencies in the area. In Chapter VI a number of recommendations are suggested which would, in the opinion of the author, serve to alleviate the existing housing problem in the River-Osborne area.

RELEVANT CONCEPTS

Rationale of Planning Involvement

The fundamental objective of community planning is the conscious achievement of the best possible surroundings for carrying out the various activities of living of the individuals who make up the community.¹³ In view of this objective and the increasing number of aged individuals in

¹³Gerald A. P. Carrothers, Planning in Manitoba, A Study of Present Practices and Future Prospects of Community Planning in the Province of Manitoba, (Winnipeg: 1956), p. 32.

our communities, it follows that any responsible community planning effort designed to take in all sectors of society must necessarily include this group. The necessity for accounting for the needs of the aged in our planning efforts is expressed in the following statement:

If the aged were no different in character and kind from other age groups, then there would be no need to consider them as a separate group deserving special consideration in the planning context. But there is a growing body of evidence that the process of aging in which there is a gradual attrition of physiological and mental faculties as well as economic resources, has definite implications for environmental planning. It is an oversimplification to conclude that planning, as it is presently conceived and carried out, will automatically meet the needs of elderly citizens; if anything, some fresh thinking is required.¹⁴

The specialized nature of modern cities results in the separation of many social and economic functions. While the patterns of organization which emerge may be good for young persons or efficient for commerce and industry, they have not met the needs of the aged. In this respect, community planning has done little to contribute to the objectives of social work and social gerontology which seek to maintain the elderly in an active self-supporting role, nor to the objectives of community planning itself which attempts to make possible the accomplishment of activities with the most comfort and convenience.¹⁵

¹⁴American Society of Planning Officials, Planning and an Aging Population, (Chicago: American Society of Planning Officials, 1961), p. 3.

¹⁵Carrothers, op. cit., p. 33

It is in this context that we view the problems of the aged in relation to planning and recognize the need for greater attention to this segment of the community in our total planning efforts.

Importance of the Physical and Social Environment to the Elderly

As man strives to accommodate the aged, he becomes aware of the influence of the environment in two ways.

First, the physical environment determines whether the individual organisms of a population will indeed enjoy the luxury of aging or will instead die young.¹⁶ Modern science has by and large overcome many of the factors which contributed to early deaths in past eras. This fact becomes readily apparent from the steadily increasing proportion of the aged.

Second, both physical and social environmental factors determine to a great extent the characteristics of the population that does mature and age. It has become apparent that old people's dissatisfaction is a realistic reaction to unfavorable environmental circumstances and that in many instances in the past, the introduction of a good physical and social environment has demonstrated a marked improvement of life setting in a number of respects.

The influence of improved physical and social environments appeared not only in increased satisfaction of residents with their living situation but also in more favorable attitudes about themselves and toward others, in signs of improved physical and mental health, and in more active and sociable patterns of life.¹⁷

¹⁶Leroy E. Duncan, "Ecology and Aging", The Gerontologist, VIII, (Summer, 1968), pp. 80 - 83.

¹⁷Carp, loc. cit.

The physical environment of the older person assumes greater importance as he begins to suffer impaired health, cognition and personal and social adjustment, and thus becomes subject to directives from environmental objects which in earlier life he would have minimized.¹⁷ Old age or its limitations reduces the range of activities available to the individual so that his instrumental behavior may become less satisfactory in attaining appropriate goals, such as housing, proper food and social contact. This greater susceptibility of older people to environmental effects clearly points to the importance of a desirable physical environment.

In the field of health for example, there is now agreement amongst almost all geriatricians as to the close relationship between the environment and health.¹⁸ It is well known that as persons age, a number of chronic diseases are accumulated. The aged are frequently able to get along with them however until distress is encountered. Obvious deterioration of the physical and mental capacities is frequently observed in the aged approaching the retirement crisis, who more and more frequently experience the loss of close friends and family, and in general those encountering a shrinking life space.¹⁹

¹⁷M. Powell Lawton and Bonnie Simon, "The Ecology of Social Relationships in Housing for the Elderly", The Gerontologist, VIII, (Summer, 1968), pp. 108 - 115.

¹⁸Wilma Donahue (ed.), Housing the Aging, (Ann Arbor: University of Michigan Press, 1954).

¹⁹The life space of an individual is that part of the city a person occupies physically, socially and psychologically. Birren, loc. cit.

The reduced competence of the aged in dealing with the environment both physical and social, therefore has obvious significance for those involved in the planning of communities, buildings and institutions for the elderly.

Heterogeneity of the Aged

In discussing the problems and needs of the aged, there is a frequent tendency to treat them as a homogeneous group. However, the aged population is just as diverse in economic status, physical capabilities and general personality attributes as are younger generations. This basic fact of heterogeneity as it relates to housing has been well expressed in the following quotation: -

The aged are a very varied and diverse group. They have every kind of need, they have every kind of problem, they are everywhere. They also have every kind of housing problem and every kind of housing need. The problem is not one of separating the aged from the rest of us or mixing them up with the rest of us. The problem is not one of public versus private housing. It is not a matter of individual homes or apartments. All of these are important parts of the total need. There is room for and market for every one of these.²⁰

The recognition of the diversity among the aged is essential to the intelligent solution of their problems and an understanding of their impact on the community.

In many ways, the problems and needs of the aged are the same

²⁰Alexander Kira, "What Buyers Want in the House Itself", Builder's Guide to the Retirement Home Market, Section II (Tacoma, Washington: The Douglas Fir Plywood Association, 1961), p. 1.

as any other group in the community. Elderly people experience ordinary human needs such as food, shelter, emotionally significant social contacts, an occupation that will give him pride and confidence and the feeling of being a valued member of his social group. In some degree they must be met in special ways, for a child's needs, the same in kind as an adult's, must in their solution, take into account fact of childhood, and the needs of the aged must be met in ways which consider the facts of age.²¹

As an individual ages, he passes from the state of independent competence to increasing dependence on others. Beginning somewhere in mid-life, there is a tendency to change place of residence when children are grown and have left the household. There is no precise point, however when one can be said to be dealing with an aged population. The progression of changes from complete independence to very restricted dependence proceeds at individual rates.²² Recognizing that discussion of the problems and needs of the elderly must necessarily refer to the modal case, the following chapter will attempt to point out the things which become important in the process of aging which are of significance to the planning of the urban environment and particularly housing for the aged.

²¹Elizabeth Govan, The Needs of the Aged, Central Mortgage and Housing Corporation, (Ottawa: The Queen's Printer, 1951), p. 5.

²²Birren, loc. cit.

CHAPTER II

CHARACTERISTICS, PROBLEMS AND NEEDS OF THE ELDERLY

Concern for the aged and especially modern gerontology began with research on the biological processes of aging, with the objectives of extending the length of life and improving the health and vigor of the added years. During the past twenty to twenty-five years, however there has been a growing awareness and concern with the impact of longevity on the older person himself and on society as a whole. Accordingly, research on the social aspects of aging was begun which resulted in the related discipline of social gerontology.²³

One of the primary objectives of social gerontology is to promote the continued involvement and independence of the aged in the community as long as possible by finding new opportunities and social roles to replace those that are outlived as age advances. It is evident that how successful this will be will depend to a great extent on the nature of the

²³ Social gerontology is concerned with three broad areas of knowledge:

- (1) the nature and influence of societal attitudes, events and behavior on older people;
- (2) the social behavior of the individual as he grows older and of older people as an identifiable element of the population; and,
- (3) societal adaptations to the increasing numbers of aging and aged adults.

Clark Tibbitts, "Some Social Aspects of Gerontology", The Gerontologist, VIII (Summer, 1968), pp. 131 - 134.

relationships between the aged and society and especially the approach that society takes towards old age with regard to community services.

Most planning for older people has proceeded from the assumption that the later stages of life are marked by increasing withdrawal, deprivation, dependency and the need for guidance and protection -- a negative view of aging.²⁴

In recent years there has been a transformation in social attitudes regarding services for the aged.

The combined effect of science and conscience has worked what has been termed a 'geriatric revolution' in approaches to old age. Basically, the new approach emphasizes the potentialities rather than the limitations of the later years.²⁵

Among the most important aspects of society experiencing this change in approach has been the concept of housing for the aged. Past generations tended to regard housing simply as clean warm shelter. More recently, however housing for the aged has come to be regarded as an additional service designed to help maintain the aged in the mainstream of life.

For those charged with providing for the care of the aged in a modern institutional setting, this change in philosophy has meant that responsibility for the individual well-being of residents must include more than meeting the basic physical needs for food, shelter, safety

²⁴Ibid.

²⁵Social Planning Council of Metropolitan Toronto, Report of Study Committee on Homes for the Aged, Part I - Present Facilities, Programs and Needs. (Toronto; 1963), pp. 3 - 5. (Mimeographed).

and convenience.

In order to achieve the objectives of providing suitable accommodation for the aged, it is now recognized that a necessary prerequisite is a basic understanding of the needs and abilities of the aged, the general processes of aging, and the factors which influence the types of problems, the extent of problems and the possible solutions to problems facing any individual community.²⁶

In general, three groups of factors should be considered in defining the problem that exists in any particular community:

1. general factors which influence the type of relationship and degree of adaptation that the aged are able to enjoy such as role changes from work to retirement which occur in the lives of the aged; the role that relatives play in their lives; and the tendency of the aged to continue patterns of community use which they form earlier in their lives.
2. specific characteristics of communities and their populations, and
3. legal and planning concepts which have implications for the aged such as building codes, zoning by-laws and master plans.

²⁶ Marilyn Langford, Community Aspects of Housing for the Aged, Research Report No. 5 (Ithaca, New York: Center for Housing and Environmental Studies, Cornell University, 1962).

While it is beyond the scope of this study to comprehensively analyse all of the foregoing factors, the following discussion is intended to demonstrate a number of problems that are generally characteristic of aging persons, and which have special significance to their housing circumstances. In Chapter IV a more specific analysis of some of the problems peculiar to the elderly in the River-Osborne area of Fort Rouge will be discussed.

Economic Status of the Elderly

Probably the most basic problem relating to the housing circumstances of the aged is their generally poor economic position. In most communities, those suffering from the worst dimensions of the housing problem, such as the relatively high cost of standard housing, blighted structures in blighted locations, and the consequences of an imbalance in supply and demand are those social groups with the lowest income.²⁷ As the elderly frequently occupy a disproportionately large percentage in the lowest income categories, they are often the most vulnerable to the deficiencies of a housing program. In Canada, this situation is no less true. The relatively poor economic position of the elderly is demonstrated in Appendix A.

Income flows go to individuals in their capacities as workers,

²⁷R. B. Andrews, "Housing for the Elderly: Aspects of Its Central Problem", The Gerontologist, III (September, 1963), pp. 110 - 116.

investors or pensioners. As the greatest proportion of an individual's income comes from employment, it is not surprising that those over the age 65 are plagued by lower than average incomes, given the constantly declining participation rates of the labour force.²⁸

A number of factors have contributed to the decline of the older worker in the labour force such as the operation of the labour market, lack of skills needed to compete in a rapidly changing economy and the social and educational pattern of modern society which is youth-oriented and directed with an inevitable lessening of attention to the needs and potential of older workers.

Although it is generally agreed that education of the public regarding the elderly as well as retraining of the aged in later stages of life would improve the chances of continued employment if desired, these measures could not be considered a cure-all by any means since continued participation in the regular work force appeal to only between one-sixth and one-fifth of the older population, of which a majority seem to prefer to work on their own terms and to reduce the amount of time and energy devoted to it.²⁹

Further aggravating the economic problem of the elderly is the

²⁸ See Table 2 - 1, Presentation of the Canadian Department of Labour to the Senate Special Committee on Aging.

²⁹ Tibbitts, loc. cit.

TABLE 2 - 1

THE PARTICIPATION RATES OF THE CANADIAN
LABOUR FORCE* BY AGE AND SEX
ANNUAL AVERAGES, IN PERCENTAGES

	<u>1950</u>	<u>1954</u>	<u>1956</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>
	<u>MALE</u>						
14 - 19	55.9	50.2	48.1	43.0	40.5	39.6	39.0
20 - 24	93.0	92.0	91.7	91.2	90.7	89.0	88.9
25 - 34	96.9	97.3	97.6	97.9	97.6	97.6	97.6
35 - 44	98.1	97.3	97.6	97.7	97.7	97.8	97.8
45 - 54	96.0	95.6	96.0	96.4	95.8	95.6	96.0
55 - 64	86.8	85.4	86.4	86.8	86.6	86.1	86.0
65+	40.4	33.2	34.1	30.2	29.1	28.4	26.3
All Ages	84.0	82.2	82.2	80.8	80.8	79.3	78.8
	<u>FEMALE</u>						
14 - 19	33.0	33.6	33.9	32.6	32.4	31.0	29.9
20 - 24	46.4	46.6	47.1	48.1	48.8	49.7	50.0
25 - 34	24.0	24.4	25.1	27.3	28.1	28.3	29.2
35 - 44	20.5	22.1	23.8	29.4	30.1	21.0	31.7
45 - 54	18.9	21.1	24.4	30.4	32.2	33.3	34.7
55 - 64	13.2	14.0	15.9	21.2	23.2	23.8	24.7
65+	4.2	3.7	4.5	5.5	5.8	5.5	5.8
All Ages	23.2	23.7	24.9	28.0	28.8	29.1	29.6

*Labour Force - The civilian labour force is composed of that portion of the civilian non-institutional population 14 years of age and over who, during the reference week, were employed or unemployed. The participation rates are calculated on that basis.

SOURCE: Dominion Bureau of Statistics, "Labour Force Survey" publication from the Special Surveys Division.

fact that many were in the labour force in periods of difficult economic conditions making it particularly hard to make provisions for their later years through various forms of savings.³⁰

The presence of the foregoing factors have therefore created considerable financial problems for the elderly which have had a subsequent adverse effect on their housing situation. While the number of elderly in the population structure has increased, the great proportion of housing built in recent years has consisted of three bedroom houses and modern high-rise apartment buildings. Neither provides a satisfactory solution for the housing problem of the aged person with a low income. The houses are too big; both houses and apartments are too expensive.

Social and Psychological Characteristics and Housing Needs

As previously stated in this study, it is now recognized that care for the aged must be extended to provide more than sufficient food and shelter in order to maximize the life satisfaction of the aged. This point is clearly made in the following statement:

Security is an important factor in happiness at any age -- not indeed the greatest factor, but one which underlies most of the other needs. In older people these include a valid purpose in

³⁰ Earnings, whether measured in current dollars or in real terms, were much lower than those which exist in the 1960's. This would suggest that the growth of real income in Canada has been concentrated in the period since 1951, too late to have benefited most elderly persons.

life,³¹ the respect of fellow beings for their personalities, some voice in ordering their own lives and an ability to exercise the right of choice. Such other rights as privacy and the enjoyment of personal possessions (both of which are sometimes denied to old people living under institutional conditions) are included in the right of respect for personality.³²

Indeed, it has been found that the decline of morale in old age is strongly related to exclusion from activities which provide achievement, status and recognition.³³ For the elderly, however opportunities for such activities have become extremely scarce. It is a paradox of progress that while one of the fundamental aims of society has been to prolong life with the maximum of human dignity, older persons are retiring younger from a social system which assigns its highest values to reproduction and contribution to economic production.³⁴ While the greatly increased amount of leisure time brought about by earlier retirement has been welcomed by far the majority of older workers, it has

³¹A. H. Maslow in discussing human motivation has described a hierarchical organization of human needs. After food, safety, love and self-respect, is the need for self-realization. This includes what is ordinarily called the mastery motive, as well as creativity, for he is emphasizing accomplishment and achievement as well as invention. It is man's striving to express himself most completely.

Ethel Sabin Smith, The Dynamics of Aging, (New York: W. W. Norton & Company, Inc., 1956).

³²Robert H. Binstock, "What Sets the Goals of Community Planning for the Aging?", The Gerontologist, VII (March, 1967), pp. 44 - 46.

³³Charlotte Buhler, "Meaningful Living in the Mature Years", Aging and Leisure, Robert Kleemeir (ed.), (New York: Oxford University Press, 1961).

³⁴Tibbitts, loc. cit.

nevertheless created significant problems by depriving them of one of society's most fundamental and valued roles.

When society has provided a mutually supportive relationship between youth and its elders such as in the rural agrarian society of the past, where it is generally conceded that long life posed less of a problem, old age security has had its finest foundation. This is unfortunately not the case in the predominantly urban, industrialized western society, however. In a highly literate, progressive and rapidly changing society such as ours, knowledge and skills acquired in early adulthood become quickly outmoded. Because of the vast differences in the knowledge and experience of young people today and that of their elderly parents, it is difficult to achieve and sustain a common bond of interest and understanding.³⁵ Given this situation it is difficult for the young to regard the old as having the responsibility and authority they were once considered to have.

Moreover, the effect of living through a period of life which is characterized by declining health, mobility and the frequent loss of a spouse further contribute to an atrophy of social roles and a

³⁵Canadian Welfare Council, Housing and Related Services for the Aged, At Home After 65, (Ottawa: 1964).

shrinkage of primary groups.³⁶ For the aged, the result is an identity crisis as they endeavour to continue in an economic and social system which is not only youth oriented but in fact extends the norms of youth and middle age into the later years.

As the aged become 'disengaged'³⁷ and relinquish the roles considered important by themselves and the rest of society, their status and self-estimation are adversely affected. It has become apparent that to restore and maintain the aged in a position of dignity a necessary prerequisite is the creation of more socially accepted and meaningful activity to replace their former roles or alternately a changing value system more receptive to and in harmony with leisure and retirement.

As the aged attempt to readjust in the later stages of life to their diminishing life space, the role of housing assumes heightened

³⁶Irving Rosow, "Retirement Housing and Social Integration", The Gerontologist, Vol. I, No. 2 (June, 1961), pp. 85 - 91.

³⁷Within the past decade the term disengagement has become a familiar one in gerontology. Coined by Elaine Cumming and William Henry (1961), they state that:

The reduction in the number and quality of social interrelations in successive age groups of older persons, contend that with increasing age beyond maturity there is an increasing tendency for the individual to withdraw from social relationships, to conserve his energies, and to reduce his life space.

This they contend is both a social and a personal process. It is a social process in that society, its institutions and organizations, tends to disengage or to exclude the older person in order to make room for vigorous, younger people and thus to avoid its own obsolescence. On the other hand, the individual feeling the strain and difficulty in keeping up with the pace of society, tends himself to withdraw. Thus the disengagement process is a mutual one.

Robert W. Kleemeir, "Leisure and Disengagement in Retirement", The Gerontologist, IV (December, 1964), pp. 180 - 184.

importance. If the basic social needs of the aged are understood, then housing can assume the role of a catalyst for related programs and services that allow a community to create the mechanism that will permit senior citizens to assume roles during retirement that are as meaningful and full of purpose as the earlier years of earning and family rearing.³⁸ Walter Beattie has pointed out that in order to assist in the undertaking of these roles, we have to assess the aging process as it affects individuals and families.

We are concerned with the changes of aging as they interfere with or impinge upon the ability of individuals and families to be self-reliant, to make choices and to participate and contribute to the broader social life of the community. Too often we have provided a service or planned a community program for older persons as ends in themselves. For example, our concept may be the provision of safe and adequate housing for the aged individual. While good in itself, it is a static concept and fails to consider immediate short range goals as these are placed in the broader context of long-term goals. Aging is a dynamic concept predicated upon our knowledge of change brought about by the process inherent in growing old. Specific housing needs of older persons must be in the broader context of providing networks of living arrangements and services to promote alternatives of choice based upon present and predictable changing individual requirements and preferences.³⁹

Life can be lived meaningfully in a number of different ways for the older person. While some prefer passive participation, perhaps living

³⁸Marie C. McGuire, "Unique Aspects of Aging in a Metropolis: Our Senior Citizens -- Oldies but Goodies", Address given at the Annual Meeting of the Central Bureau for the Jewish Aged (New York: December, 14, 1967). Mimeographed.

³⁹Jerome Kaplan, "Appraising the Traditional Organizational Basis of Providing Gerontological Services", The Gerontologist, VII (September, 1967), pp. 220 - 223.

the role of a spectator or vicariously through the lives of other people -- others may prefer to remain engaged in some form of activity as long as possible. The degree to which the elderly are able to pursue the style of life best suited to their needs then is largely determined by the unit in which he lives and the neighborhood surrounding it. It has been found that the social needs and resulting housing requirements of the older population vary widely according to nationality, background and living habits.⁴⁰ Thus, completely planned housing arrangements must necessarily take into account the activity patterns and aspects of life which are most important to the group concerned.

Despite the fact that it is now accepted that the housing and environmental components of the aged should be designed to contribute to or reinforce the role of the aged, there has generally been a lack of agreement as to how this should be accomplished.

Gerontologists and practitioners are convinced that neighbors of different ages develop viable social relations and mutual support. They also believe that such friendship sustains older people's morale, youthfulness and independence. Therefore, they conclude residential integration of the generations should maximize the social integration of the aged.⁴¹

⁴⁰Elaine Frieden, "Social Differences and Their Consequences for Housing the Aged", Journal of the American Institute of Planners, May, 1960.

⁴¹Irving Rosow, "Local Concentrations of Aged and Intergenerational Friendships", Age with a Future, P. Hansen (ed.). Proceedings of the Sixth International Congress of Gerontology, Copenhagen, 1963. (Philadelphia: F. A. Davis Company, 1964), pp. 478 - 483.

Conversely, it is held that the worst possible attitude toward old age is to regard the aged as a segregated group, condemned to live in desolate idleness and relieved only by the presence of others in a similar plight.⁴² Not only do segregated and isolated patterns seem undemocratic and demoralizing to the proponents of this view, but presumably intensify the alienation process of the aged as well.

This position, however is contrary to social theory and in fact inconsistent with the findings of a study carried out by Dr. Irving Rosow. In his study, it was demonstrated:

The data is clear. There is a highly selective association pattern in which older people overwhelmingly have older friends. In the working class, the proportion of aged friends is 81 per cent in the Normal and 96 per cent in the Dense groups.⁴³ In the middle class, the proportion rises from 51 per cent of the Normal to 76 per cent of the Concentrated and 84 per cent of the Dense groups. In most cases, the majority of friends (over three-fourths) are old people. But even in the middle class Normal area with only about 12 per cent aged households, over half the friends are older rather than younger people. The modal class shows a sharp rise in proportion of old friends accordingly to increasing opportunity, or with the growth of the potential friendship group. They exploit the potential as it increases and age selectivity becomes inordinately high. The same is true for the working class. Thus, these data document a strong barrier between generations which propinquity does not dispel, so that people establish

⁴²Lewis Mumford, "Not Segregation But Integration", Architectural Record, May, 1956, p. 191.

⁴³Normal is the typical urban area of all age groups, with old people scattered through it almost randomly in numbers proportional to their part of the total population.

Dense groups are segregated with a disproportionate concentration of older people embedded in a larger community.

