

CO-OPERATIVE COMMUNITY LIVING,
AND
SOCIAL NEEDS OF SENIOR CITIZENS IN CO-OP HOUSING

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

Four senior citizen retirement developments - three housing co-operatives in British Columbia and one non-profit senior citizens' apartment complex in Manitoba - were studied comparatively in terms of their co-operative community lifestyles. Seniors' needs for privacy, graciousness and access to family and friends were also examined. The participation of residents in the business and social affairs of their developments were determined, and the stated satisfactions of the interviewees with their environment and their lifestyles were assessed. These age-segregated retirement communities were considered in relation to other related studies in the literature.

It was found that there were more similarities among developments than differences, and that co-operative community living was evident in all four developments. An "Aged Subculture" was found to exist in Richmond Gardens, and to a lesser degree in the co-op communities. Satisfactions with this lifestyle, and living in a retirement community were very high. The seniors in this study consciously came together to create a retirement setting in which they, themselves, would be responsible for the decisions about their environment and their social situations, and they were successful in that endeavour.

It is recommended that co-operative housing for senior citizens be encouraged in all provinces in Canada, that the variety of retirement housing be allowed to blossom, that the co-operative community lifestyle be made known to seniors, and that the seniors be allowed to choose for themselves the form that suits them best.

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highlights of this research for me), and continue to be pioneers in a new retirement lifestyle -- co-operative community living.

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CHAPTER I INTRODUCTION

Age-segregated housing for senior citizens is of interest to social gerontologists of many disciplines, including anthropology, sociology, education, psychology, and social work. In the past, concerns over housing for seniors have tended to be rather pragmatic in the disciplines outside of social gerontology, dealing with such matters as building and design, tax incentives for private builders, appropriate methods of funding public housing or non-profit organizations, and rent subsidy programs, to name but a few. Social gerontologists have been more concerned with the relationship between the behaviour of the elderly and their environment. Under the umbrella of anthropology, this research aims to view age-segregated housing developments from a holistic perspective tying together both pragmatic and social concerns.

1. Theoretical Premise

This study treats the aging sector of the population as a 'subculture' -- a segment of the larger culture in which the members interact with each other significantly more than they interact with persons in other categories. Rose (1976:43) explains that subculture development comes about through both a mechanism of positive affinity of members for each other due to common backgrounds or interests (for seniors this might be common physical limitations, role changes, or

generational experiences), and a mechanism of exclusion where the members are rejected by the population at large. Seniors are experiencing rejection by the younger generations due to society's emphasis on achievement -- in the work force, in sports, etc.. While other cultures offer prestige to the elderly members of their society (Benet 1974; Douglas 1963), our culture gives diminished status to the senior