Rosow, loc. cit.

friendships selectively with age groups.⁴⁴

From these two diverse viewpoints, it is obvious that no consistent body of opinion exists, probably because of the heterogeneous characteristics and desires of the aged as well as the extreme position taken by the proponents of integration and segregation. Recently writers have expressed a modified viewpoint, stressing individual differences in the degree of segregation which is desirable and making a distinction between insulation and isolation. Rosow, for example, has postulated four conditions under which the aged may be socially integrated into normal neighborhoods. These factors are: long-term residency; stable, unchanging neighborhood; social homogeneity; and primary groups of friends, relatives, family, neighbors relatively intact. For those without these social ties (the group for which he believes there is a housing problem), he advocates a concentration of older people in the community -- a concentration which is insulated from rather than separated from the community.⁴⁵

One of the most interesting concepts designed to achieve some of the social benefits of congregate housing while maintaining the aged in community life has been coined 'proximate housing' by social gerontologists.

⁴⁴Social theory indicates that informal association develops around similar statuses of which age is one powerful factor. Consequently, social structure reinforces age grading, erects barriers to inter-generational relations and focuses friendship within age groups. Accordingly, residential proximity should not integrate the old and the young. Local friendships should develop much more within rather than between generations; old people are more likely to have friends of their own age than younger.

Rosow, loc. cit.

⁴⁵Rosow, "Retirement Housing and Social Integration", pp. 85 - 91.

Groups of dwelling units in urban areas reserved exclusively for older persons would offer older people independent living in reasonable proximity to younger families. Through their grouping or concentration near the community and its services, they simplify some of the problems of meeting the needs of older people.

One of the most common notions held of the aged in the urban environment is that they are frequently lonely and isolated.⁴⁶

It has been established that isolation and loneliness do not necessarily result from living alone⁴⁷ but rather from a physical inability to continue their living pattern. Accordingly, Townsend found the most loneliness among those with the most disrupted lives such as the

⁴⁶Isolation is defined as the process, allowing of objective observation, of the gradual diminishing of the number of an individual's social contacts. This will occur by the decrease of the number of his contemporaries (external isolation) as well as, in the aged, by fewer opportunities to keep up existing social contacts (internal isolation). For this reason, isolation is an ever advancing process, to be distinguished from the state of being isolated.

Loneliness is a feeling and for that reason something personal, in which an aged individual has a vague sense of being alone and is dissatisfied about the nature of his contacts.

Insulation is the separation of age groups from other contact, not by physical separation but rather by concentrating similar age groups in one vicinity, thus insulating them from a larger community.

Joep M. A. Munnichs, "Loneliness, Isolation and Social Relations in Old Age", Age with a Future, P. Hansen (ed.), Proceedings of the Sixth International Congress of Gerontology, Copenhagen, 1963, (Philadelphia: F. A. Davis Company, 1964), pp. 484 - 491.

⁴⁷The most salient fact emerging from studies regarding housing for the aged is the almost universal desire for continued independence in living arrangements; a related concept of privacy is also believed to be of considerable importance.

Robert L. Wilson, Urban Living Qualities from the Vantage Point of the Elderly, Urban Studies Research Paper of the Institute for Research in Social Science, University of North Carolina. (Chapel Hill: 1966).

widowed and infirm.⁴⁸

Given this situation, it would appear from Rosow's findings that intelligently designed segregated housing such as senior citizens homes and/or heavy residential concentrations which afford some measure of independence and privacy could serve to satisfy basic social needs of the aged by providing increased opportunities for the elderly to associate with their peers.

This is not to suggest that congregate living arrangements will satisfy the needs of all the aged. Individual variations in the capacities and style of life as well the fact that old age extends over twenty to thirty years clearly points to the necessity of a variety of living arrangements. Nor does this suggest that the aged should not be afforded the opportunity to interact with the rest of society or that senior citizens housing should be constructed on such a scale that they become stigmatized but only that criticisms levelled at residential segregation as a solution for housing the aged has, on principle alone, been largely unjustified.

In addition to the integration role played by residential segregation, a number of other positive functions have been suggested as well:

1. Significant economic gains are feasible in the volume of both housing and special services which might be provided.⁴⁹

⁴⁸Peter Townsend, Family Life of Old People, (London: Routledge & Kegan Paul, 1957).

⁴⁹Rosow, loc. cit.

2. One of the most disturbing occurrences in the life of the aged is the loss of friends through migration, ill-health or death. The concentration of people with common status and problems and with similar life experience and perspectives therefore maximizes the opportunity for new friendships and thus reduces the shrinkage in life space occasioned by factors other than one's own increased physical incapacities.
3. The adaptation to a new set of roles which emphasizes and sanctions leisure rather than work may be eased by the participation of the elderly in a social system in which many others are undergoing the same role transition.⁵⁰

Physical Changes in the Elderly

Of all the factors associated with aging, physical change of the body probably is least subject to control by the individual involved. In that sense, then, these are the most fundamental characteristics of aging.⁵¹ While changes in aged persons are gradual and vary considerably between individuals, students of aging have attempted to identify changes in the human body which generally take place as aging progresses. Carlson

⁵⁰Gordon L. Bultena and Vivian Wood, "The American Retirement Community: Bane or Blessing?", Journal of Gerontology, Vol. 24, No. 2 (April, 1969), pp. 209 - 217.

⁵¹Wilson, loc. cit.

Stieglitz identified the following significant changes in the human body:

1. Gradual tissue desiccation.
2. Gradual retardation of cell division, capacity for cell growth and tissue repair.
3. Gradual retardation of the rate of tissue oxidation (lowering of the speed of living, or, in technical terms, the metabolic rate).
4. Cellular atrophy, degeneration, increased cell pigmentation and fatty infiltration.
5. Gradual decrease in tissue elasticity and degenerative changes in the elastic connective tissues of the body.
6. Decreased speed, strength and endurance of neuro-muscular reactions.
7. Progressive degeneration and atrophy of the nervous system, impairment of vision, of hearing, of attention, of memory and of mental endurance.
8. Gradual impairment of the mechanisms which maintain a fairly constant internal environment for the cells and tissues (a process known as homeostasis). It is evident that sufficient weakening of any one of the numerous links in the complex process of homeostasis produces deterioration.⁵²

⁵²Anton J. Carlson and Edward J. Stieglitz, "Physiological Changes in Aging", Annals of the American Academy of Political and Social Science, January, 1952, p. 22.

Those factors listed 5, 6 and 7 obviously have the greatest influence on the living arrangements of the aged and although most elderly generally experience at least some of these changes, they are usually able to maintain themselves in independent living arrangements.⁵³ For the purposes of this analysis therefore, it is sufficient to note that in the planning of an environment designed to meet the needs of the aged, these changes must be kept in mind.

The Function of Housing for the Elderly

In recent years there has been a growing awareness that in providing community services for the aged, there is a need to change from the altruistic attitudes of the past towards the aging to the realization that old age is inevitable and that services should be viewed as a normal need for a particular portion of society. Within the range of services provided for other age groups, special consideration should be given the elderly.

In the field of medicine, for example, Jane Hoey has suggested that "we must strengthen preventative and curative health services for all age groups and that within the framework of our total health services, we must develop special health services for the aged."⁵⁴ Consistent

⁵³ Glenn H. Beyer and Sylvia G. Wahl, The Elderly and Their Housing, Center for Housing and Environmental Studies, Bulletin 989, (Ithaca, New York: Cornell University, 1963), p. 41.

⁵⁴ Jane M. Hoey, "The Need for Community Services to the Aged", Housing the Aged, Wilma Donahue (ed.), (Ann Arbor: University of Michigan Press, 1954), pp. 226 - 235.

with this philosophy, modern geriatrics has put much emphasis on the values of milieu therapy and rehabilitation of aging patients in the home. However, this type of care presupposes extended medical services outside of normal clinics and hospitals; a feature largely absent from most communities.

Due to the low mobility of the aged, the location of community services becomes extremely critical in the later years. "The ease with which a person can get to church, can shop at the corner, or can find recreational facilities will probably determine how much he will use them, particularly as he grows older."⁵⁵

When the means are not available to bring together the elderly and those services designed for them -- the effect is the same as if those facilities were not available at all. This is not to suggest that it is possible or in fact desirable to integrate all residential senior citizens housing with the required community facilities. "In general, location of residence within the city and accessibility of services should be gauged to our developed systems of communication and to the techniques and the characteristic speeds of today's transportation."⁵⁶

In the past, in countries of Western culture, the conception of housing for older persons was very limited. At first it was confined almost

⁵⁵W. Vivrett, "Housing and Community Settings for Older People", in C. Tibbitts (ed.), Handbook of Social Gerontology, (Chicago: University of Chicago Press, 1960).

⁵⁶Ibid.

entirely to the indigent aging who had either no kinfolk or none who would take them into their homes. The almshouse or poorfarm provided by the community was the place of last resort and no return.⁵⁷

More recently, however homes for the aged as well as other more specialized institutional types of housing for the elderly have been perceived as a true part of the continuum of health and welfare facilities.⁵⁸

This concept of housing for the aged necessarily implies the integration of physical and social planning, an objective which has in the past proven extraordinarily difficult to achieve. The difficulties inherent in achieving common social and physical objectives are expressed in the following statement regarding low income housing.

While it has by now become a commonplace to observe that low-income housing involves much more than the satisfaction of its classic criteria of safe, sanitary and decent place to live, the logical corollary of this, namely a close alliance between housing and social welfare, still receives only half-hearted support in official policies and attitudes. Social services in housing have tended to be handled on an after-thought basis. It has been hoped that the 'community' would provide the necessary services but these have not been forthcoming in the required dimension nor have they been adequately planned in advance.⁵⁹

⁵⁷ Ernest W. Burgess, Aging in Western Societies, (Chicago: The University of Chicago Press, 1960).

⁵⁸ While most elderly persons find it desirable to remain in their own homes as long as possible, a number of different types of living arrangements have been developed since old folks homes were first introduced in response to differential needs of older persons. For a discussion of the various types of institutional housing and living arrangements see Appendix B .

⁵⁹ Integration of Physical and Social Planning, (Ottawa: April, 1967), Report No. 1 of a seminar held under the joint sponsorship of the Special Project on Low-Income Housing and the Community Funds and Councils Division of the Canadian Welfare Council.

In planning of homes for the aged it is therefore essential that an inventory of community services be taken such that the institution itself may contribute to the overall objectives of the community.

CHAPTER III

COMMUNITY PLANNING AND THE AGED IN CITIES

Despite the fact that two-thirds of the elderly in Canada now live in urban areas, there can be little doubt as to the difficulties posed by the nature of urban growth and development.

While the specialization and segregation of functions such as shopping centres and uniform residential districts, which have been brought about by the efficiencies of capitalism and advanced transportation technology, have been advantageous for the young and efficient for commerce and industry, the elderly can hardly organize and cope with the many specialized functions widely separated geographically.

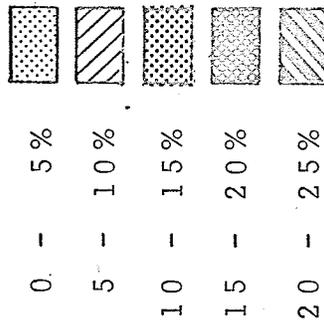
New suburban development has been geared to the needs of young families and as a result the proportion of retired people has been very low.⁶⁰ The old person moving to the suburbs is faced with several problems. Since the houses are built primarily for families with children, many are larger than those desired by the aged (yet too small for sharing with the younger generation). Even when the size of the house is suitable, its cost may well be beyond the aged person's reach; and in many tract developments, apartments generally have not been built. Also, many of the newly developed areas outside of our cities are beyond the network of public transportation; thus, dependence upon others for transportation creates a degree of isolation for the aged person. The transportation problem is often aggravated by the location of facilities -- the shopping centre, well beyond walking distance, is the usual pattern. Suburban planning is,

⁶⁰In Metropolitan Winnipeg, for example, the number of elderly residents in the suburbs and the downtown area differs considerably with the downtown areas possessing significantly more elderly persons. The proportionate distribution of elderly resident in Metropolitan Winnipeg is shown in Figure 3-1.

METROPOLITAN WINNIPEG

ELDERLY AS A
PERCENT OF
TOTAL

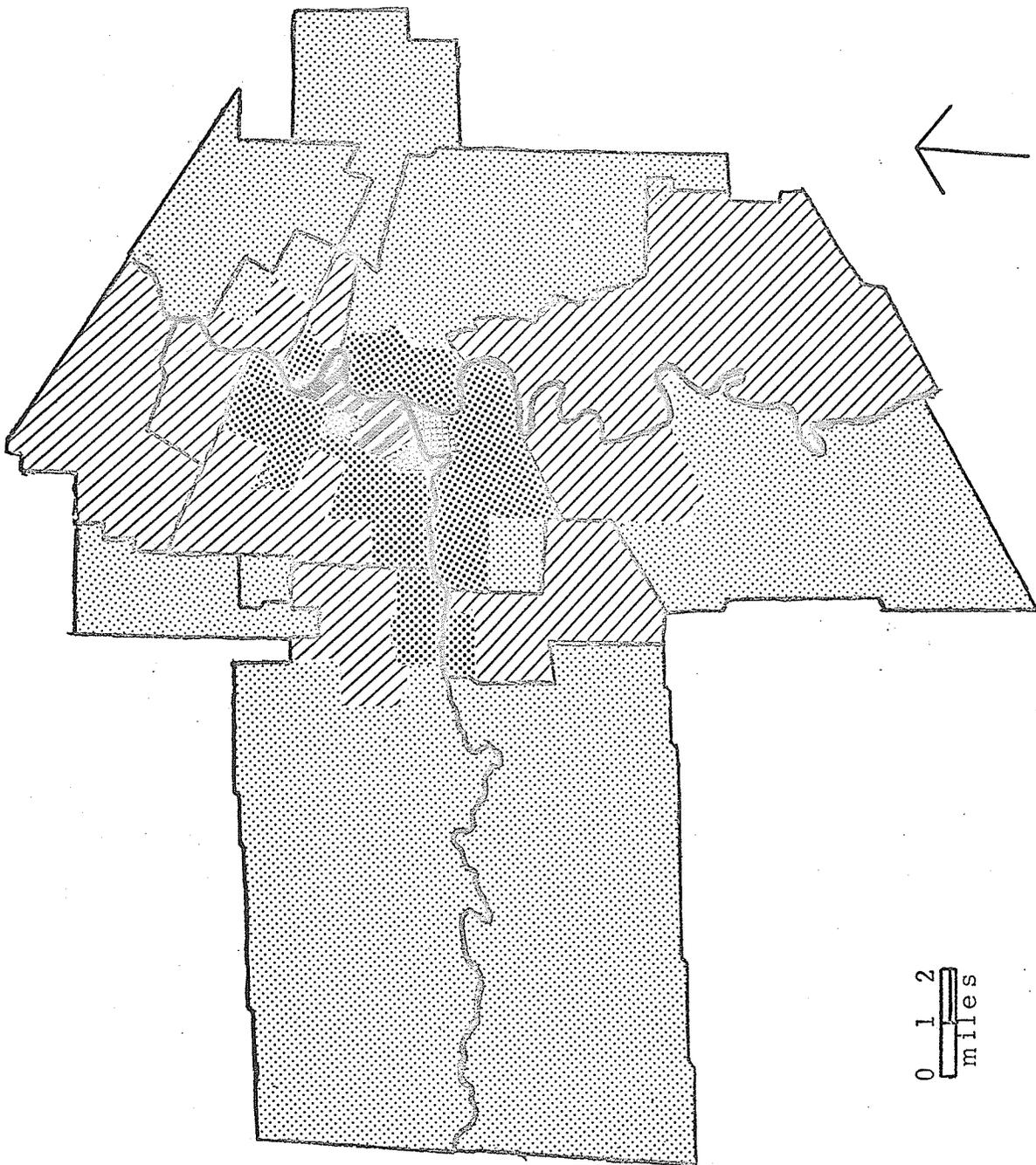
LEGEND



— Municipal Boundaries

SOURCE: 1966 Census of Canada

FIGURE 3 - 1



therefore, not meeting the needs of the aged who might desire to live there because of the larger lots or the proximity to their children who live in new developments.⁶¹

As a result of these factors, communities and particularly suburban developments built in the last twenty years conspicuously lack their share of people over 65, while communities which were established twenty years or more ago, have a disproportionately high frequency of aged persons. Developers have frequently justified the absence of housing designed especially to meet the needs of the aged in the suburbs by the fact that only about one in every 11 persons is over the age of 65. However, the ratio of one older to eleven younger people in the population becomes one to six when we talk about ratio of heads of households 65 or more to those under 65.⁶² Thus, it can be safely said that, with few exceptions, home building has been such as to produce age and economic stratification.

While new suburban growth has undoubtedly been unresponsive to the needs of the aged and has subsequently forced most to remain near the older core areas of the cities, "paradoxically it is in the most deteriorated areas of cities that aged persons may lead their most independent existence and integrate for themselves combinations of needed services."⁶³

A wide variety of services such as banks, drug and grocery stores, laundries and barbershops within walking distances as well as many

⁶¹Langford, loc. cit.

⁶²Vivrett, op. cit.

⁶³Birren, loc. cit.

different types of dwelling units needed to satisfy the diverse needs of the elderly are often present in the older central parts of the city and conversely, are absent in the newer parts. The qualities and features of the more central parts of the city which are desired by the aged are expressed in the following statement:

Elderly persons, particularly those who are in the active group, here under discussion, value many non-economic characteristics of the central and intermediate city areas. Personal and community bonds of many years standing flourish here. The psychological weight of familiarity of environment also plays an important role in this locational tie. As physical mobility declines, distance convenience rises as it relates to stores, community centers, clinics, the church, and the houses of friends. These sectors of the community are, moreover those in which there is much physical movement as well as the movement of events. It is believed increasingly that this characteristic of environment is highly valued by the elderly.⁶⁴

In addition, other less tangible features such as community spirit, access to good credit rating and familiar medical personnel are often a valued aspect of a community which the aged are reluctant to give up.

Although the foregoing would seem to indicate the desirability of maintaining the aged in their own community as long as possible, it has been a little sought-after objective in housing programs designed especially for the aged. Senior citizens homes, for example, have traditionally been situated downtown in commercial and industrial blight or alternately have been "located in an almost completely rural area. In such a location, it is

64
Andrews, loc. cit.

difficult to integrate older people with normal community life -- indeed, only isolation with other old people is possible."⁶⁵

It should be noted that although this practice has been prevalent in most urban areas generally, efforts have increasingly been made to provide for the aged in more desirable locations.

In current theory related to community planning and development, social decisions frequently have ignored the aged as a segment of society. As a result, many planning concepts tend to discriminate against the aged in the sense that lack of adequate provision for them is a decision to exclude them.⁶⁶

Neighborhood Theory

The prevailing trends of specialization, mechanization and institutionalization have tended to promote the abandonment of the neighborhood unit as a concept of urban development resulting in the physical separation of many social sites and economic functions. One of the consequences of these trends as it affects the elderly is that they tend to become socially, economically and geographically segregated.

⁶⁵Vivrett, op. cit.

⁶⁶Langford, op. cit., p. 33

When the neighborhood has been used as a unit of design, it is generally planned for families with children. Perry, who developed many of the concepts associated with neighborhood theory, has stated:

Of these various kinds of housing, that devoted to child-rearing families is peculiarly and vitally dependent upon the resources and character of the immediate vicinity. Parents require much more than a house and lot. They need a school, a playground, groceries and drug stores, and perhaps a church. They want their children to associate with children from homes which hold standards similar to their own.⁶⁷

While the neighborhood concept has not geared itself to the needs of the aged, Mumford nevertheless points out that many of the requirements of small children such as protection from automobile and absence of steep stairs are the same for both age groups. In general, those facilities which cater primarily to children, understandably have limited interest to the elderly. For the aged, the most frequently mentioned neighborhood facilities desired are shopping centers and the church.⁶⁸ Although these as well as other facilities are desired by the younger age groups as well as the elderly, the distance relationships are much more critical for the elderly.

⁶⁷ Clarence Arthur Perry, "The Neighborhood Unit," Monograph I in Neighborhood and Community Planning, Vol. VII of Regional Survey of New York and Its Environs, (New York: Regional Plan of New York and its Environs, 1929) p. 25.

⁶⁸ Wilson, loc. cit.

It would then appear that the neighborhood concept per se is not in itself a discriminating planning device against the elderly but that suitable accommodation designed especially for the elderly is often a neglected aspect of it.

Land Use and Zoning

In the development of land use patterns, communities generally attempt to separate uses and to prevent one use from damaging another through the use of master plans and zoning regulations. Prior to any form of development controls, the invasion of injurious and incompatible structures into relatively homogeneous areas, such as the building of factories and commercial establishments in residential areas, frequently depreciated residential land values and created an unhealthy environment. While zoning regulations have provided a suitable instrument for the protection of property rights and generally works to the advantage of the community as a whole, it often goes beyond the mere separation of business and commercial from residential uses.

Areas may be set aside for single-family houses, two-family houses, or multiple-family structures. This, coupled with current building practice, tends to create neighborhoods with houses of similar type, size, lot size and cost. Thus, the attempt to prevent an adverse mixture of land uses, in practice, prevents a mixture of different types of people.⁶⁹

⁶⁹Langford, loc. cit.

Concern over this situation has been expressed by Hoben who has stated that "zoning ordinances and related land use controls should be examined critically to see whether they are creating a stratification of population which not only freezes out the old people but also creates neighborhoods suitable for use by a family during only a very short part of its life cycle."⁷⁰

Renewal and Redevelopment

Since a large proportion of the elderly are situated in the downtown and fringe areas of urban core which are typically the most deteriorated and run down sections -- the problem of housing the elderly is clearly tied to problems of urban renewal and redevelopment. When the factors of age, health, income, housing condition and needs, and locational preferences of the independent elderly are taken into consideration, it becomes apparent these objectives are consistent with those general objectives of renewal which include the eradication and prevention of housing blight, encouragement of proper neighborhood design and service amenities, and the provision of housing of moderate cost to the occupant.⁷¹

⁷⁰Edmond H. Hoben, "Planning Considerations in Urban Communities", Wilma Donahue (ed.), Housing the Aging, (Ann Arbor: University of Michigan Press, 1954), pp. 39 - 47.

⁷¹Andrews, loc. cit.

With few exceptions however, the opportunities afforded by renewal and redevelopment schemes to better accommodate the aged and other low income groups have been neglected. Programs designed to improve the urban environment generally serve upper and middle income groups through the construction of high income and high-rise apartments. Most of its residents, particularly the elderly, must move even if the area is rehabilitated, for they cannot afford to live at the prices demanded by the new standards.⁷² Furthermore, the money received for their property is frequently insufficient to provide the owner with the sum necessary to purchase suitable accommodation in another area. In addition, the social and psychological losses created by the forced removal of persons from family and other familiar surroundings often greatly outweigh the benefits of improved housing. It is therefore apparent that if any benefits are to be realized by the elderly from urban renewal, consideration to a number of basic objectives must be given highest priority. These are objectives expressed by Vivrett in the following statement:

To the extent that urban renewal becomes a part of such common objectives -- improving the living and working environment of our cities, making them attractive and interesting places for young families as well as older couples and widowed and single people to live in -- to the extent that it provides balanced communities, it

⁷²Paul J. Niebanck, The Elderly in Older Urban Areas, Institute of Environmental Studies. (Philadelphia: University of Pennsylvania, 1965)

must be supported by social gerontology. But urban renewal must not simply mean more public housing for the elderly as an alternative to the tenement, rooming - boarding house, or old residential hotel; it must mean the building of new independent dwelling units and the rehabilitation of old units equal in quality to those now provided for the younger population and consonant with balanced community growth and activity.⁷³

⁷³Vivrett, loc. cit.

CHAPTER IV

A PLANNING ANALYSIS FOR SENIOR CITIZENS IN THE RIVER-OSBORNE AREA OF WINNIPEG

As previous chapters have dealt with many of the problems common to the aged everywhere, the purpose of the present chapter is to identify some of the peculiar features of the elderly population in the River-Osborne area with the object of determining if indeed housing and its related aspects pose a problem.

The Area

The River-Osborne area, with which this analysis is concerned, is situated in the Fort Rouge area of the City of Winnipeg. The Metropolitan Winnipeg area is the major urban centre of the Province of Manitoba having 52 per cent of the provincial population in 1966.⁷⁴ The regional location of Winnipeg is shown in Figure 4-1 .

This area,⁷⁵ circumscribed by the Assiniboine River to the north,

⁷⁴Metropolitan Winnipeg Population Report, 1966, p. 57

⁷⁵The geographical boundaries of the River-Osborne area have been chosen more for the convenience of calculations than any homogeneous or characteristic features it might have. The area consists of census tracts 38 and 42 as well as Postal Zone 13 in the City of Winnipeg. In addition, it is this geographical area which is of primary concern to the Community Ecunemical Ministry. See Figure 4-2 .

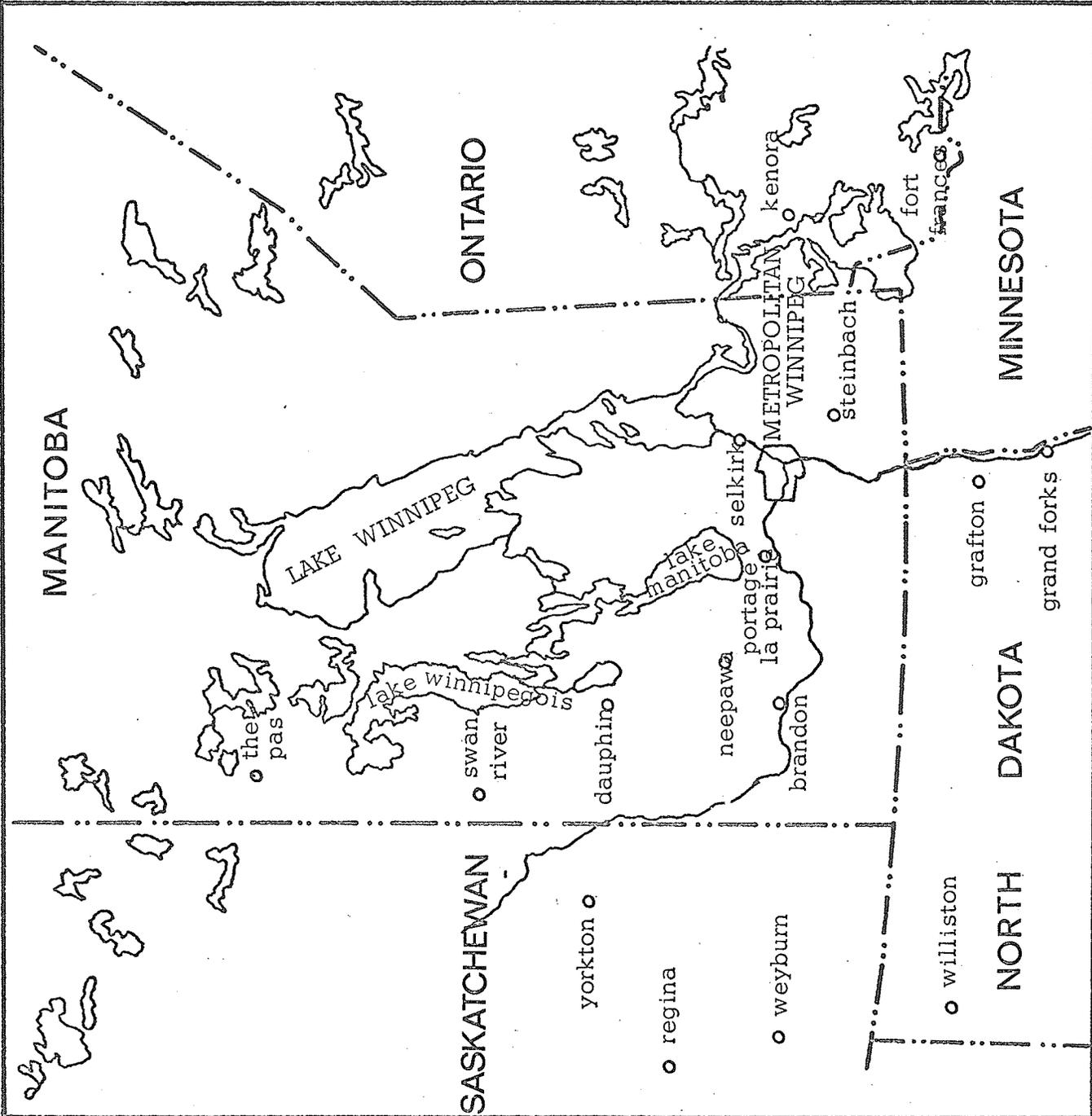
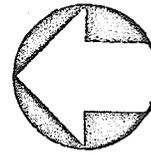
METROPOLITAN WINNIPEG

REGIONAL LOCATION

Figure 4-1

SCALE

one inch = 78.9 miles



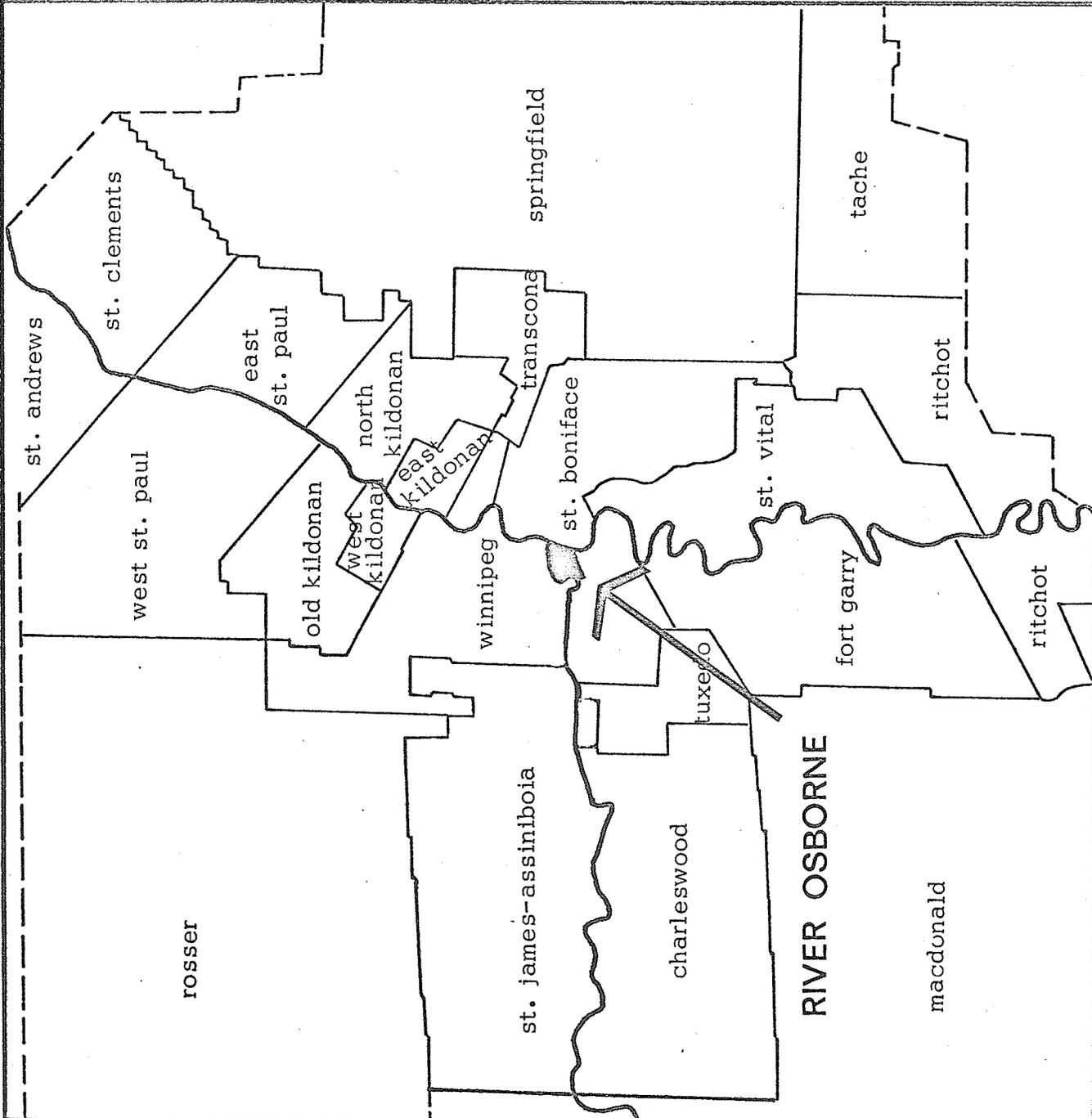
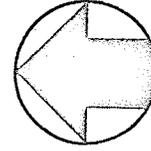
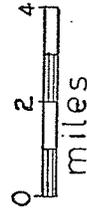
METROPOLITAN WINNIPEG

LOCATION OF RIVER OSBORNE AREA

— Municipal
Boundaries

- - - Additional Zone
Boundaries

Figure 4-2



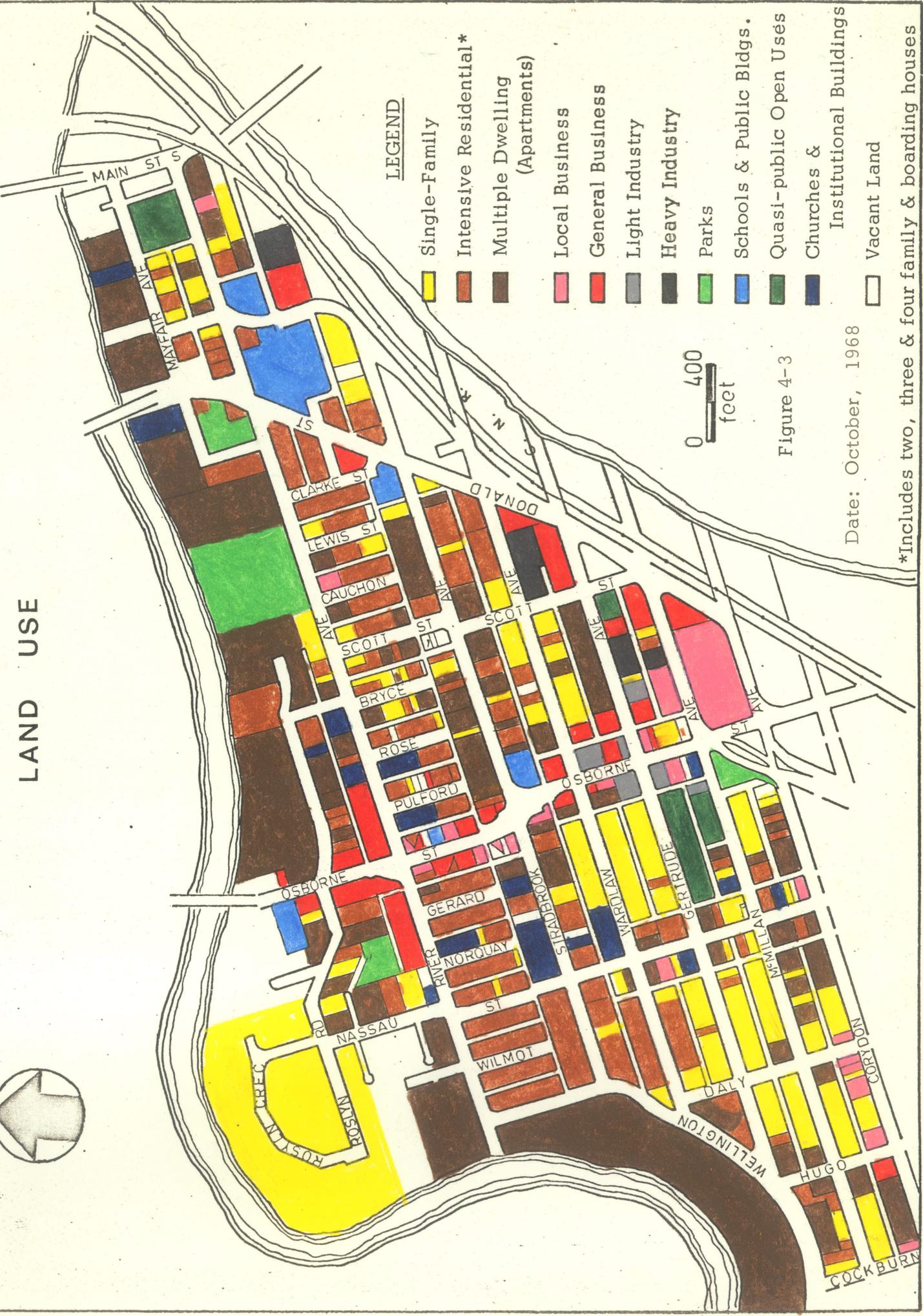
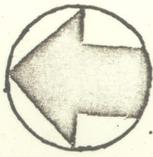
Corydon Avenue to the south, Cockburn Avenue to the west, Main Street to the east and the Canadian National Railway tracks to the south-east is fairly typical of the older downtown fringe areas of most American cities in that it is characterized by a general deterioration of many building structures, high density residential development and a multiplicity of land uses.⁷⁶ The location of this area in relation to the rest of Metropolitan Winnipeg is shown in Figure 4-2. The area has been designated a secondary core area in the Report of the Social Service Audit.⁷⁷

During recent years, the location of this area in relation to the downtown core of Winnipeg has prompted a number of high-rise apartment dwellings near the northern extremity of the area. While the area has not been designated a renewal area as such -- this redevelopment has served to improve the general character of the area considerably. However, much of this redevelopment has been primarily geared to the upper income segments of society. It is therefore questionable as to the value this redevelopment has had on the residents of the area.

⁷⁶See Figure 4 - 3.

⁷⁷The Social Service Audit is a study which was undertaken and sponsored by the Province of Manitoba, The Winnipeg Foundation, the United Way of Greater Winnipeg and the Community Welfare Planning Council to first produce an analysis and assessment of current social services in Metropolitan Winnipeg in the light of the community's characteristics and requirements and second, it was to propose such changes as would make the social services possible.

RIVER OSBORNE LAND USE



LEGEND

- Single-Family
- Intensive Residential*
- Multiple Dwelling (Apartments)
- Local Business
- General Business
- Light Industry
- Heavy Industry
- Parks
- Schools & Public Bldgs.
- Quasi-public Open Uses
- Churches & Institutional Buildings
- Vacant Land

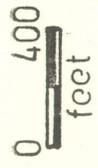


Figure 4-3

Date: October, 1968

*Includes two, three & four family & boarding houses

Population Characteristics of the Area

As might be expected in a relatively central, older district of a city, the River-Osborne area of Fort Rouge is marked by a relatively large number of elderly residents, both in absolute numbers and as a proportion of its total population. Approximately 1,800 persons over the age of 65, comprising approximately 17 per cent of the total reside in the area as compared with only nine per cent of the metropolitan area as a whole. A comparison of the total and proportionate composition of the aging residents in the River-Osborne area and Metropolitan Winnipeg is demonstrated in Table 4 - 1.

TABLE 4 - 1

ELDERLY AS PER CENT OF TOTAL POPULATION FOR
RIVER-OSBORNE AREA, CITY OF WINNIPEG,
METROPOLITAN WINNIPEG AND MANITOBA

1966

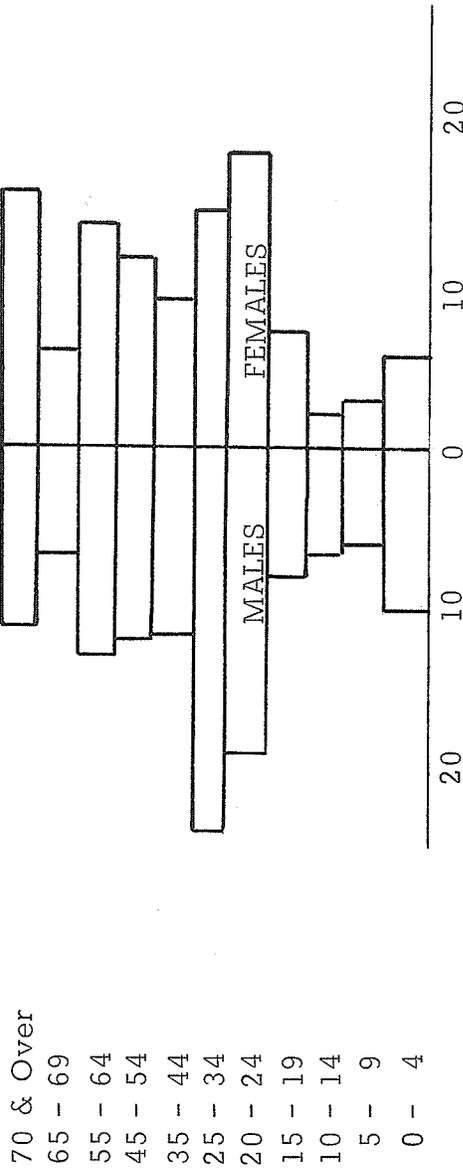
Area	Total Population	Number 65 & Over	Per Cent of Population Over 65
River-Osborne Area	10,745	1,814	16.9
City of Winnipeg	257,005	30,782	15.0
Metropolitan Winnipeg	508,759	46,549	9.1

SOURCE: Census Metropolitan Area of Winnipeg, 1966

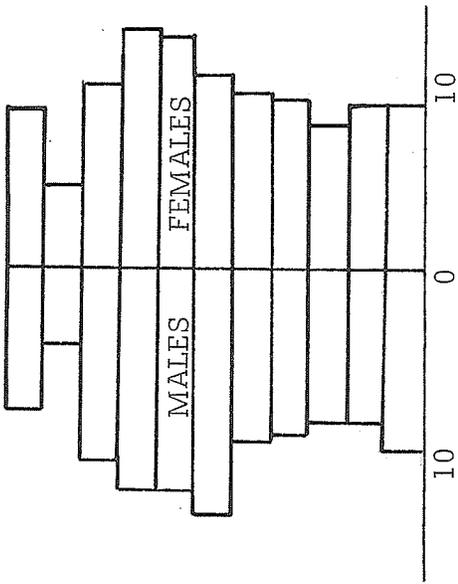
RIVER-OSBORNE AREA, CITY OF WINNIPEG
AND METROPOLITAN WINNIPEG
AGE - SEX PYRAMIDS AS A PERCENTAGE OF
TOTAL MALES & FEMALES

1966

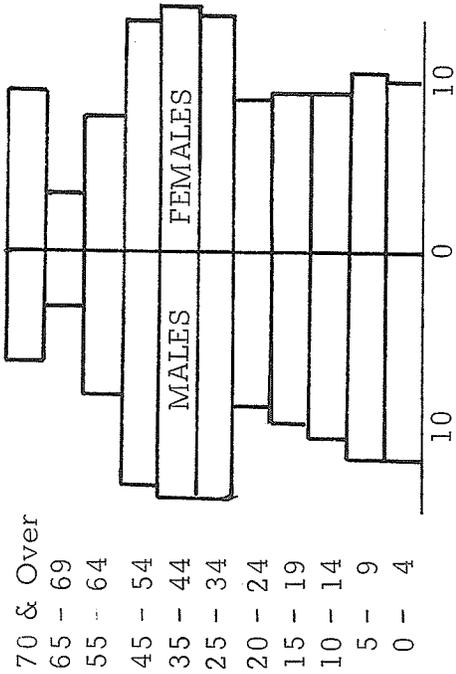
RIVER-OSBORNE AREA



CITY OF WINNIPEG



METROPOLITAN WINNIPEG



SOURCE: Census Metropolitan Area of Winnipeg, 1966

The age and sex composition of the aging residents in a particular area requires careful consideration in any planning analysis. The housing requirements of those persons aged 75 and over frequently differ considerably from those persons aged 65 to 74. It is from those persons 75 and over that residents of homes for the aged are increasingly being drawn.⁷⁸ In addition, the present age composition of the elderly will undoubtedly have an important bearing on the future number of aging residents and is thus necessary for projection purposes.

It can be observed from Table 4-2 that one of the most interesting aspects of the River-Osborne area is the significantly greater number of females than males especially over the age of 70. Comparison of the age and sex composition of the elderly in the remainder of Metropolitan Winnipeg demonstrates the significantly higher proportion of elderly females in this area.

Since any program designed for the aged should have the long-term goals of the community as well as the short-term objectives of improving present circumstances; it is useful to determine the projected future population and its approximate age and sex composition.

Basing a projection only on those residents now living in the

⁷⁸ Social Planning Council of Metropolitan Toronto, Report of the Study Committee on Homes for the Aged, p. 2.

TABLE 4 - 2

AGE AND SEX COMPOSITION OF THE ELDERLY POPULATION
FOR THE RIVER-OSBORNE AREA, CITY OF WINNIPEG
AND METROPOLITAN WINNIPEG

- 1966 -

Age Group	Number Male	Percent Male	Number Female	Percent Female	Total		Proportion of Females vs. Males
					Number	Percent	
<u>River-Osborne Area</u>							
65 - 69	197	32.4	327	27.2	524	28.8	1.66-1.0
70 & Over	411	67.6	879	72.8	1,290	11.2	2.14-1.0
Total 65 & Over	608	100.0	1,206	100.0	1,814	100.0	1.97-1.0
<u>City of Winnipeg</u>							
65 - 69	4,516	32.3	5,310	31.3	9,826	31.9	1.18-1.0
70 & Over	9,251	67.7	11,705	68.7	20,956	68.1	1.27-1.0
Total 65 & Over	13,767	100.0	17,015	100.0	30,782	100.0	1.23-1.0
<u>Metropolitan Winnipeg</u>							
65 - 69	6,855	32.7	8,012	31.3	14,867	31.9	1.17-1.0
70 & Over	14,092	67.3	17,590	68.7	31,682	68.1	1.25-1.0
Total 65 & Over	20,947	100.0	25,602	100.0	46,549	100.0	1.22-1.0

area, it is estimated that there will be approximately 2,913 elderly residents in the area by 1975, an increase of over 50 per cent. This estimate is based on the number of residents who were 55 and over in 1966 and who will be 65 and over in 1976 as well as the estimated number of survivors of the present aged 65 and over.⁷⁹ Although the effects of migration are not considered in this projection, it is felt the generally long-term residency of the aged in the area would minimize the degree of error.

Within the River-Osborne area, there is an extreme variation in the class of residential accommodation offered and hence, the rental rates which prevail. The northern portion of the area has in the past few years experienced a number of luxury high-rise apartment complexes with rents ranging upwards of \$180.00 per month. These apartments have clustered mainly in the Roslyn Road and Wellington Crescent area, forming what has perhaps become the most prestigious apartment complex in the city. At the same time much of the residential accommodation offered throughout the remainder of the area, such as the older, smaller apartment blocks and in particular, many of the older homes which have been converted to multiple family units, are in various stages of deterioration. As such, the rental rates of those dwelling units not in

⁷⁹This projection is based on a modified cohort survival method of estimating future populations. Calculations for each projected cohort are demonstrated in Appendix C .

this luxury area are presumably much lower.

Since many elderly persons in fact do live in the high rental areas of Wellington Crescent and Roslyn Road, this would seem to indicate a wide disparity of incomes among the elderly residents of the area. This clearly points to the fact that for some elderly persons, low incomes and a subsequent inability to compete for suitable housing is not a factor.

Economic Characteristics

Statistics are not available for the River-Osborne area specifically however, it is reasonable to assume that the generally poor economic position of the elderly exists in this area as well. A comparison of the income characteristics of those over the age of 65 as compared to the younger groups demonstrates the acute income difficulties likely to be present for many of the aged.

TABLE 4-3
DISTRIBUTION OF INCOME BY AGE AND SEX
CANADA, 1961

Income Group	Under						70 &
	25	25-34	35-44	45-54	55-64	65-69	Over
	MALES						
Under \$ 2,500	64.8	18.5	14.7	19.3	30.1	55.4	78.0
\$ 2,500 - \$ 5,000	31.6	52.7	46.0	45.3	42.9	30.3	15.2
\$ 5,001 - \$10,000	3.4	26.3	33.0	28.5	21.2	10.9	5.0
Over \$10,000	.3	2.3	5.8	6.7	5.8	3.7	1.9
Total	<u>100.0</u>						
	FEMALES						
Under \$ 2,500	80.3	66.5	70.6	70.8	76.7	88.5	93.3
\$ 2,500 - \$ 5,000	19.0	30.4	25.5	23.6	17.8	8.5	5.0
\$ 5,001 - \$10,000	.6	2.7	3.5	5.0	4.7	2.5	1.2
Over \$10,000	.1	.3	.5	.7	.9	.7	.4
Total	<u>100.0</u>						

Based on Appendix A

It is important to note that Table 4-3 pertains to 1961 and since that time, increases in social security have improved the income position of the aged considerably.

Public Sources of Income

Prior to 1952, the Federal government failed to acknowledge any measure of social responsibility for the aged in Canada on a uniform basis. However, by an Act of Parliament in 1952, old age pensions became a major program of the government, designed to provide at least some measure of financial security for all Canadians over the age of 70. At the time of implementation of the program, the amount disbursed to all individuals was \$40.00 per month. Since that time however, old age pensions have been increased periodically up to the present \$79.50 (see Figure 4-5), while at the same time the age of eligibility has declined to age 65.

In 1967, it was decided that the Old Age Security pension received was insufficient to guarantee an acceptable minimum standard of living for those persons who depended entirely on this source of income. As a result, it is now possible for those persons receiving only the old age security to receive an additional Guaranteed Income Supplement.

A Guaranteed Income Supplement is a monthly payment added to the Old Age Security Pension if an elderly person has no other income, or only a small amount. The maximum supplement which may be paid is 40 per cent of the pension itself. The pension has been increased effective January, 1970 to \$79.50. This means that the maximum supplement payable in 1970 is \$31.83.⁸⁰

⁸⁰ Canada, Department of National Health and Welfare, How to Get Your Guaranteed Income Supplement, (Ottawa: Queen's Printer, 1969), p. 3.

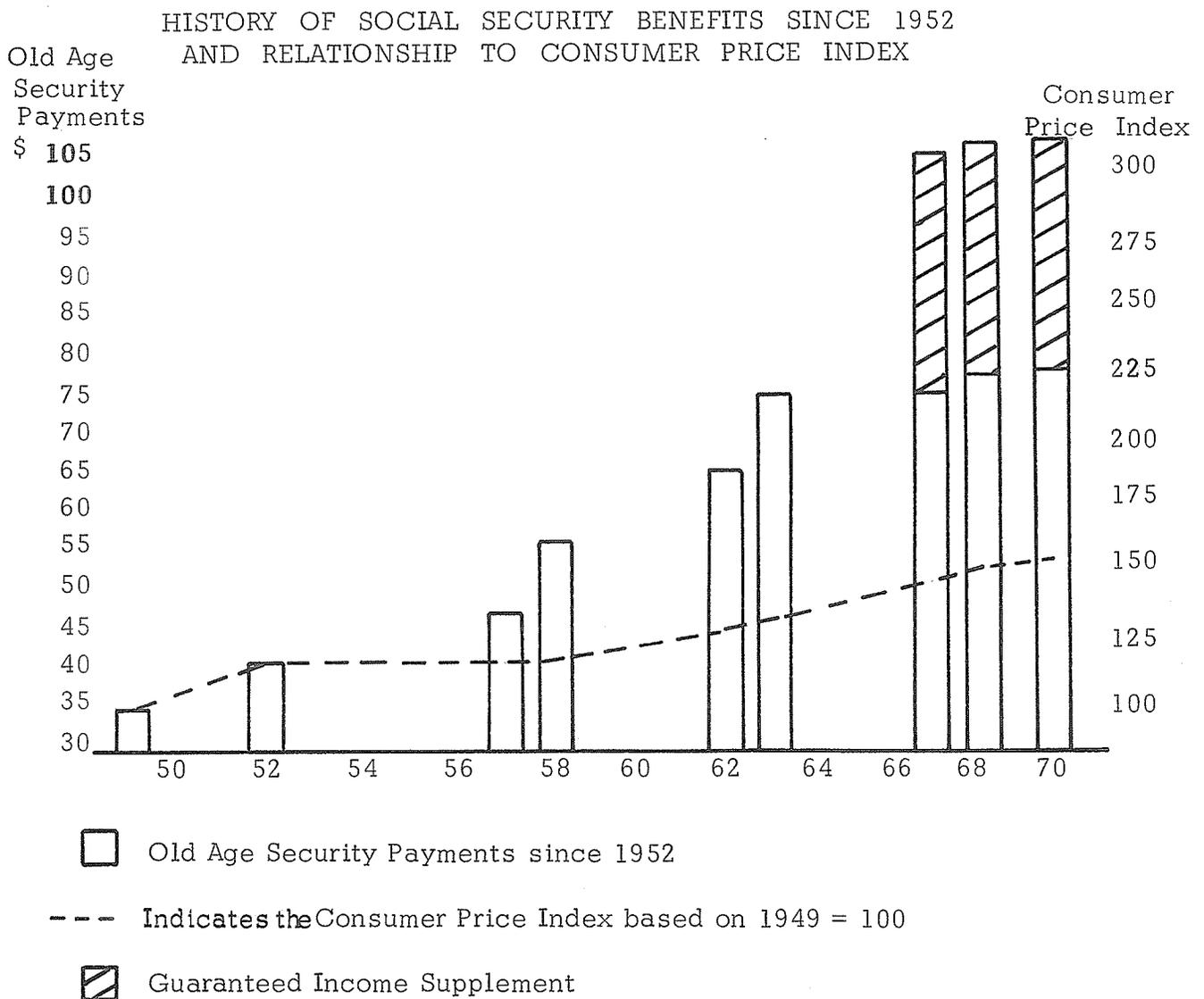


FIGURE 4 - 5

The effect of this income supplement is that in the event an elderly person does not have any other income of his own, he may still receive an income of \$111.41. However, a person may still receive some portion of the maximum guaranteed income supplement as long as his total income does not exceed \$140.00. Aid received less than \$31.83 is referred to as Partial Guaranteed Income Supplement.

While data is not available for the River-Osborne area itself, extrapolation of statistics from the Metropolitan area itself indicates

roughly the income characteristics (Table 4-4) which can be expected of the elderly in the area of concern.

The Report of the Social Service Audit points out that approximately the same percentage of residents in the River-Osborne area and the Metropolitan area as a whole receive some form of income maintenance. Therefore, it seems reasonable to assume that the estimated number of persons (1,030) receiving \$140.00 a month or less is not exaggerated.

GUARANTEED INCOME SUPPLEMENT RECIPIENTS IN
RIVER-OSBORNE AREA AND METROPOLITAN WINNIPEG

TABLE 4 - 4

<u>Area</u>	<u>Total 65+</u>	<u>Full Guaranteed Income Supplement</u>		<u>Partial Guaranteed Income Supplement</u>		<u>Full/Partial Guaranteed Income Supplement Total Number Receive</u>
		<u>Per Cent Receive</u>	<u>Number Receive</u>	<u>Per Cent Receive</u>	<u>Number Receive</u>	
Metropolitan Winnipeg	43,372	.33 *	13,981	.24*	10,257	24,238
River-Osborne Area	1,800	.33	600	.24	430	1,030

*Source: Department of National Health & Welfare, 1969

Since any person receiving the Full Guaranteed Income Supplement cannot have a total income in excess of \$111.41, it is reasonable to assume that in the River-Osborne area approximately 600 persons are receiving this amount. In addition, another 430 persons who receive the partial Guaranteed Income Supplement must necessarily be receiving \$140.00 or less.

In total, approximately 1,030 elderly residents of a total of 1,800 (57%) in the River-Osborne area receive an income of less than \$140.00 per month.

As the majority of the elderly residents receiving additional assistance are receiving the full Guaranteed Income Supplement (\$111.41), the average and median incomes are undoubtedly considerably lower than \$140.00 per month.

It must be kept in mind, however that since many of the elderly in the area are married, their economic circumstances would be improved considerably. From Table 4-2, it can be observed that the total number of elderly females in the River-Osborne area exceeds the number of elderly males by almost twice the number. Given this situation, a considerable number of elderly residents in the area consist of widowed, divorced, or single females living alone; some of whom undoubtedly experience either the minimum income allowable or slightly above it.⁸¹

⁸¹Central Mortgage & Housing Corporation has suggested that the maximum acceptable proportion of any family income for accommodation including heat and lighting is 27 per cent. For elderly persons, it is held that this proportion could be slightly higher as in most cases expenses for the support of children or other family members is usually absent. Most studies therefore suggest that 30 per cent for elderly couples and 40 per cent for elderly single persons is not unreasonable.

This would mean that for any single elderly person receiving between \$111.41 and \$140.00, the recommended portion of his income for the provision of decent, safe and sanitary housing would range from \$44.00 to \$67.00; similarly for elderly couples both receiving old age security of \$79.50 each or slightly above, their recommended rents would range from approximately \$66.00 to \$84.00. However, for many elderly couples, it must be remembered that in many instances only one person is receiving old age security due to differences in age.

Housing Characteristics of the Aged

The most outstanding feature of the River-Osborne area with regard to its housing characteristics is the extremely high proportion of apartment dwellings and similarly the small proportion of home owners (see Table 4-5).

TABLE 4 - 5

HOUSING CHARACTERISTICS IN RIVER-OSBORNE AREA
CITY OF WINNIPEG & METROPOLITAN WINNIPEG

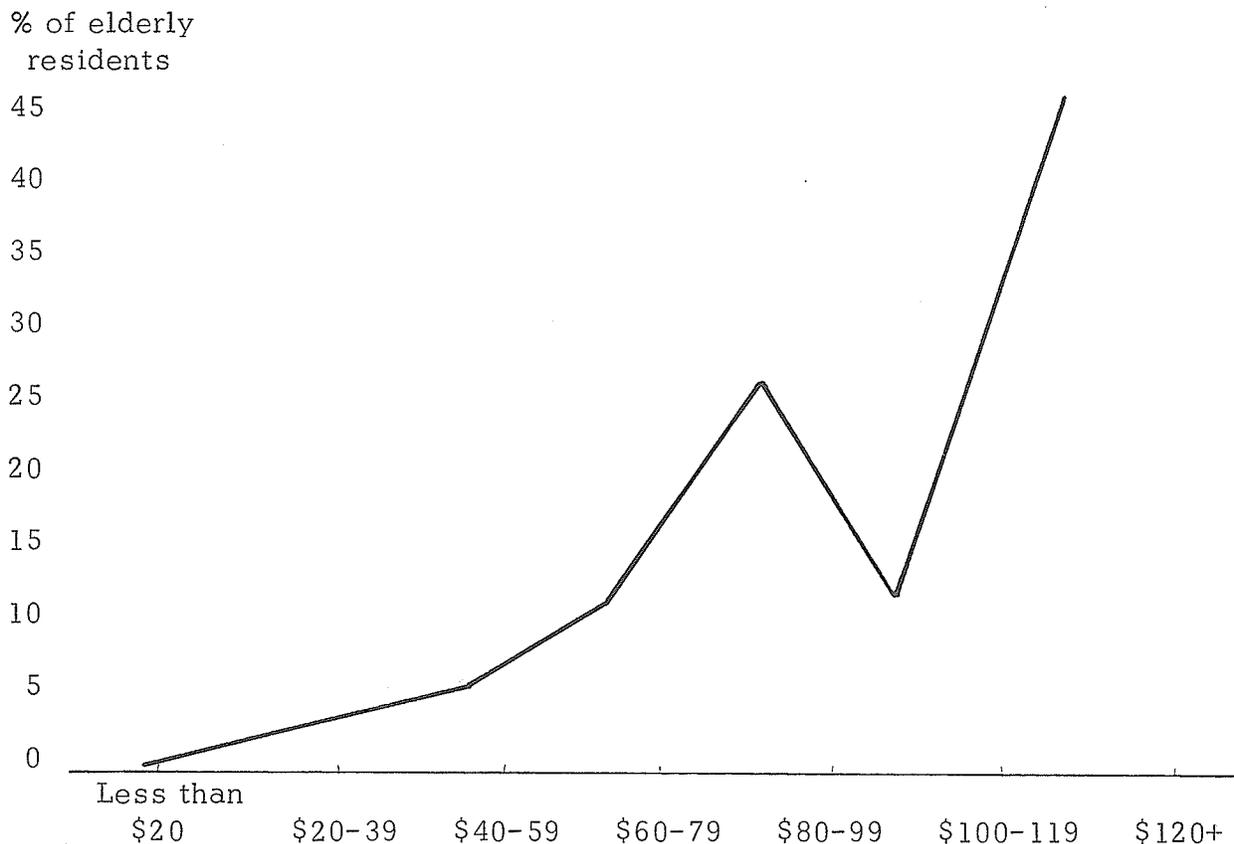
HOUSING CHARACTERISTICS BY TYPE OF DWELLING UNITS						
	<u>River-Osborne</u>		<u>City of Winnipeg</u>		<u>Metropolitan Winnipeg</u>	
	<u>Number</u>	<u>Per Cent</u>	<u>Number</u>	<u>Per Cent</u>	<u>Number</u>	<u>Per Cent</u>
Single Detached	333	7.6	42,586	54.6	97,175	67.7
Single Attached (Duplex)	47	1.0	3,970	5.1	5,901	4.1
Apartments	<u>3,997</u>	<u>91.3</u>	<u>31,370</u>	<u>40.3</u>	<u>40,442</u>	<u>28.2</u>
	<u>4,377</u>	<u>100.0</u>	<u>77,926</u>	<u>100.0</u>	<u>143,518</u>	<u>100.0</u>
HOUSING CHARACTERISTICS BY OWNER-TENANT OCCUPANCY						
	<u>River-Osborne</u>		<u>City of Winnipeg</u>		<u>Metropolitan Winnipeg</u>	
	<u>Number</u>	<u>Per Cent</u>	<u>Number</u>	<u>Per Cent</u>	<u>Number</u>	<u>Per Cent</u>
Owner Occupied	416	9.6	40,550	52.1	91,007	63.3
Tenant Occupied	<u>3,961</u>	<u>90.4</u>	<u>37,376</u>	<u>47.9</u>	<u>52,511</u>	<u>36.7</u>
	<u>4,377</u>	<u>100.0</u>	<u>77,926</u>	<u>100.0</u>	<u>143,518</u>	<u>100.0</u>

SOURCE: 1966 Census of Canada

As Table 4-5 indicates, 91.3 per cent of the dwelling units in this area consist of apartments. This situation indicates the extreme dependence of the residents of this area on rental accommodation.

In a 10 per cent sample drawn from the 1,814 elderly residents in the area, it was found that the greatest proportion (47 per cent) paid in

RENTS PAID IN RIVER-OSBORNE AREA BY
PER CENT OF ELDERLY RESIDENTS



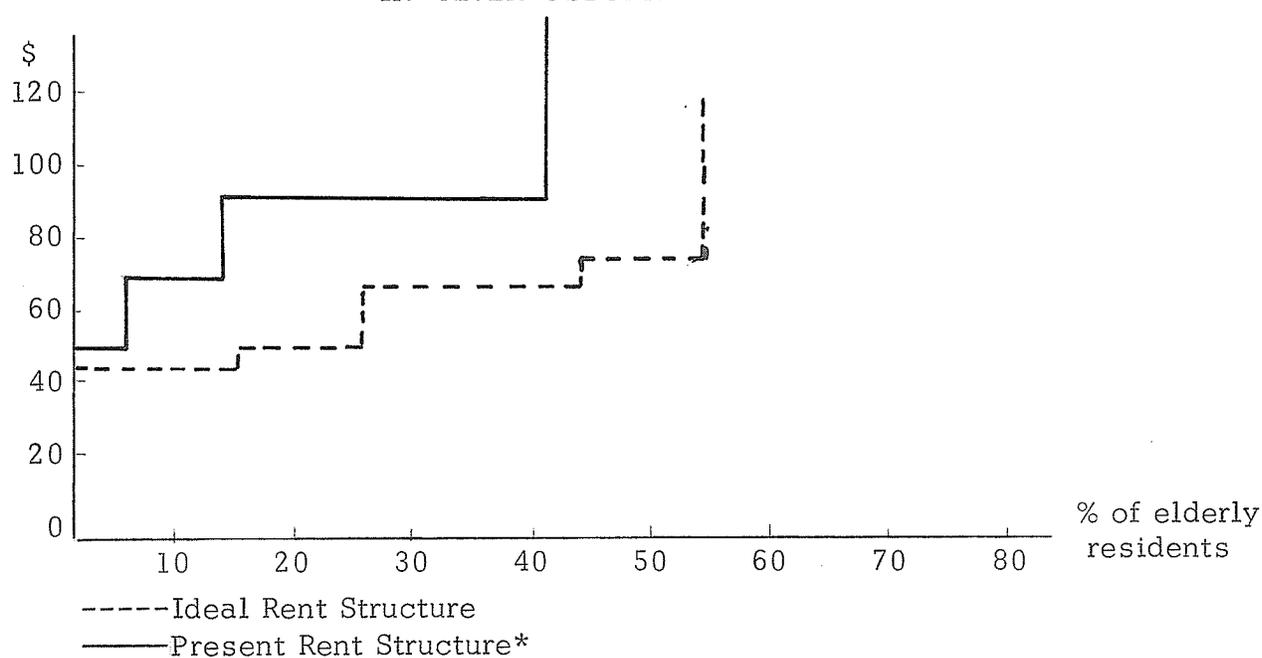
SOURCE: Based on questionnaire distributed by the Community Ecumenical Ministry to determine interest in a senior citizens home proposed for the area. The questionnaire from which the sample was drawn was administered in August, 1969 to residents of the River-Osborne area who went to acquire bus passes which would entitle them to reduced fares. The only criteria in selecting residents for the sample was their willingness to answer questions. Of the 1,340 persons who appeared, 145 responded to the questionnaire. The questionnaire which was distributed is shown in Appendix I.

FIGURE 4-6

excess of \$120.00 per month rent (see Figure 4 - 6). In addition, it can be observed that a considerable proportion also paid between \$80.00 and \$120.00 per month. In total over 84 per cent of the sample indicated their rents as being in excess of \$80.00 per month.

While limited sources of data prevent a completely accurate comparison relating income, rents and housing characteristics of the elderly in the area, it would appear that in many instances, the rents paid for accommodation by the elderly exceeds both their ability and willingness to pay and the maximum recommended rent to income ratio.

COMPARISON OF IDEAL RENT STRUCTURE VERSUS
PRESENT RENT STRUCTURE OF ELDERLY
IN RIVER-OSBORNE AREA



*Based on Figure 4-6 , the mid-point of each \$20 rental range is taken as the rent presently being paid by residents in the area. ⁸²

FIGURE 4 - 7

⁸²The method used to derive the idealized rent structure of elderly in the River-Osborne area is discussed in Appendix D.

recommended by various authorities. In Figure 4-7, an attempt is made to demonstrate graphically a comparison between the rents presently being paid by the various percentages of low income elderly and an idealized rent structure based on their income characteristics and the recommended maximum rent to income ratio.

Further, in response to a question intended to determine their interest in a home for the aged to be situated in the area, an almost unanimous desire for this type of housing was expressed either immediately or for the not too distant future.

While it is highly likely that a dissatisfaction with present rent to income ratios is the principle reason for the interest in a home for the aged, other factors were demonstrated as well. In several instances where rents did not appear to be a factor, one might assume that the nature of social contacts or a desire for some form of living arrangements other than an independent dwelling unit is the reason.

Despite the apparent dissatisfaction with present housing circumstances among the elderly in the area, most elderly nevertheless indicated a strong desire and attachment to the neighborhood. In all cases of the sample taken, the residents of the River-Osborne area expressed a desire to remain in the neighborhood.⁸³

⁸³The desire to remain in the area is in the majority of cases probably due to long-term residency. In the sample taken, the average length of residency was 19.2 years, indicating the extreme stability of the area.

Land Use and Zoning

In order to avoid economic and social stratification that may adversely affect the aged segment of any population, it is generally recognized that a wide range of land uses must be permitted to allow for a variety of living arrangements. This would offer residents and especially the elderly a continuum of alternate living arrangements which would afford them the opportunity of remaining in their 'home' community as needs change. Figure 4-3 demonstrates the wide range of land uses present in the area and similarly Figure 4-8 demonstrates the uses permitted. Present uses permitted in the River-Osborne area include both commercial and multiple family. As indicated in Figure 4-8, the following uses are permitted in the area:⁸⁴

R 2	-	Two family district
*R 3	-	Multiple family district
R 2C	-	Conversion district
*R 3B	-	Planned building group district
*C 2	-	Commercial district
*C 3	-	Commercial district

*Denotes those areas which would allow institutional type residences for the aged such as senior citizens housing.

⁸⁴ For a detailed description of those uses permitted within each of the zoning districts, see Appendix E.

WILMINGTON
EXISTING ZONING

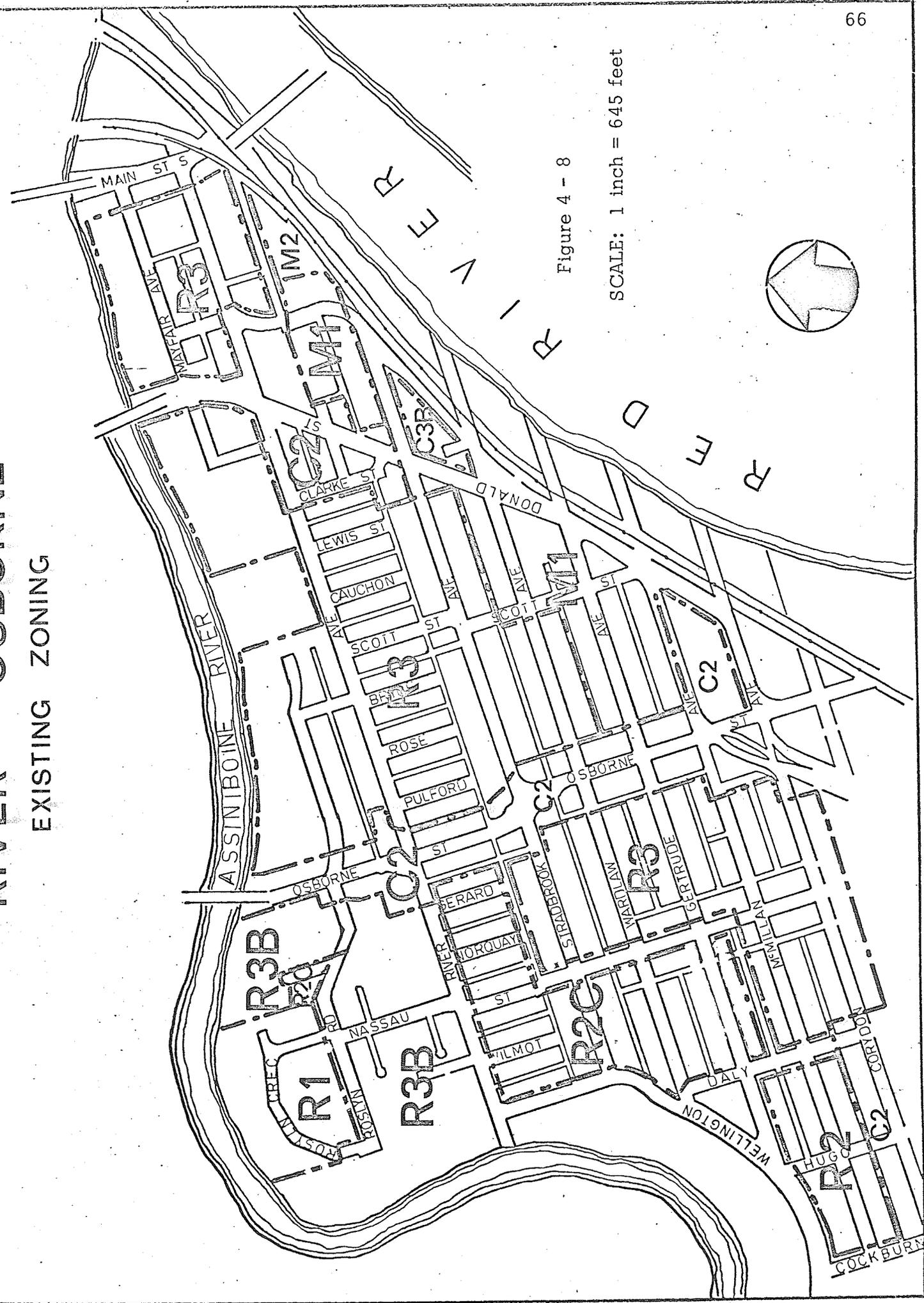
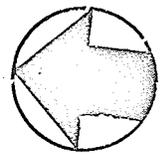


Figure 4 - 8

SCALE: 1 inch = 645 feet



Since most experts in the field of gerontology feel that retirement housing either independent or institutional type should be located close to areas which afford the opportunity of shopping, medical facilities, laundries, banks and other common needs, the River-Osborne area would appear to be especially suitable for the aged residents.

At the present time in Metropolitan Winnipeg, extensive re-zoning proposals are being made throughout the Metropolitan area. The River-Osborne area has been proposed primarily as a number of multiple family districts as well as the retention of those areas presently designated as commercial areas. As shown in Figure 4-9, the following zoning districts have been proposed for the River-Osborne area.⁸⁵

Multiple-Family
Conversion District
RM - C

The multiple family conversion district, "RM - C" is intended for older residential areas where buildings are no longer suitable for one-family use due to size or to change in environment. Eventually, these areas will become suitable for re-development but the intention is to prolong the effective life of these buildings by controlled conversion to multiple-family use. To facilitate eventual re-development new multiple-family buildings are not permitted.

Multiple-Family
Districts "RM -1",
"RM-2", "RM-3"

The multiple family districts, "RM-1", "RM-2" and "RM-3" are intended to provide areas where multiple-family uses predominate,

although one-family and two-family dwellings are permitted. In these districts, density is limited in order that development be compatible with adjoining single-family and two-family districts.

*Multiple-Family
Districts "RM -4"
and "RM - 5"

The multiple-family districts, "RM -4" and "RM - 5" are intended for high density apartment buildings in areas located near the central business district or other major centres of commercial activity. A limited range of retail and person service uses are permitted within the larger apartment buildings primarily to serve the occupants of these buildings.

*"C-2"

Commercial district

M - 1

Manufacturing

*Denotes those areas which would permit institutional uses. Unlike the present zoning by-law which primarily regulates use, the proposed by-law is intended to regulate bulk control as well.⁸⁶

While most of the zoning districts in the River-Osborne area would permit homes for the aged such provisions are absent at the present time.⁸⁷ In accordance with the Metropolitan Development Plan, the zoning regulations in this area support its objectives of encouraging high density development close to the central business district.⁸⁸

⁸⁶For a detailed description of both the uses and bulk regulations proposed for the various parts of the River-Osborne area, see the Proposed Metropolitan Zoning By-law.

⁸⁷While no housing facilities exist which are designed especially for the elderly residents who are capable of looking after themselves, a number of nursing homes are present for the care of the invalid aged.

⁸⁸Source: Metropolitan Development Plan By-law 1117.

PROPOSED ZONING

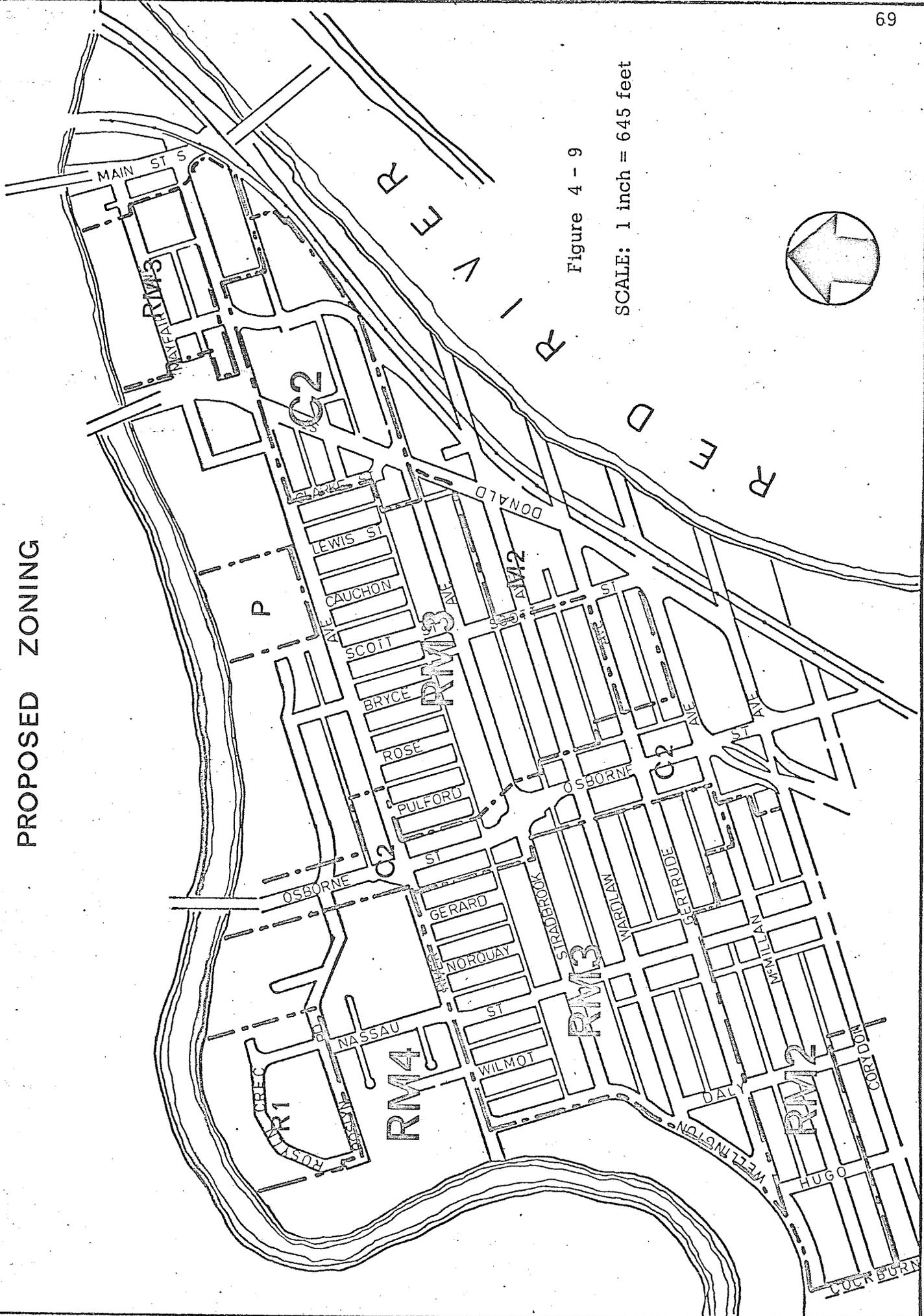
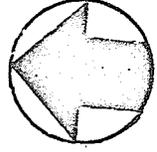


Figure 4 - 9

SCALE: 1 inch = 645 feet



The Problem

The foregoing chapters have attempted to discuss the most significant of those problems and needs that characterize the aged in our society, and which are pertinent to their housing circumstances both generally, and as applied to the River-Osborne area.

As previously stated in this study, the selection of a suitable alternative to overcome the peculiar problems and needs of any particular area necessarily presupposes the proper definition of the problem involved.

While the inadequacy of data makes any absolute and precise conclusions impossible, it is nevertheless the opinion of the author that the following issues are of considerable importance in providing for the needs of the elderly in the River-Osborne area.

- For the majority of elderly residents, the major portion of their incomes come from government assistance. Approximately 1,000 elderly persons in the River-Osborne area are sustained on the minimum guaranteed income provided by the government making their incomes less than \$1,680 per year, and in many cases considerably less.
- As a result of low incomes, most elderly cannot afford suitable housing at the prevailing rental rates, and because of this shortage of good quality, low cost housing, the low income elderly must allot a disproportionate share of their income to rent.

- Given the high proportion of rental accommodation in the area, it is clear that any program adopted should place considerable emphasis on the needs of elderly renters as opposed to home owners.
- Since many elderly persons find it socially desirable to live in age segregated dwellings, the absence of any such accommodation is particularly remiss.
- Of the low-income elderly in the area who are presently paying excessive rent to income ratios, a large proportion are elderly females, 75 and over. Thus any program should be particularly responsive to their needs.
- While considerable redevelopment is being carried out in the area, it is generally inconsistent with the social and economic characteristics of present residents and especially the low income aged.

While these factors undoubtedly point to the necessity of some housing program for the low income elderly in the area, a number of positive features in the neighborhood appear capable of reinforcing a living pattern consistent with their needs.

- Physically, the aged require housing that is within walking distance of commercial, recreational, educational and religious facilities as well as mass transportation. A variety of these facilities are present and easily accessible to all but the most

decrepit in advanced stages of physical decline.

- Zoning regulations in the area which permit a wide variety of living arrangements necessary for the continuum of needs required by the aged generally do not encourage economic and social stratification.

Objectives of Housing Program for River-Osborne Area

Since it would appear that the most difficult problem facing the elderly in the River-Osborne area is an inadequate supply of low-cost housing, an appropriate objective of any housing program designed for this area would be the provision of clean, warm shelter consistent with their physical, social and economic requirements and capabilities. The discussion in Chapter V is intended to outline a series of alternatives which might ultimately lead to this objective.

Estimate of Need for Low-Income and Elderly Persons Housing

Since it was concluded that the housing circumstances of the elderly in the River-Osborne area are less than adequate, some estimate of the total need is necessary.⁸⁹

⁸⁹The use of the term 'need' is deliberate and is in no way intended to be confused with 'demand'. Need, as used in this context, is in terms of good housing for all elderly persons, the sum total of the number of units needed to overcome the reduction of crowding, the replacement of defective dwellings and the number needed to satisfy the needs of those elderly paying a disproportionate per cent of their income for housing.

Demand, on the other hand, is a term used to indicate desire or preference and effective demand, what one can afford. In this analysis, no reference will be made to demand.

While the validity of the estimate is limited to some extent by a lack of up-to-date data, it should be possible to identify with some degree of assurance a reasonably accurate measure of need by using a technique employed by the Ontario Housing Authority.⁹⁰ Since it is recognized that any housing program should not be designed especially for one group of low-income persons to the exclusion of other equally needy persons, the estimate made includes non-elderly families as well. Further, it is suggested by the Ontario Housing Authority that if a combination of physical and economic circumstances are used to indicate need, an assessment of these circumstances may provide a guide to the effectiveness of the private enterprise housing system, upon which Canada relies almost exclusively.

For the purposes of this analysis, it was assumed:

- (a) that the lower third of all income groups are the most likely to occupy substandard housing or pay excessive rent to income ratios;
- (b) that social welfare surveys which have estimated the proportion of non-elderly families, elderly families and elderly non-families which are experiencing undesirable housing circumstances are approximately the same as the River-Osborne area.⁹¹

⁹⁰Good Housing for Canadians, loc. cit.

⁹¹The surveys which are referred to were carried out by the Ontario Housing Corporation in 1961 to determine housing conditions of its residents. It should be noted that while estimates from other social surveys are used, conditions in the River-Osborne area would seem to indicate that roughly the same proportions exist.

Using housing data from the 1961 Census for the determination of housing need, it can be observed that the number of dwelling units required to satisfy the need is approximately 1,200 units.⁹²

TABLE 4-6

ESTIMATE OF LOW INCOME HOUSING NEED
FOR THE RIVER-OSBORNE AREA

<u>Component</u>	<u>Units Needed</u>
Non-elderly Families	
1961 Deficiencies	540
Vacancy Requirement - 4.5%	24
Elderly Families	
1961 Deficiencies	188
Vancancy Requirement - 4.5%	8
Non-Family Elderly	
1961 Deficiencies	425
Vacancy Requirement - 4.5%	<u>19</u>
Total Low Income and Elderly Housing Need	<u><u>1,204</u></u>

Since these estimates are based on 1961 Census data, they are not intended to provide a precise breakdown of housing need, but rather an appreciation of the magnitude of the housing problem in the River-Osborne area. However, it can be safely assumed that if anything, this estimate is extremely modest. While there has been a tremendous redevelopment boom in the area since 1961, almost all has been high rental

⁹²A detailed description of the methodology used to estimate the need for low income housing is discussed in Appendix F.

apartment dwellings. At the same time, no significant improvements have been made on substandard dwellings nor have any efforts been made to provide low income housing for families who are overstraining their budgets to provide themselves with decent housing.

Since the exact scope of the program could have quite possibly changed since 1961, it is therefore recommended that before any comprehensive co-ordinated attack on the problem be started, a more precise definition of need should be made using more up-to-date data.

CHAPTER V

APPROACHES TO THE PROVISION OF ADEQUATE HOUSING

Among the countries of Western Culture, there is considerable variation in the housing policy and programs followed. To a great extent, any housing policy is dependent on the special character of the countries in question reflecting a number of cultural differences which are invariably present. The importance of cultural differences on national housing policy is pointed out in the following quotation:

A complex interaction of a country and its people, of natural resources and human determinants shapes a nation's housing. The natural determinants, geography, climate and resources are directly perceived, for they are physical and apparent. The human determinants, though abstract and invisible, are more powerful in shaping a housing philosophy, for these human factors transcend the technical mastery that increasingly levels the regional variety of geography and climate and distributes and equalizes resources. The web of social organization; the structure and purpose of government; the evolving motivations, beliefs and values of personal, family, and community life; the demands and responses of economic fluctuations; the technical expertise, -- these are the intangibles to which housing propositions and performances must respond. To such generalities the individual brings his own personal dimensions of education and health, of occupation and remuneration, of customs and tastes, his reaction to privacy and sociability, and his instincts for conformity and revolt. From combinations of these variables rise the choices and balances society must make.⁹³

⁹³Good Housing for Canadians, op. cit., p. 4

In North America, for example, housing efforts have been for the most part in accordance with the traditions and ideals of a culture which relies to a great extent on the economic market to provide the required goods and services. While market behaviour has been highly successful and efficient in providing most goods, it has been by and large unsuccessful in providing for the housing needs of many low income families. In essence, the operation of the housing market with a minimum of government interference has relied on the "filtering down" process whereby new homes, purchased by higher income groups would gradually be passed on to lower income consumers much like the automobile market. However, housing as a commodity has a number of characteristics which prevent it from moving easily in trade. Not only is housing immobile, versatile and expensive but is not used up and discarded. In addition, the filtering concept itself is not without limitations which must be considered if it is to be effective.

Even if the filtering down process did function without impediments, it could not work adequately if new construction were confined to high-income families for the simple reason that the income pyramid is so narrow at the top compared with its middle and base.

Filtering down could be made to work only if the market for new construction were extended to many groups now unable to enter that market by virtue of income or race, and if a reasonable number of exhausted units were entirely removed from the supply.⁹⁴

⁹⁴Martin Meyerson, Barbara Terrett and William L. C. Wheaton, Housing, People and Cities, (New York: McGraw-Hill Book Company, Inc., 1962), p. 10.

While the shortcomings of the market to adequately provide for the needs of at least the lower income segment of society is recognized by almost all -- the acceptance and involvement of government into the housing market has been slow in North America⁹⁵ and on a relatively small scale.⁹⁶

The principle reason for the failure of private enterprise to respond to the needs of low income sectors of society is that it is relatively unprofitable. This view is stated in the following quotation:

One theoretical way for private industry to provide low cost housing without public subsidy would be to enlarge the inventory by building new sales and rental units at low prices and specifically for low-income families. As a rule, however, this approach is not workable because in areas of greater density, where the demand is highest, present day land and engineering are far too high to enable private enterprise to build low cost housing.⁹⁷

⁹⁵While the concept of government involvement has been slow to gain acceptance in Canada and the U. S. -- most western European countries have long been involved in housing programs on a considerable scale. European housing policies have recognized that in order to provide adequate housing for the entire population -- more than one method of approach is necessary. In most instances, housing efforts are characterized by two major divisions and are applied generally to all members of society -- a private enterprise segment, relatively free of state assistance or restraint serving an increasing section of the market, and a non-profit social housing segment benefitting from various forms of state assistance and serving in an undifferentiated fashion both "full recovery" and subsidized households. This shift from what might be described as a semi-welfare approach to a public utility operation, reflects three housing convictions which are basic to European housing policy but which are absent in both American and Canadian policy: -

- (a) that the separate concentration of low income families with many children into housing developments reserved exclusively for such families can only result in undesirable social segregation and identification.

In addition, building codes and zoning by-laws frequently stipulate minimum floor space areas and lot sizes which in effect prohibit the construction of low cost housing.

Given this situation and the failure of the trickle down process to provide the quantity and quality of housing necessary to ensure clean, warm shelter for low income groups it has now become apparent that government involvement is necessary in this segment of the market.

While there is no 'best way' to universally improve all housing deficiencies among low income groups, it is nevertheless recognized that given the circumstances and problems of a particular situation, the selection of one alternative will undoubtedly be more effective in alleviating the

-
- (b) that state aid should concentrate on producing a high volume of housing at reasonable levels of rent or cost within reach of those not served by the operations of the normal housing market.
 - (c) that supplementary special subsidy should be made available to all those families and individuals who, because of age or income, cannot afford the economic costs of the state-aided general output. It is a characteristic of most European housing policies that those receiving the supplemental subsidy are in no way identified and that the subsidy is available to all, not only to those living in the new social housing units.

In Canada, however, there is in general no overall approach that includes the low-income segments of the population as well as the upper-income segments. When Government is involved in the provision of low-income housing, it is closely related to the concept of welfare. The result is that low-income housing is for the most part on a project basis with the result that negative identification invariably occurs.

Good Housing for Canadians, op. cit. p. 13

⁹⁶Most residential construction in Canada is privately initiated. The proportion of housing starts which are publicly initiated rarely exceeds 2 per cent.

Good Housing for Canadians, op. cit. p. 35

⁹⁷John H. Haas, "Residential Housing Problems -- Diagnosis and Treatment", A Housing Manifesto, (Washington, D.C.: Workshop 221, Inc., 1964), p. 14.

problem than another. In view of this, the selection of one of the following alternatives to improve the plight of the elderly must necessarily take into account the particular problems and aspects of the River-Osborne area.

Basically there are two principle ways of providing an adequate supply of suitable housing at prices older people can afford. We can raise older people's incomes -- or we can lower the cost of the housing to the older customer.⁹⁸

While various forms of these two means have been applied, the basic principles are the same. The following discussion of these alternatives is intended to demonstrate the advantages, potentials and limitations of each alternative which might be applied to provide for the housing needs of the elderly and other low income housing groups. By examining the various alternatives for the improvement of the housing in the River-Osborne area, it is hoped that the most suitable and likely choice in view of the characteristics of the area will become self-evident.

THE PROVISION OF ADEQUATE INCOME

Income Supplement

There is almost complete agreement amongst experts in the field of housing that the most sure way to improve the housing conditions of needy groups such as the aged is to increase their income. It is maintained by proponents of this philosophy that by raising the income position of older people to an adequate living level, we are in fact increasing their ability to be free and independent in the market and eventually the housing

⁹⁸George W. Grier, "Housing for the Elderly", Journal of Housing, (September, 1965), pp. 23 - 24.

market would be awakened to their desires.⁹⁹

During recent years there has been a growing body of evidence that suggests that the provision of a minimum guaranteed income for low income families and individuals may eventually become more readily accepted by Canadians as the basic form of a welfare program.

Basically, there are two principle means which have been suggested to provide an annual guaranteed income. The most common type of guaranteed income proposal is that which could be provided by a 'negative income tax'. The negative tax is simply a government subsidy to all families and individuals whose incomes are below a given 'poverty line'. Provided that the subsidy granted does not make up 100 per cent of the difference¹⁰⁰ between actual earned income and the minimum

⁹⁹Grier, op. cit., p. 27.

¹⁰⁰Much of the opposition of the concept of a negative income tax has centred around the issue of the disincentive it would create for persons who earn close to the minimum guaranteed income. This would be especially true of a negative tax system which would provide a 100 per cent subsidy of the difference between an actual earned income and the guaranteed minimum income. To overcome this problem, Milton Friedman of the University of Chicago has suggested a 50 per cent subsidy. Supporters of this type of subsidy argue that a 100 per cent subsidy would simply encourage poor people not to work at all. With a partial subsidy they would be encouraged to work because any increase in their earned income would also increase their total income. Any partial subsidy program would retain a strong incentive for the poor to improve their total income.

Milton Friedman, Capitalism and Freedom, (Chicago: The University of Chicago Press, 1962)

guaranteed income, it is suggested by those in favour of this scheme that two major advantages exist over the current welfare system:

- (1) it provides a positive incentive for persons to leave the welfare rolls; and,
- (2) because of its universal nature, it is less demeaning than the current welfare system. While the latter advantage accrues only to those receiving a subsidy, the former is a benefit to all members of society. The welfare recipient is better off both financially and 'in spirit' by taking whatever work is available, even at a low wage. The taxpayer is better off for the cost of subsidy payments is reduced as welfare recipients increase their earnings.¹⁰¹

In addition, Reuben Baetz has also suggested that a negative income tax system would also serve to provide most help to those in greatest financial need where as conventional public assistance programs often breakdown.¹⁰²

A second basic approach to the concept of a guaranteed minimum income is that of a universal demogrant.

The universal demogrant proposal would operate on a much larger scale, providing not merely income supplements to those whose incomes fall below an established minimum, but a uniform payment to all, regardless of means. The demogrant might, or might not, be included

¹⁰¹Ronald W. Crawley and David A. Dodge, "Cost of Guaranteed Annual Income", Canadian Tax Journal, XVII, No. 6, (November, 1969), p.395.

¹⁰²Reuben C. Baetz, "Guaranteed Annual Income", Canadian Welfare, Vol. 45, (November, 1969).

in income for tax purposes; in the former case it would be partially recouped from those whose incomes are subject to tax. The universal demogrant is to be distinguished from the widely accepted welfare principle of partial demogranants payable to particular groups such as children or the elderly.¹⁰³

While most experts agree that there would invariably be some degree of disincentive associated with both fundamental schemes,

...a universal demogrant is likely to have the greatest disincentive effect, and that a negative income tax at constant rate would have a smaller effect, while the smallest disincentives would be created by a negative income tax at "progressive rates".¹⁰⁴

While the debate over the question of incentives is of considerable importance as it regards employable workers, it is of less significance in meeting the needs of the aged and other indigent persons who for some reason or other are unable to work. As noted previously in this study, the elderly are frequently physically incapable of continuing employment or find themselves unemployable because of outmoded skills or compulsory retirement. In the opinion of the author, the provision of a guaranteed minimum income, especially as it regards the elderly, could serve to overcome many of the housing difficulties which they presently experience.

Not only would an increased income permit a wider range of choice for living accommodation but would presumably increase the involvement of private enterprise in the provision of low cost housing.

¹⁰³ J. Cutt, "The Guaranteed Income", The Canadian Forum, (Toronto: 1968), pp. 225 - 229.

¹⁰⁴ Ibid.

In Canada, it has recently been recognized that in order to solve the housing difficulties which exist for many low income individuals and families, the problem must be attacked by abandoning the trickle down approach to a large extent and alternately attempting to provide low income housing directly. Accordingly, the C. M. H. C. capital budget for 1970 places by far its greatest emphasis on providing low income housing by "allocating \$570,000,000 of its \$584,000,000 capital budget to build 35,000 low income units."¹⁰⁵ While much of this \$570,000,000 reserved for public housing is to be spent on traditional limited-return or non-profit projects as well as provincial grants for public housing, \$200,000,000 is being reserved

... to support new techniques for reaching families and individuals suffering deprivation because of tight housing conditions and high costs. In this latter regard, innovation could have beneficial and long-term implications and as I've stated before, I will consider any new form and tenure of housing, use of land, an innovation in building methods provided it is directly related to the need for low cost housing preferably in metropolitan and urban areas.¹⁰⁶

The latter provision which seeks to involve private enterprise to a greater extent in providing low cost housing appears to be of considerable worth as a potential alternative to the disadvantages inherent in public housing and conversely recognizes the advantages of involving private developers

¹⁰⁵"To Build 35,000 Units", Winnipeg (Winnipeg, Manitoba) Free Press, February 3, 1970.

¹⁰⁶Central Mortgage and Housing Corporation, "CMHC Seeks Proposals for Low-Income Housing", News Release of Hon. Robert Andras, Minister Responsible for Housing (Ottawa: March 10, 1970).

in all phases of the housing market.¹⁰⁷

In establishing a long-range program for meeting the low income housing requirements of the elderly these, as well as a number of other relevant factors must be considered. As noted earlier in this study, the income position of the elderly has steadily improved over the last few years and as more and more elderly become eligible to receive the benefits of improved private pension schemes, as well as the Canada Pension Plan, this trend can be expected to continue. This in fact has been the case as evidenced by the declining number of persons receiving additional social allowance welfare to subsidize their rents.¹⁰⁸ Given the efforts of the federal government to encourage private enterprise to provide low cost housing, it would then appear that eventually a much greater proportion of the elderly will be able to afford housing of their own choice on the free market. By providing the aged with a minimum guaranteed income over the next few years while the benefits of the income programs that will eventually improve their plight come into full effect, especially if complemented by further encouragement of low cost housing by private enterprise, the housing circumstances of the aged could be greatly improved. Further, this would make unnecessary

¹⁰⁷ For a comprehensive discussion of the implications and advantages of involving private enterprise in the provision of low income housing, see William H. Neville, "What the \$200-million innovative housing fund means to private builders", Building and Management, Vol. 9, (April, 1970), pp. 29 - 31.

¹⁰⁸ Under a program which is administered by the Manitoba Department of Health and Social Services, elderly people with limited resources and with substantial medical costs may receive a social welfare allowance designed to supplement their rent.

the massive public housing efforts presently felt necessary to satisfy the need for low income housing. While the cost of providing a guaranteed minimum income would probably be more costly than current welfare programs, depending on the scheme adopted and the minimum floor income, these costs would probably decrease considerably in the future, as other pension schemes become more prominent.¹⁰⁹ This is not to suggest that subsidized housing projects should or could be abandoned entirely as a means of providing low income housing for the aged. Among the elderly, there will always be persons who will even in the future be ineligible for improved pensions for one reason or another. Therefore, while there is some justification in building some specially designed public housing units which could serve to satisfy the social needs of the aged for those who desire this type of accommodation and especially in the River-Osborne area where no such provisions exist, a more desirable long-term goal which would more efficiently and imaginatively serve to meet the needs of the aged would be the establishing of a minimum guaranteed income.

¹⁰⁹ Canada, Department of Labour, "How Will Guaranteed Income Affect Social Welfare Costs", The Labour Gazette, Vol. 70, No. 1 (January, 1970), p. 22.

Rent Certificate

A related form of income subsidy which has been applied in the Metropolitan Toronto area is a program of rent certificates. Under this plan, the Toronto Housing Authority enters into direct leases with owners of vacant dwelling units. These units, in turn, are rented by the housing authority to families of low income who have made applications to the authority for accommodations.¹¹⁰ Tenant families then make rental payments to the Housing Authority and the difference between the negotiated rent and the rent paid by tenant families is made up by the Provincial Government subsidy payments. Several advantages of this type of subsidy have been cited such as:

- the introduction of low income families into the mainstream of community living;
- maximum use has been made of the private rental market at times when the effective demand for rental accommodation at economic rents have been soft;
- there are no initial capital costs;
- economic integration of low and middle income families has been possible;

¹¹⁰P. E. H. Brady, "Rent Certificate Plan Operating in Canada: First Years' Experience Analyzed", Journal of Housing, (September, 1965), pp. 211 - 212.

- operating subsidies are generally less;
- the resources of the private building industry have been mobilized.¹¹¹

However, the success of this program has been limited under certain conditions, flourishing only when there is favorable market conditions; when the right kind of housing is available at the right location; and when rental rates are reasonable.¹¹² This program has been used primarily for low-income families and in conjunction with other related housing programs. While this type of program has some potential as a supplement to other related programs in the River-Osborne area, the relatively low vacancy rates and the sheer magnitude of the problem in terms of the number of elderly persons in the area would prevent this scheme from being any more than a partial solution.

THE PROVISION OF LOW INCOME HOUSING

As indicated in the preceding section, one of the two basic means to provide suitable housing at prices people can afford is to lower its cost; a solution of which a variety of forms have been attempted.

Rent Control

Since the success and effects of rent control vary with the system of application, there is understandably no common body of opinion as to its

¹¹¹Ibid.

¹¹²Ibid.

worth. Although it is generally applied as a temporary measure to stabilize rental rates in times of severe housing shortages such as war, it has increasingly become a standard tool of housing policy.

Lindbeck, in an essay regarding rent control comments that the motives for applying rent control are largely unjustified and that the goals it seeks to achieve could be more easily attained by more direct means.¹¹³

¹¹³The rationale behind rent control policy typically is for a variety of reasons. These are stated by Lindbeck as follows:

- (1) To stimulate general housing demand in order to achieve a high and rapidly increasing housing consumption of the population as a whole.
- (2) To keep down rents of new houses in order to stabilize costs and volume of house construction.
- (3) To prevent a (considerable) redistribution of income and wealth from tenants to house-owners and also to achieve a more equitable distribution of real income among tenants.
- (4) To help low-income families, particularly such families with children, to compete in the housing market with other household categories. Thus, the authorities want to guarantee these families a larger fraction of total housing consumption than they would get in a market without rent control.
- (5) To direct total demand for housing consumption in favor of large well-equipped dwellings.
- (6) To dampen tendencies to cost inflation.

Assar Lindbeck, "Rent Control as an Instrument of Housing Policy", The Economic Problems of Housing, Adela Adam Nevitt (ed.), Proceedings of a Conference held by the International Economic Association, 1965 (New York: St. Martin's Press, 1967), pp. 53 - 72.

For example, Lindbeck states that the housing consumption distribution goal of helping low income families to compete in the housing market could be more effectively reached by directly granting subsidies to them.¹¹⁴

The presence of rent control has further been attributed with the compounding of undesirable effects which it is intended to overcome.

Fisher illustrates this in the following statement:

There is evidence that the presence of a large inventory of rental units at below-market rents has caused a larger portion of the newly constructed units to be built and held for higher rents than would have been the case without rent control. The builder appears to have been fearful of trying to compete for tenants who were enjoying the benefits of rent control, and to have designed his product to appeal to those in the market who are best able to pay -- that is, there has been a wide gap between the controlled rents in a given market area and those demanded for newly constructed units comparable in facilities and amenities.¹¹⁵

Thus, it would appear that for rent control to be fully effective a complementary program of low income housing is also necessary. Fisher asserts in fact that in the City of New York where rent control has been maintained in some parts of the city for 20 years, this may be a partial explanation of the large role that public housing and publicly-assisted housing have played in this post-war period.¹¹⁶

¹¹⁴For a detailed discussion of the effectiveness of rent control in achieving its desired results, see Lindbeck, op. cit., pp. 70 - 72.

¹¹⁵Ernest M. Fisher, "Twenty Years of Rent Control in New York City", Essays in Urban Land Economics, (Los Angeles: University of California, 1966), pp. 31 - 67.

¹¹⁶Ibid.

The most undesirable feature of rent control as it affects low income persons, however is the degree of inconsistency it causes in the rental market for persons of similar incomes. This situation is pointed out by Leo Grebler who states:

Housing expenditures of those protected by rent control have declined substantially in relation to their incomes, while most of the ever increasing group of consumers who were not in possession of prewar dwellings have to pay the full economic costs of housing at postwar price levels. The unity of the price system prevailing in a market operation is broken by rent control, and broken in such a way as to create sharp and unjustifiable inequities between different groups of consumers of about equal capacity to pay . . . Rent control can hardly be advocated as a cure of the basic imperfections of the market, since it superimposes its own inefficiencies in the allocation and equitable distribution of space on those of the market operations.¹¹⁷

From the observations made in New York City this appeared to be indeed the case as rent control, designed to benefit low-income and aged families, tended to benefit higher income families whose relative need was less.

Since most rental units in the River-Osborne area which have been constructed in the past few years have been high rental accommodation, it would appear to the author that the implementation of rent control at this time without the construction of any additional low income units in the area would only serve to aggravate the situation further.

Housing Rehabilitation

Since it can be safely assumed that many of the dwelling units in the River-Osborne area which are in need of major repair are occupied by low-income elderly, a possible solution to at least improve the quality of

¹¹⁷Ibid.

their housing circumstances could be a program of housing rehabilitation. However, given the low-income characteristics of those most in need, both elderly and low income families, this alternative proves unrealistic for their requirements upon examination. The problems involved are stated in the following quotation:

Any kind of private rehabilitation requires new capital investment. Therefore, it invariably results in increases in the prices or rents of dwellings. Whether rehabilitation serves to increase the dollar price or the dollar rent or merely to prevent an otherwise unavoidable decrease in the price or rent of the dwelling is of little importance. In a profit economy, the investment presumably will not be made unless it increases the marginal return on the property and unless the return on the new investment is equal to that available from alternative investment opportunities.

Under these circumstances, private rehabilitation, even when it takes place under the spur of housing code enforcement, can serve only limited purposes in the housing market for low-income families. Its chief function is to improve the quality of low-rent dwellings which are already available to low-income families.¹¹⁸

As the most basic problem facing the low income elderly is, in the final analysis, an unsatisfactory rent to income ratio, at least private rehabilitation as a remedy for the problems presently being experienced by the low income elderly could hardly be considered adequate.

Under the terms of Section 35 A of the National Housing Act, public acquisition and improvement of existing stock for public housing is possible. However, this solution has not been extensively used as a means of housing rehabilitation or for the provision of public housing in the past. While this solution probably has some potential at least as a complementary form of a housing program for the low income residents of the River-Osborne area,

¹¹⁸Meyerson, Terrett and Wheaton, op. cit., p. 190

further investigation of the nature and character of housing which might be available is necessary.

To provide for the particular needs of the River-Osborne area, it is the opinion of the author that a suitable program that will improve the quality of life of those elderly persons presently experiencing housing difficulties will necessarily require an additional supply of low income housing. Since private enterprise would be unable to meet the need for low income housing for the elderly at the present time, it is apparent that some form of government subsidy and involvement is necessary. Under the present legislation, federal assistance is primarily in the form of low interest, long-term, insured loans to non-profit groups, certain public agencies and individuals.¹¹⁹ Under the National Housing Act, two basic forms of financial assistance designed to encourage public and private efforts in the provision of low rental housing are available.

Low Rental Housing

Under Section 16 of the National Housing Act, loans are available to any organization, corporation or individual wishing to undertake low rental projects either through new construction or the purchase and improvement of existing buildings. Accommodation provided under these arrangements

¹¹⁹The details of the Federal Government programs are too complicated to present in literary form. Accordingly, an abbreviated form of the available programs is shown in Appendix G.

is intended to serve families and individuals whose incomes are inadequate to meet current rentals on the open market. These facilities are used extensively by such organizations as church groups and service clubs to support their efforts in undertaking housing projects on a non-profit basis, particularly for elderly and handicapped persons. Under these arrangements the lowest possible rentals are achieved through the special terms of the N. H. A. loan which is at a preferred rate of interest and for an amortization period of up to 50 years. While low rental projects sponsored by philanthropic organizations are extremely worthwhile and can do much to alleviate the problems of the elderly, especially as a short-term solution in particular areas, it would be impossible to satisfy the total need by such means.

Public Housing

Although the merits of public housing have been a long debated issue, there is, nor will there likely in the near future, any common body of opinion as to its worth. Opponents of public housing have traditionally opposed the concept not so much on principle but rather the form in which it is applied and administered. Usually applied on the large project type basis, it is held that the residents become identified and stigmatized as welfare cases. While these criticisms are undoubtedly valid in most instances, it represents under present legislation, the only alternative and hope for many who are unable to compete in the free market. As is the case for many elderly residents living close to the minimum

guaranteed income,

these are usually families above the level of indigent, and, therefore not qualified as recipients of public welfare. They are in the twilight zone of social and financial incompatibility with the rest of their fellow citizens and their greatest deficiency is lack of adequate housing. Because of this deficiency, their condition will deteriorate and they will sooner or later become a burden or even a menace to the community that tends to ignore their plight and, at times, even denies knowledge of their existence.¹²⁰

Although providing for the housing requirements of the elderly could probably best be achieved in the long-run through the establishment of a minimum guaranteed income such that the demands of the aged could be satisfied through the private market, a well designed low income housing project in the River-Osborne area to help overcome the acute shortage which exists there presently would be extremely worthwhile. While public housing as it is presently employed for low income families could undoubtedly stand improvement, it is the opinion of the author that the criticisms levelled at it are of considerably less importance when the social needs of the elderly are taken into account and especially when coupled with characteristics of the River-Osborne area. As pointed out earlier in this study, segregated housing for elderly persons can frequently serve as a basis for more satisfying social contact and that given some measure of independence, is actually preferred in many instances. Since the only type of housing accommodation designed especially for the aged

¹²⁰Haas, op. cit., p. 55

in the River-Osborne area at the present time is a number of nursing homes, it would appear that the greatest contribution towards providing a continuity of living accommodations for the aged could be made through the construction of both independent and hostel type dwellings for both single and married elderly persons.¹²¹ Of particular significance for the design of a low income housing project for the River-Osborne area is the large number of single elderly women over the age of 75. Since many of this segment of the elderly population can be expected to be especially hard pressed financially and unable to care for themselves, a high priority should be placed on providing hostel type accommodation consistent with their needs.

The Provision of a Suitable Environment

As indicated in previous chapters, housing for the elderly must necessarily involve more than the provision of a physical structure which affords clean, warm shelter. For the elderly to continue in an active and self-supporting role, they must also be provided with an environment which permits them to retain some measure of independence in their daily activities. In view of this, the following discussion is intended to consider some of the positive and negative features of the environment in the River-Osborne area as well as the various proposals for its

¹²¹The statement that a number of nursing homes are present in the River-Osborne area does not mean to imply there is no need for this type of accommodation. A survey carried out by the Age and Opportunity Bureau in December, 1968 showed that nursing homes throughout Metropolitan Winnipeg are filled to 100 per cent capacity. Therefore to determine the need for nursing home type accommodation in the River-Osborne area, further study is required.

redevelopment as they affect or may affect the quality of life of its elderly residents.

As the situation presently exists, at least a portion of the River-Osborne area would appear to be ideally suited to provide many of the needs which the aged require within their normal ambit to continue an active and self-supporting role. Almost all of the criteria listed in Appendix H recommended for consideration in the selection of public housing sites exist within a short distance of River Avenue, Stradbroke Avenue and Osborne Street.¹²²

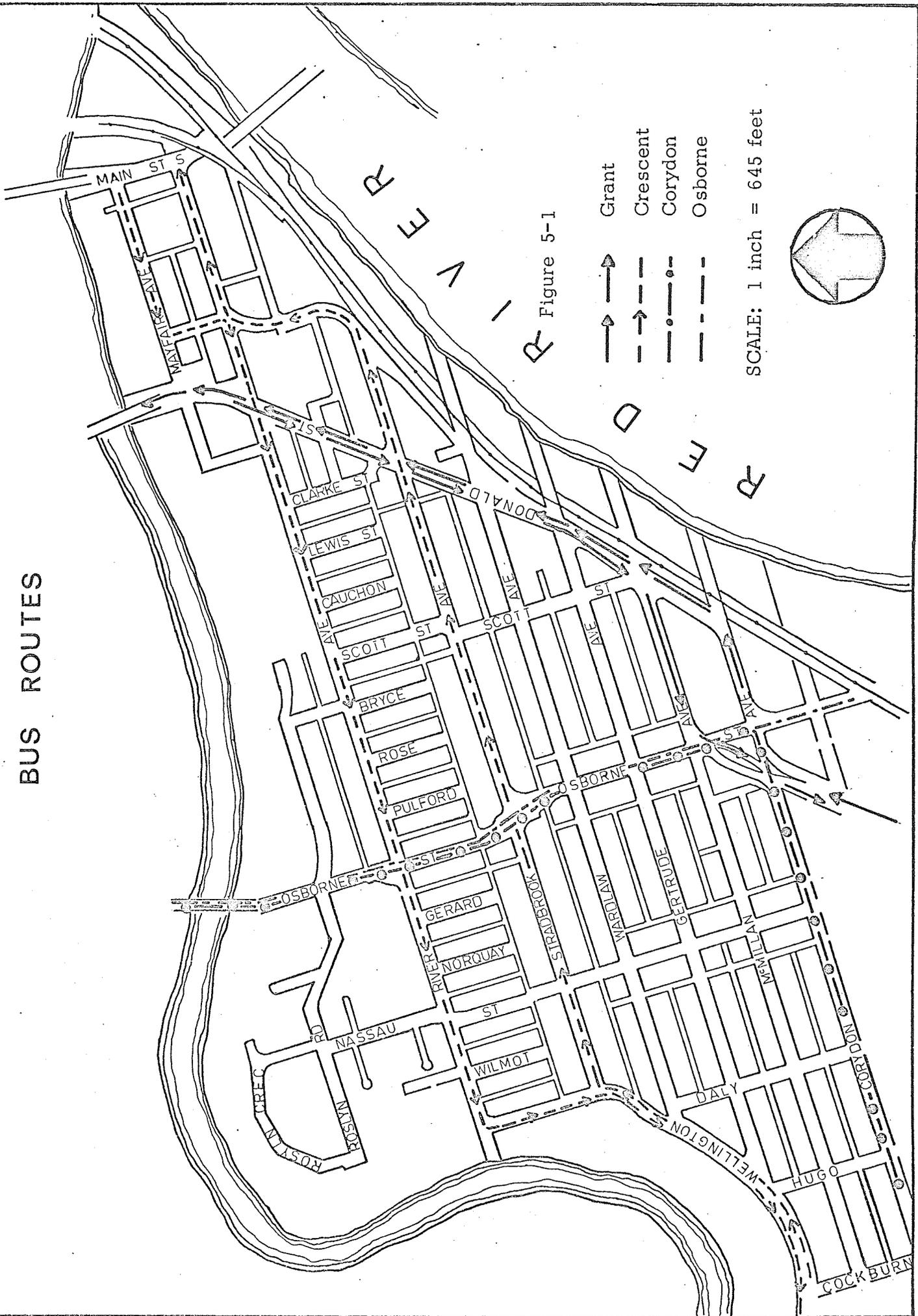
In contrast to this central position of the River-Osborne area those areas which lie east and west of this vicinity are considerably farther from a commercial area of any significant size and lack a choice of bus routes such as those which converge on that particular vicinity. See Figure 5-1. As it can be observed in Figure 5-2, the following features which are of importance to the elderly are situated in the immediate vicinity surrounding the three major thoroughfares.

Churches. Eight major churches are located within a quarter

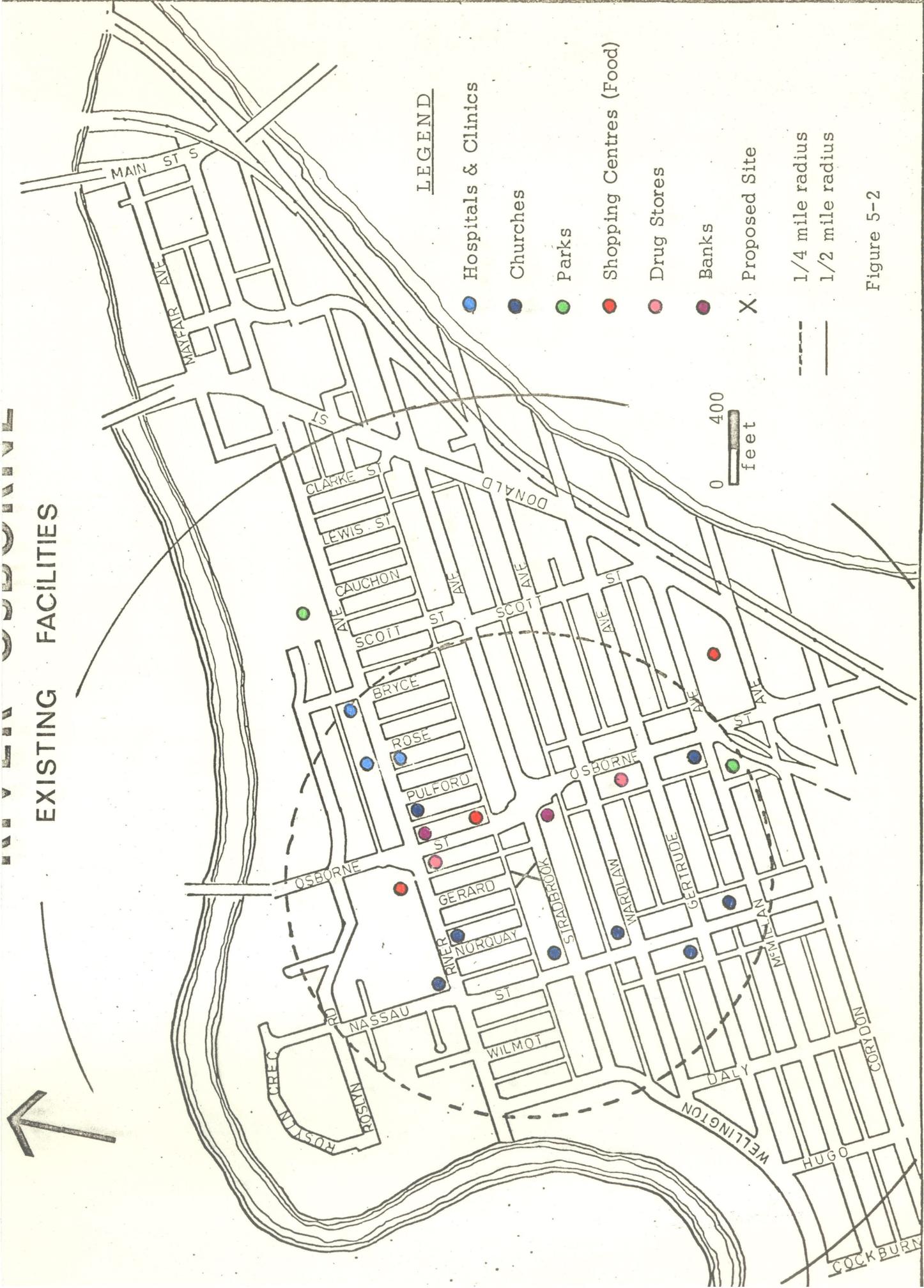
¹²²See Figure 5-2. The point selected for the centre of the one-half and one-quarter mile radius drawn as the recommended maximum walking distance to required facilities has been selected as it has been proposed as a potential site for the specific project being considered by the Community Ecumenical Ministry. A number of alternative sites within the immediate vicinity were also investigated but were ultimately rejected due to such factors as excessive cost or prohibitive zoning. While circumstances may prevent this particular site from being acquired, a site reasonably close would be equally well suited.

RIVER OSBORNE

BUS ROUTES



EXISTING FACILITIES



LEGEND

- Hospitals & Clinics
- Churches
- Parks
- Shopping Centres (Food)
- Drug Stores
- Banks
- X Proposed Site

----- 1/4 mile radius
 _____ 1/2 mile radius

0 400
 feet

Figure 5-2

mile radius of the site being proposed for a senior citizens housing project. Among the denominations represented are United, Anglican, Roman Catholic, Baptist, Christian Science, Church of Christ and Mennonite.

Shopping facilities. Two major shopping centres are located within easy access of the proposed site, one of which is located on the corner of River Avenue and Osborne Street and the other near the southern extremity of the study area. In addition to these major shopping centers, a number of more specialized shops and services are located in the immediate vicinity. Among those are a drugstore, two banks, a firehall and liquor store as well as a variety of specialty shops located in the commercial area along Osborne Street. The location of the most important of these facilities is shown in Figure 5-2.

Medical facilities. Two clinics which offer both medical and dental services are located within a short distance of Osborne Street. Victoria Hospital is also located close by, however it is to be abandoned in August, 1970.¹²³

¹²³ While the hospital services provided by Victoria Hospital are to be discontinued, a number of philanthropic organizations have expressed interest in it for the purpose of converting it to a nursing home. While no concrete proposals or arrangements have been made, such a scheme could contribute to the continuity of living arrangements previously mentioned as being necessary for a neighborhood consistent with the needs of the aged.

Transportation services. Since the aged are probably more dependent on public transportation than any other group, the bus services provided are of extreme importance. In this regard the River-Osborne area is extremely well endowed. As Figure 5-1 indicates, four major bus routes are within easy access of the River Avenue, Stradbroke Avenue and Osborne Street vicinity. The Osborne Street bus is of special importance as it allows easy access to both the northern and southern portion of Metropolitan Winnipeg as well as the downtown area. Similarly, the Grant Avenue bus makes the heart of the downtown business district easily accessible.

While the foregoing features in the River Avenue, Stradbroke Avenue and Osborne Street areas would appear to indicate the desirability of locating a senior citizen's housing project in the immediate area, a notable deficiency is the lack of adequate open space facilities. While "it is recommended that eight acres per thousand population be considered an adequate and reasonable standard for public open space within the entire Metropolitan Winnipeg area,"¹²⁴ the River-Osborne Recreation Committee estimates that only .3 acres per thousand are present in the River-Osborne area.¹²⁵ While Figure 5-2 indicates that two parks are located within the half-mile radius described it is clear that any

¹²⁴Problems Research Ltd., Metropolitan Winnipeg Parks Systems and Standards Study, (Saskatoon, Saskatchewan: December, 1969), p. 24.

¹²⁵The River-Osborne Recreation Committee consists of a number of interested citizens working in cooperation with the Community Ecumenical Ministry to promote and administer activities for residents of the area.

redevelopment efforts in the future should include the provision of parks or other similar open spaces. In addition to the lack of open space in the area, there are no recreation facilities designed especially for the elderly at the present time. However, the Community Ecumenical Ministry in cooperation with the Age and Opportunity Centre is prepared to operate and administer a day care centre within the proposed project itself which would be designed to serve not only the residents of the project itself but also the other elderly residents in the area. The inclusion of a day care centre within the project would promote social integration among the aged themselves while the character of the neighborhood itself including its churches and shopping facilities would permit ample opportunity to interact with other age groups. Further the inclusion of a day care centre for the proposed housing project would further indicate the desirability of locating in the central part of the River-Osborne area such that the site would then become accessible to the maximum number of elderly residents throughout the remainder of the area.

In accordance with the Metropolitan Development Plan which designates the River-Osborne area as an area of "high density development in the city within a short distance of the central business district"¹²⁶ there has been a tremendous growth of high rise apartments in recent years. While the area is situated in an ideal location in relation to the downtown

¹²⁶ Metropolitan Development Plan

business district for this type of development, the related services necessary to accommodate this growth have been inadequate. This situation has been especially true as it regards the capability of the road network in the area to handle the tremendous increase in traffic movement and parking requirements. Such has been the magnitude of the problem that the Winnipeg Area Transportation Study has recommended for the near future "a bridge across the Assiniboine River in the vicinity of Nassau Street with its primary function to provide additional access to downtown for vehicular traffic originating from the high density residential area which lies between Corydon Avenue and the Assiniboine River."¹²⁷ However this solution would appear to be extremely undesirable given the disruptive effect it would have on the social quality of the River-Osborne area by having an additional major arterial parallel to Osborne Street and in such close proximity. In addition, the widening of Nassau Street which would be required for such a scheme would involve the destruction of a number of apartment blocks which front immediately adjacent to the sides of the street or are located in its proposed path. A more likely proposal which has been suggested to alleviate the immediate problem would involve widening Osborne Street. While such a scheme would probably be sufficient to effectively overcome the existing traffic problem, the continued development of high rise apartment buildings would soon

¹²⁷Metropolitan Corporation of Greater Winnipeg, Streets & Transit Division, Winnipeg Area Transportation Study, Vol. III, (Winnipeg: September, 1968), p. 168.

make even this improvement inadequate. As the situation presently exists, much of the area is zoned R-3. Although requirements of a R-3 district usually restrict apartment type dwellings to three stories precedents have been set in the R-3 districts of the area by allowing high rise apartments to be built. Given this situation, it is reasonable to expect that other high rise apartments will be built throughout the area and especially along its major traffic routes. If the trend towards high rise, high rental dwellings is allowed to continue, the character of the area which at the present time serves to contribute towards the achievement of a more complete life role for the aged and families of limited means will be destroyed. If the social and economic costs of constructing new facilities such as major traffic routes which would have to be provided to accommodate this potential development are to be avoided and the residents who are presently being displaced by redevelopment accommodated in the area, zoning regulations should be revised and enforced more rigidly than they have in the past to encourage a lower residential density and housing more in accordance with the needs and financial resources of the residents presently living there.

CHAPTER VI

CONCLUSIONS AND RECOMMENDATIONS

This study has attempted to outline, both in general and specific terms, some of the housing and related problems facing our present elderly population and society as a whole. It has attempted to illustrate the close relationship amongst the various elements which combine to determine the degree of success that society has in providing a suitable housing program for the aged and hence the quality of life they are able to enjoy. Several of the factors given special consideration in this study include:

- (a) The present economic and social roles played by the aged in today's urban, industrialized society and the consequences of these roles on their housing circumstances.
- (b) The effects on the elderly of the physical and geographic pattern that has emerged in most North American cities in recent years.
- (c) The physical, social, economic and mental capacities and limitations of the aged as they affect the range and variety of housing suitable to the elderly.
- (d) The impact of political and cultural ideals as they manifest themselves in policy and practices and subsequently affect the housing circumstances of the aged.

Obviously, the solutions to many of the problems and issues

discussed are contingent with and highly dependent on the basic overall values and priorities held by society and hence can be solved only through a transformation of cultural attitudes. For example, the negative valuation of the aged, stemming from society's preoccupation with youth and productivity and which in no small way affects the degree of consideration given the aged in employment and housing practices, could only be overcome through a program of public education or the emergence of a new set of values.

However, many of the problems experienced could be solved within the present political, cultural and economic framework within which we are presently working with a recognition of needs and an application of proper programs and policies.

In the remainder of this chapter, a number of recommendations and conclusions are made which would, in the opinion of the author, serve to overcome the immediate problem at hand in the River-Osborne area and also the long-term interests of the elderly in the urban environment generally.

Conclusions - General

1. For the elderly, the enjoyment of a quality of life consistent with the ideals of our contemporary culture is highly dependent on their housing circumstances. Housing which can perform this role however must include more than the basic requirements of health, safety and convenience. It must also include accommodation within their

ability to pay as well as being located and designed such as to contribute to a continued and active life role.

2. While it is undoubtedly true that retirement from the active labour force is the primary cause of the elderly occupying a poor economic position, their plight has been aggravated by the fact that few had the opportunity to provide adequately for their later years due to such factors as an economic depression, a major war and inadequate private and public pension schemes. It seems reasonable to assume that given the increasing concern of private enterprise to improve their pension schemes as well as current trends by government to take a more active role in providing support for the disadvantaged as is evidenced by the growth of health programs, old age security and the Canada Pension Plan, the elderly of the future will not experience the same difficulties of the present elderly. In the determination of long-range policy for the housing circumstances of the aged, this fact is especially significant.

3. While urban development in past decades has presented the elderly with neighborhoods consistent with their physical needs and capacities, present suburban development is completely unsuited to the elderly with a reduced life space. Not only is this type of development unsatisfactory for the elderly who presently prefer to live in the suburbs but also fails to consider the aging process and that eventually problems will be created for younger residents presently living there and who will desire to remain there. Thus it would appear that an objective of

community planning of considerable worth would be to account for the needs of the aged in the overall design of any new developments both in the design of a certain proportion of dwelling units and in the provision of required facilities in the neighborhood.

4. The planning and redevelopment of an area should be designed in accordance with the goals of the people who make up that community especially as it regards the elderly who tend to be less mobile and place a higher value on remaining in areas familiar to them.

5. By failing to exploit the potentials and resources of older people through our negative attitudes towards the aged, society is doing itself a disservice. With a new image of old age and an appreciation of the fact that older people have skills and creativity which are needed by others, a new social role could be created which would result in a more positive identification by both themselves and by others. However, the satisfactory use of leisure time by older people is dependent on such factors as financial security, adequate housing, physical and mental health and the availability of facilities to assist those who cannot depend entirely on their own resources, e. g., day care centres.

Conclusions - The River-Osborne Area

6. There is a serious shortage of low-income housing in the River-Osborne area which would permit many elderly residents to pay a more realistic proportion of their income for accommodation and thus free income presently devoted to housing to otherwise enhance their

quality of life. Since many of the residents presently in need of low-income housing indicated a preference for segregated housing at least a portion of the shortage should be made up by living arrangements designed especially for them.

7. The River-Osborne area provides an excellent opportunity to develop a housing program for the aged not only because of the high concentration of elderly in the area but also because of the character of the area itself with many of the specialized services required by the elderly already present.

8. The shortage of adequate low-income housing which would satisfy the needs of the elderly in the area is presently about 640 units. Furthermore, considering the anticipated growth of the aged in the next five years, there will be requirements for an additional 468 units.

9. Any housing program for the provision of low-income housing for the elderly should be aimed primarily towards single persons. Elderly couples generally are in a better financial position than single elderly due to the mutual support they provide and hence they are better able to compete on the free market. In addition, it was demonstrated in this study that a large proportion of the aged in the River-Osborne area consist of single, widowed and divorced women.

10. Given the relatively high cost of land in the River-Osborne area and the general failure of the building industry to provide low-income housing, it is unlikely that the low-income housing

requirements will be met by private industry in the near future. Therefore any short-term solution will necessarily have to involve not only interested charity organizations but also the City of Winnipeg.

Recommendations:

1. In order to overcome the housing problem of the elderly in the long run, it is apparent that the resources of private enterprise must be mobilized. However given the present economic circumstances of the aged, the private market is unable to respond to either the needs or desires of the aged if it expects to realize a profit. Given this situation and the apparent inability of government subsidies under present programs to provide a sufficient number of low income housing units consistent with the economic resources of the elderly, the provision of a guaranteed minimum income as an interim program pending the improvement of their economic position through private and public pension schemes should be implemented.

2. To help overcome the acute shortage of low income housing for the elderly in the River-Osborne area at the present time, the City of Winnipeg or the Community Ecumenical Ministry should undertake a low income housing project in the immediate vicinity of River Avenue, Stradbroke Avenue and Osborne Street. In the design of the project major consideration should be given to those over the age of 75 who are single, widowed or divorced of limited fixed incomes and who would benefit from segregated living accommodation. For this area, an apartment type dwelling

would be suitable and would be in keeping with the character of the neighborhood.

3. That private enterprise be encouraged to provide other forms of housing designed especially for the aged by utilizing the funds available through the recently announced program to encourage low income housing. In addition, private enterprise should be encouraged to provide higher rental units for the aged who can afford it but at the same time desire segregated housing arrangements within the normal community to satisfy a social need.

4. That the present R-3 zoning regulations which exist throughout most of the River-Osborne area be replaced by zoning districts which would encourage a lower residential density. In this way the desirable qualities which exist at present from the vantage of the elderly might be maintained.

5. That non-profit and low rental projects be encouraged by making charitable organizations aware of the need for low-income elderly housing projects.

6. That all senior citizens housing projects be designed and located in such a fashion that they will promote integration with the surrounding neighborhood. This would permit joint use of existing community facilities with other age groups and in addition; prevent senior citizens projects from becoming isolated ghettos.

5. That a review of the housing arrangements of the low income elderly be made periodically, not only in the River-Osborne area, but also throughout the remainder of Metropolitan Winnipeg such that programs may be adjusted according to the need.

APPENDIX A

PERCENTAGE DISTRIBUTION OF INCOMES BY
SEX AND AGE IN CANADA, 1961

Income Group	AGE						
	Under 25	25-34	35-44	45-54	55-64	65-69	70 and Over
Males							
Under \$500	22.0	2.2	1.9	2.7	4.4	6.7	1.0
\$ 500-\$ 999	13.4	2.8	2.4	3.3	6.2	17.9	43.3
1,000- 1,499	10.6	3.5	2.7	3.5	5.9	10.9	16.2
1,500- 1,999	8.5	4.0	3.1	4.0	6.1	10.9	10.6
2,000- 2,499	10.3	6.0	4.6	5.8	7.5	9.0	6.9
2,500- 2,999	8.6	7.3	5.8	6.6	7.2	7.9	5.0
3,000- 3,499	9.5	11.4	9.3	10.1	10.8	8.0	4.0
3,500- 3,999	6.5	11.4	9.9	9.9	9.4	5.9	2.8
4,000- 4,499	4.6	12.9	11.6	10.7	9.2	5.1	2.0
4,500- 4,999	2.4	9.7	9.4	8.0	6.3	3.4	1.4
5,000- 5,999	2.2	14.0	15.4	12.7	9.5	4.6	2.0
6,000- 9,999	1.2	12.3	17.9	15.8	11.7	6.3	3.0
10,000 and over	0.3	2.3	5.8	6.7	5.8	3.7	1.9
Totals	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average Income \$	1,972	4,273	5,081	4,977	4,393	3,163	2,071
Median Income \$	1,735	4,054	4,444	4,192	3,601	2,200	1,176
Recipients (000)	743.7	1,053.2	996.7	783.7	500.9	184.5	345.4
Females							
Under \$500	28.0	23.1	25.1	24.6	27.5	24.4	4.1
\$ 500-\$ 999	14.7	13.2	14.0	15.0	20.1	41.5	68.3
1,000- 1,499	12.2	10.3	11.3	11.7	12.2	11.5	11.9
1,500- 1,999	11.8	9.3	9.8	9.7	9.0	6.6	5.6
2,000- 2,499	13.6	10.6	10.4	9.8	7.9	4.5	3.4
2,500- 2,999	8.7	9.4	7.9	7.0	5.4	2.8	1.9
3,000- 3,499	6.5	10.2	7.9	6.9	5.2	2.4	1.2
3,500- 3,999	2.5	5.9	4.8	4.5	3.1	1.5	0.8
4,000- 4,499	0.9	3.3	3.2	3.3	2.6	1.1	0.6
4,500- 4,999	0.4	1.6	1.7	1.9	1.5	0.7	0.5
5,000- 5,999	0.3	1.6	1.8	2.4	2.2	1.1	0.5
6,000- 9,999	0.3	1.1	1.7	2.6	2.5	1.4	0.7
10,000 and over	0.1	0.3	0.5	0.7	0.9	0.7	0.4
Totals	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average Income \$	1,455	1,914	1,864	1,919	1,746	1,328	1,154
Median Income \$	1,909	1,683	1,482	1,444	1,098	808	836
Recipients (000)	596.6	449.8	462.9	402.8	276.7	138.7	376.4

SOURCE: DBS, 1961 Census of Canada, Vol. IV, Incomes of Individuals, Table A5

APPENDIX B

TYPES OF HOUSING FOR THE AGED

While the majority of elderly persons prefer to live independently in homes of their own or in rental accommodation, others, out of necessity or through free choice, live in institutional type dwellings. Since the original almshouse in England, and later old folks homes in North America were first started, a number of other more specialized institutions which in general reflect the extent and nature of care provided have been initiated. Under the Elderly and Infirm Persons Housing Act "passed by the Legislative Assembly of Manitoba", assistance may be provided for three types of housing accommodation. Included among them are:

1. Elderly Persons' Housing Unit means housing accommodation that has separate kitchen and bathroom facilities for either one or two elderly persons who are capable of living independently.
2. Hostel means a building used for housing accommodation for three or more elderly persons who require minimal assistance or supervision around activities of daily living in which the kitchen and bathroom facilities, or bathroom facilities only, are used by three or more elderly persons;
3. Personal Care Home means a building used for accommodation of persons who in the opinion of a duly qualified medical practitioner require continual or intensive assistance and supervision in their daily living.

SOURCE: Elderly and Infirm Persons' Housing Act, Bill No. 105, Manitoba Legislative Assembly, (Winnipeg, Manitoba: The Queen's Printer, 1964), pp. 1 - 2.

APPENDIX C

PROJECTION OF ELDERLY RESIDENTS FOR THE
RIVER-OSBORNE AREA FOR 1975

MALES			
Age Group	Present Population	Survival Rate	Projection to 1975
55-64	487	.98044	477
65-70	197	.96525	190
70 & Over	411	.89119	<u>366</u>
			<u>1,033</u>
FEMALES			
55-64	768	.98944	759
65-70	327	.97893	320
70 & Over	879	.91230	<u>801</u>
			<u>1,800</u>
		TOTAL	<u><u>2,913</u></u>

SOURCE: Canadian Life Table -- 1960-62

CALCULATIONS FOR ESTIMATE OF IDEALIZED RENT
STRUCTURE IN THE RIVER-OSBORNE AREA

In order to present an ideal rent structure for the low income elderly, two assumptions are necessary:

- (1) that the projected income characteristics in Table 4-4 are true;
- (2) that the present marital status characteristics for elderly persons in Manitoba closely approximates that of the River-Osborne area.

As indicated in Table 4-4, approximately 600 of the 1,814 elderly residents presently receive \$111.41. If the overall female to male sex ratio of 2:1 is true for these 600 persons, this would suggest that there are 400 females and 200 males. Given the marital status characteristics of the elderly as demonstrated in Table F-1 which reveals that 43 per cent of all elderly women and 70 per cent of all elderly men are married, the following table serves to indicate the rent capabilities of the various groups of aged.

WIDOWED, SINGLE AND DIVORCED ELDERLY						
	No. Receive \$111.41	Per Cent Single	Number Single	Per Cent of Total Elderly	RECOMMENDED	
					Rent - Income Ratio	Rent (approx.)
Males	200	30.0	60	3.3	.40	\$ 44.00
Females	400	57.0	<u>228</u>	<u>12.5</u>	.40	44.00
			<u>288</u>	<u>15.8</u>		44.00
MARRIED ELDERLY						
	No. Receive \$111.41	Per Cent Married	Number Married	Per Cent of Total Elderly	RECOMMENDED	
					Rent- Income Ratio	Rent (approx.)
Males	200	70.0	140	7.7	.30	\$ 66.00
Females	400	43.0	<u>172</u>	<u>9.4</u>	.30	66.00
			<u>312</u>	<u>17.1</u>		66.00

From this Table it is suggested that for almost 16 per cent of the total number of elderly in the area, rental accommodation at a cost of approximately \$44.00 per month should be available. Similarly, for the 17 per cent of all elderly couples presently receiving close to the guaranteed minimum income, an additional supply of rental units at approximately \$66.00 per month should be available.

If this type of analysis is further carried out for the 430 elderly presently receiving the partial guaranteed income supplement, the following ideal rent structure can be demonstrated. Since the range of income of this sector may range from \$111.41 to \$140.00 -- a median value of \$125.00 is taken.

WIDOWED, SINGLE AND DIVORCED ELDERLY						
	No. Receive \$125.00	Per Cent Single	Number Single	Per Cent of Total Elderly	RECOMMENDED	
					Rent - Income Ratio	Rent (approx.)
Males	143	30.0	43	2.3	.40	\$ 50.00
Females	287	57.0	163	8.9	.40	50.00
			206	11.2		
MARRIED ELDERLY						
	No. Receive \$125.00	Per Cent Married	Number Married	Per Cent of Total Elderly	RECOMMENDED	
					Rent - Income Ratio	Rent (approx.)
Males	143	70.0	100	5.5	.30	\$ 75.00
Females	287	43.0	123	6.7	.30	75.00
			223	12.2		

APPENDIX E

CURRENT ZONING DISTRICTS IN RIVER-OSBORNE AREA

Present uses permitted in the area are as follows:

- R 2 Two Family District
 Single Family Development
 Two Family Development
 Parks, Playgrounds, etc.
 Church Offices
 University
 Church
 Schools under jurisdiction of City of Winnipeg
 Libraries, Art Galleries, Museums
- *R 3 Multiple Family District
 All Uses Permitted in R 2 District
 Multiple Development Such as Apartment Blocks,
 Group & Row, Court Apartments, Rooming
 Houses, Hotels
 Private Schools
 Non-profit Chartered Clubs
 Hospitals, Clinics and Welfare Institutions excepting
 Animal, Nursing Homes and Hospitals for Contagious
 or Mental Diseases
- R 2C Conversion District
 All Uses Permitted in R 2 District
 Conversion into Multiple Development of any Existing
 Building having more than 8 rooms and 2,400
 square feet floor area (predominantly of a light
 housekeeping nature)
- *R 3B Planned Building Group District
 High-rise Apartments subject to Council approval with
 limited commercial uses as accessory to apartment
 (drugstore, florist shop, etc, grocery store, jewelry store)
- *C 2 Commercial District
 General commercial retail, signs, self-serve laundry,
 bird store, car wash, department or furniture store,
 restaurant, medical centre, plumbing shop
 All uses permitted in R 3 District

- *C 3 Commercial District
 All Uses Permitted in C 2 and R 3 Districts

- M 1 Light Industrial District
 All Uses Permitted in C 2 District, Light Manufacturing
 Uses, Wholesale, Storage, Dyeing Plants

- M 2 Industrial District
 Any use except Residential and such use that may be
 obnoxious by reason of smoke, dust, noise, etc.

* Denotes Districts Permitting Senior Citizens Homes

SOURCE: Metropolitan Corporation of Winnipeg Zoning By-Law

APPENDIX F

CALCULATIONS FOR THE ESTIMATE OF LOW INCOME
HOUSING NEED IN THE RIVER-OSBORNE AREA

On the evidence of the 1961 Census of Canada, there were 493 badly housed families in the River-Osborne area. This includes families that were doubled up, that occupied substandard dwellings and that required relief from overcrowding. This total represents 19.5 per cent of all family units in the area. If we assume that all of those families occupying poor housing occupy the lower one-third of all income groups, then 58.5 per cent of low income families are ill housed. As there are a total of 2,516 families in the area, it is assumed that 835 are of low income and 490 of them ill housed.

1. Estimate of Need for Non Elderly and Elderly Families in Substandard Dwellings

Of the total 2516 families in the River-Osborne area, 427 are headed by elderly persons. This represents 17 per cent of the total. Due to the relatively poor economic position of the aged, it can be assumed they will occupy at least a proportionate share of poor housing in the area. Therefore, of the 490 poorly housed families, it can be reasonably expected that 83 are occupied by elderly families and 407 by non-elderly families.

2. Estimate of Need for Non Elderly Families Paying a Disproportionate Share of Income for Accommodation

The Ontario Housing Authority has arbitrarily estimated that only two per cent of all non-elderly families or six per cent of low income families pay an excessive portion of their income for living accommodation. For the purposes of this study, it is assumed that this situation exists in the River-Osborne area and that therefore there are 50 non-elderly families making excessive payments for decent housing.

3. Estimate of Need for Elderly Families Paying Excessive Rent to Income Ratios

It has been estimated in social welfare studies that 35 per cent of all elderly families are experiencing difficulty in achieving adequate housing at reasonable costs. For approximately three-fourths of these families, the chief difficulty is excessive rent to income ratios. Therefore, it can be assumed that approximately 26*per cent of all elderly families experience excessive rent to income ratio problems. It can therefore be concluded that approximately 105 elderly families are experiencing this problem.

* $\frac{3}{4} \times 35\% = 26\%$

4. Using marital status averages based on the province, it is estimated that there are approximately 850 single elderly persons in the River-Osborne area. Social welfare reports have indicated that approximately one-half of all single elderly persons experience difficulty in obtaining housing at manageable costs, a fact which would appear to be borne out in the River-Osborne area. Thus it might be assumed that 425 single elderly persons are experiencing housing difficulty of this nature.

NOTE: It is recognized in this analysis that categories 1 and 2 and also 1 and 3 are not entirely mutually exclusive. However, because of the limitations of data, a more accurate estimate of low income housing need is impossible.

TABLE F-1

MARITAL STATUS FOR PERSONS 65 & OVER
CANADA AND PROVINCE OF MANITOBA
- 1961 -

MALES

MARITAL STATUS	65- 69		70 & OVER		TOTAL 65 & OVER*	
	CANADA	MANITOBA	CANADA	MANITOBA	CANADA	MANITOBA
SINGLE	11.9	11.4	10.6	11.0	10.7	11.1
MARRIED	77.5	78.9	63.6	65.3	68.5	69.9
WIDOWED	11.1	9.0	25.5	23.4	20.3	18.6
DIVORCED	0.5	0.7	0.3	0.3	0.5	0.4
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
TOTAL NUMBER	239,685	14,213	434,432	28,144	674,117	42,357

FEMALES

SINGLE	10.1	7.8	10.2	6.8	10.1	7.1
MARRIED	55.3	57.7	33.8	36.6	41.2	43.3
WIDOWED	34.2	34.1	55.9	56.4	48.4	48.8
DIVORCED	0.4	0.4	0.1	0.2	0.3	0.8
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
TOTAL NUMBER	247,417	13,956	469,620	26,975	717,037	40,931

*Not including Newfoundland

SOURCE: General Review, Marital Status of the Population of Canada, 1961.

APPENDIX G

FEDERAL LOAN AND MORTGAGE INSURANCE PROGRAMS
 IN THE NATIONAL HOUSING ACT WHICH MAY
 PROVIDE RESOURCES FOR PROJECTS TO
 HOUSE THE AGED

I SECTION OF ACT: 16

Purpose of Loan:	To encourage public and private efforts in providing low rental accommodation for families and individuals of low income.
	This section is used by organizations such as church groups and service clubs in undertaking housing projects on a non-profit basis, particularly for elderly and handicapped persons.
Type of Project:	New construction or the purchase and improvement of existing buildings.
Loan Amount:	Up to 95% of <u>lending value</u> subject to maximum amounts:
	Houses \$25,000 per unit
	Apartments \$18,000 per unit
	Hostels \$ 7,000 per unit
Term of Loan:	Up to 50 years.
Interest Rate:	Lower than usual rate for insured lending under N. H. A. and set by the Governor in Council.
Conditions Under Which Loans Are Made:	-evidence of need -suitable zoning regulations -adequate planning -adequate services -competence in administration

SOURCE: National Housing Act

II SECTION OF ACT: 35 A (Federal - Provincial Projects)

Purpose of Scheme: Allows the Federal Government to bear up to 75% of the capital cost of a public housing project* undertaken jointly with the government of a province.

Type of Project: Construction of housing projects or housing accommodation of hostel or dormitory type for sale or for rent.

Federal Government Contribution: Not to exceed 75% of such capital cost, profits and losses.

Terms of Agreement: Responsibilities for the development of such projects, including land acquisition, design, etc. are shared as mutually agreed by participating governments.

Rents for accommodation are related to the income of the tenant and any operating deficits are shared by the participating governments.

III SECTION OF ACT: 35 D (Long-term Loans)

Purpose of Loan: To provide a province, municipality or public housing agency with the means to construct or acquire and operate a public housing* project in order to provide housing accommodation to individuals or families of low income at rentals that are less than the rentals required to meet the cost of amortizing and operating the project.

Type of Project: Self-contained units for family occupancy and hostel or dormitory accommodation for individuals.

*Public Housing Project - a project together with the land upon which it is situated, consisting of a housing project or housing accommodation of the hostel or dormitory type, undertaken to provide decent, safe and sanitary housing accommodation and intended to be leased to individuals or families of low income.

Loan Amount: Up to 90% of total cost subject to the maximum amounts:

Houses	\$18,000 per unit
Apartments	\$12,000 per unit
Hostel	\$ 7,000 per unit

Term of Loan: Up to 50 years.

Interest Rate: Prescribed by Governor in Council.

Terms of Contract: Maximum ratio between rentals to be charged and probable income of the lessees of each family is set according to what is deemed reasonable by the Corporation.

IV SECTION OF ACT: 35 E (Contributions for Operational Losses)

Under the terms of Section 35E, the Federal Government may contribute up to 50 per cent of any operating losses which may be incurred by a province, municipality or housing agency in the operation of a public housing project.

APPENDIX H

GENERAL CRITERIA USED IN SITE SURVEYS FOR
PUBLIC HOUSING PROJECTS FOR THE ELDERLY

1. Land suitable for residential use; preferably vacant, but partial clearance possible. Area to be somewhat removed from industrial and commercial noise, traffic, smoke, preferably adjacent to open space -- parks. Sites to be dispersed throughout city as much as possible.
2. Sites not to be in conflict with other planned improvements; not in the path of private development. Preferably to be adjunctive or contributory to patterns of private development, and definitely contribute to ongoing or proposed urban renewal.
3. Zoning classification of site area preferably R4 or higher density. (R4 specifies maximum of 48 dwelling units per net acre at 900 sq. ft. land area per dwelling unit; R4 permits a maximum of 72 efficiency units per net acre at 600 sq. ft. of land area per unit, but no more than 50 per cent efficiency units allowed)
4. Optimum single-site development to be approximately 100 units maximum. Preferably not adjacent to existing or contemplated regular public housing. Possible smaller rowhouse developments adjacent to existing projects to take advantage of existing facilities and management.
5. Desirable to locate in medium-density communities (see Item 3 above) so as to provide opportunity for contacts with variety of age groups, participation in community life, yet provide possibilities for separation of age-oriented activities.
6. Sites preferably to adjoin a park, convenient to public transportation and provided with adequate community facilities (shopping, medical services, churches, etc.). In general proximity, but not adjacent to schools, or active-recreation areas.
7. Facilities to be within approximately 1/4 - 1/2 mile maximum walking distance. Site not to be bounded on all sides by major traffic arteries; preferably so located as to allow residents to go to shops or parks without crossing major artery or being subjected to traffic hazards.

SOURCE: American Society of Planning Officials, Planning and an Aging Population, (Chicago: American Society of Planning Officials, 1961), Report No. 148, p. 36.

APPENDIX I

RESEARCH FOR SENIOR CITIZEN'S HOUSING

NOTE: The name of the interviewee is only to be given with his or her consent, in the case that the final question is answered affirmatively.

1. How much rent do you pay? _____ weekly /or _____ monthly?
 2. What does it include? Room _____ Telephone _____
Meals _____ Electricity _____
 3. Do you have a private bathroom? yes or no
If not, with how many people do you share? 1, 2, 3, 4, 5 or more _____
 4. Do you have a sink in your room? Yes _____ No _____
 5. Do you have two ways of getting out in case of fire? Yes _____ No _____
 6. How long have you lived in this area? _____ years.
 7. Do you want to stay in the area? Yes _____ No _____
 8. Would you consider living in housing specially built for senior citizens if it were constructed in this area? Yes _____ No _____
 9. If 8 is answered 'yes' :
 - a) Would you require an elevator? Yes _____ No _____
 - b) Would you share a bathroom with one or two others? _____
 - c) Would you share cooking facilities with one or two others? _____
 - d) Would you want one _____, two _____ or more rooms _____?
 - e) How much would you be able to pay for the above accommodation?
(per month) \$ _____
 10. Do you presently receive
 - a) Old age security Pension _____
 - b) Guaranteed Income Supplement _____
 - c) Medicare through Care Services _____
 11. Would you like us to contact you when Senior Citizen Housing is under construction in this area _____ yes _____ no
- If So: Name _____
Present Address _____
Phone _____

BIBLIOGRAPHY

A. BOOKS

- Birren, James E. The Psychology of Aging. Englewood Cliffs, N. J.: Prentice-Hall, Inc., 1964.
- Burgess, Ernest W. Aging in Western Societies. Chicago: The University of Chicago Press, 1960.
- Donahue, Wilma (ed.). Housing the Aging. Ann Arbor: University of Michigan Press, 1954.
- Friedman, Milton. Capitalism and Freedom. Chicago: The University of Chicago Press, 1962.
- Haas, John H. "Residential Housing Problems -- Diagnosis and Treatment", A Housing Manifesto. Washington, D. C.: Workshop 221, Inc., 1964.
- Hauser, Philip M. and Ethel Shanas. "Trends in the Aging Population", Cawdry's Problems of Aging. Albert I. Lansing (ed.). Third Edition. Baltimore: Williams & Wilkins, 1952.
- Kira, Alexander. "What Buyers Want in the House Itself", Builder's Guide to the Retirement Home Market. Section II. Tacoma, Washington: The Douglas Fir Plywood Association, 1961.
- Meyerson, Martin, Barbara Terrett and William L. C. Wheaton. Housing People and Cities. New York: McGraw-Hill Book Co., Inc., 1962.
- Niebanck, Paul J. The Elderly in Older Urban Areas. Institute of Environmental Studies. Philadelphia: University of Pennsylvania, 1965.
- Ostry, Sylvia and Jenny Podoluk. The Economic Status of the Aging. Ottawa: Dominion Bureau of Statistics, 1966.
- Rosow, I. Social Integration of the Aged. New York: Free Press, 1967.

Smith, Ethel Sabin. The Dynamics of Aging. New York: W. W. Norton & Company, Inc., 1956.

Townsend, P. Family Life of Old People. London: Routledge & Kegan Paul, 1957.

Wheaton, William L. C., Grace Milgram and M. E. Meyerson (eds.). Urban Housing. New York: The Free Press, 1966.

B. ARTICLES AND PERIODICALS

Andrews, R. B. "Housing for the Elderly: Aspects of Its Central Problem", The Gerontologist. III (September, 1963).

Ashley, E. Everett and M. Carter McFarland. "The Need for Research Toward Meeting the Housing Needs of the Elderly", Aging Around the World. Clark Tibbitts and Wilma Donahue (eds.). 4 vols. Social and Psychological Aspects of Aging - Vol. I. Proceedings of the Fifth Congress of the International Association of Gerontology. New York: Columbia University Press, 1962.

Baetz, Reuben C. "Guaranteed Annual Income", Canadian Welfare. Vol. 45 (November, 1969).

Berwick, Keith. "The 'Senior Citizen' in America: A Study in Unplanned Obsolescence", The Gerontologist. VII (September, 1967).

Beyer, Glenn H. "Living Arrangements, Attitudes and Preferences of Older Persons", Aging Around the World. Clark Tibbitts and Wilma Donahue (eds.). New York: Columbia University Press, 1962.

_____ and Sylvia G. Wahl. The Elderly and Their Housing. Center for Housing and Environmental Studies. Bulletin 989. Ithaca, New York: Cornell University, 1963.

Binstock, Robert H. "What Sets the Goals of Community Planning for the Aging?", The Gerontologist. VII (March, 1967).

Birren, James E. "The Aged in Cities", The Gerontologist. IX (Autumn, 1969).

- Buhler, Charlotte. "Meaningful Living in the Mature Years", Aging and Leisure. Robert Kleemeier (ed.). New York: Oxford University Press, 1961.
- Bultena, Gordon L. and Vivian Wood. "The American Retirement Community: Bane or Blessing?" Journal of Gerontology. Vol. 24. II (April, 1969).
- Canada. Department of Labour. "How Will Guaranteed Income Affect Social Welfare Costs", The Labour Gazette. Vol. 70. (January, 1970).
- . Department of National Health and Welfare. How to Get Your Guaranteed Income Supplement. Ottawa: The Queen's Printer, 1969.
- . Dominion Bureau of Statistics. The Consumer Price Index for Canada. (1949 = 100). Revision Based on 1957 Expenditures. Ottawa: The Queen's Printer, 1961.
- Carlson, Anton J. and Edward J. Stieglitz. "Physiological Changes in Aging", Annals of the American Academy of Political and Social Science. (January, 1952).
- Carp, Frances M. "The Impact of Environment on Old People", The Gerontologist. VII (June, 1967).
- Central Mortgage and Housing Corporation. "CMHC Seeks Proposals for Low Income Housing". Ottawa: March 10, 1970.
- Crawley, Ronald W. and David A. Dodge. "Cost of Guaranteed Annual Income", Canadian Tax Journal. (November, 1969).
- Cutt, J. "The Guaranteed Income", The Canadian Forum. Toronto: 1968.
- Duncan, Leroy E. "Ecology and Aging", The Gerontologist. VIII (Summer, 1968).
- Fisher, Ernest M. "Twenty Years of Rent Control in New York City", Essays in Urban Land Economics. Los Angeles: University of California, 1966.
- Frieden, Elaine. "Social Differences and Their Consequences for Housing The Aged", Journal of the American Institute of Planners.

- Gitman, Leo. "A Paradox of Progress", The Gerontologist. IV (December, 1964).
- Govan, Elizabeth. The Needs of the Aged. Central Mortgage and Housing Corporation, 1951.
- Grier, George W. "Housing for the Elderly", Journal of Housing. (September, 1965).
- Hoben, Edmond H. "Planning Considerations in Urban Communities", Wilma Donahue (ed.) Housing the Aging. Ann Arbor: University of Michigan Press, 1954.
- Hoey, Jane M. "The Need for Community Services to the Aged", Housing the Aged. Wilma Donahue (ed.) Ann Arbor: University of Michigan Press, 1954.
- Kaplan, Jerome. "Appraising the Traditional Organizational Basis of Providing Gerontological Services", The Gerontologist. VII (September, 1967).
- Kleemeir, Robert W. "Leisure and Disengagement in Retirement", The Gerontologist. IV (December, 1964).
- Lawton, M. Powell and Bonnie Simon. "The Ecology of Social Relationships in Housing for the Elderly", The Gerontologist. VIII (Summer, 1968).
- Lindbeck, Assar. "Rent Control as an Instrument of Housing Policy", The Economic Problems of Housing. Adela Adam Nevitt (ed.) Proceedings of a Conference held by the International Economic Association, 1965. New York: St. Martin's Press, 1967.
- Messer, M. "The Possibility of an Age-Concentrated Environment Becoming a Normative System", The Gerontologist. VII (December, 1967).
- Monroe, Robert T. "The Mechanisms of the Geriatric Clinic and Its Place in the Community", The New England Journal of Medicine. VIII (May, 1958).
- Mumford, Lewis. "Not Segregation but Integration", Architectural Record. (May, 1956).

- Munnichs, Joep. "Loneliness, Isolation and Social Relations in Old Age", Age With A Future. P. From Hansen (ed.). Proceedings of the Sixth International Congress of Gerontology, Copenhagen, 1963. Philadelphia: F. A. Davis Co., 1964.
- Neville, William H. "What the \$200-million Innovative Housing Fund Means to Private Builders", Building and Management. Vol. 9. (April, 1970).
- Rosow, Irving. "Local Concentrations of Aged and Inter-Generational Friendships", Age With A Future. P. From Hansen (ed.). Philadelphia: F. A. Davis Co., 1964.
- . "Retirement Housing and Social Integration", The Gerontologist. II (June, 1961).
- Summary of Proceedings. Second Manitoba Conference on Aging. Winnipeg; Manitoba: United College (May, 1963).
- Tibbitts, Clark. "Some Social Aspects of Gerontology", The Gerontologist. VIII (Summer, 1968).
- "To Build 35,000 Units", Winnipeg (Winnipeg, Manitoba) Free Press, February 3, 1970.
- Vivrett, Walter K. "Housing and Community Settings for Older People", Handbook of Social Gerontology. Clark Tibbitts (ed.) Chicago: The University of Chicago Press, 1960.

C. REPORTS

- American Society of Planning Officials. Planning and an Aging Population. Chicago: American Society of Planning Officials, 1961.
- Age and Opportunity Bureau. A Handbook of Standards for Housing Projects for Elderly Persons. Winnipeg: The Queen's Printer.
- Beyer, Glenn H. Economic Aspects of Housing for the Aged. Research Report IV. Ithaca, New York: Center for Housing and Environmental Studies, Cornell University, 1960.
- Brady, P. E. H. "Rent Certificate Plan Operating in Canada: First Years' Experience Analyzed", Journal of Housing. (September, 1965).

Canadian Welfare Council, Housing and Related Services for the Aged.
At Home After 65. Ottawa, 1964.

Carrothers, Gerald A. P. Planning in Manitoba. A Study of Present Practices and Future Prospects of Community Planning in the Province of Manitoba. Winnipeg, Manitoba: 1956.

Council on Social Work Education. Toward Better Understanding of the Aging. Seminar on the Aging. Aspen, Colorado: September, 1958.

Good Housing for Canadians. Arnprior, Ontario: The Ontario Association of Housing Authorities, 1964.

Integration of Physical and Social Planning. Ottawa: April, 1967. Report Number I of a seminar held under the joint sponsorship of the Special Project on Low-Income Housing and the Community Funds and Council Division of the Canadian Welfare Council.

Langford, Marilyn. Community Aspects of Housing for the Aged. Research Report No. 5. Ithaca, New York: Center for Housing and Environmental Studies, Cornell University, 1962.

McGuire, Marie C. "Retirement Housing, Western Style", Address Given to the Western Gerontological Conference, Los Angeles, California, October 20, 1967.

—————. "Unique Aspects of Aging in a Metropolis: Our Senior Citizens -- Oldies but Goodies", Address Given at the Annual Meeting of the Central Bureau for the Jewish Aged, New York, December 14, 1967.

Metropolitan Corporation of Greater Winnipeg, Streets and Transit Division, Winnipeg Area Transportation Study. Vol. III. Winnipeg: September, 1968.

Perry, Clarence Arthur. "The Neighborhood Unit". Monograph I in Neighborhood and Community Planning. Vol. VII Regional Survey of New York and Its Environs. New York: Regional Plan of New York and Its Environs, 1929.

Problems Research Ltd. Metropolitan Winnipeg Parks Systems and Standards Study. Saskatoon, Saskatchewan: December, 1969.

Randall, Ollie A. "Aging in a Modern Society", Proceedings, A Report to the Canadian Conference on Aging. Toronto: October, 1966.

Report of the Task Force on Housing and Urban Development. Ottawa:
The Queen's Printer, 1969.

Retirement Housing: A Planning Analysis. San Diego: City of San
Diego Planning Department, 1966.

Social Planning Council of Metropolitan Toronto. Report of Study
Committee on Homes for the Aged. Part I - Present
Facilities, Programs and Needs. Toronto: 1963
(Mimeographed).

Wilson, Robert L. Urban Living Qualities from the Vantage Point of the
Elderly. Urban Studies Research Report of the Institute
for Research in Social Science. Chapel Hill: University
of North Carolina, 1966.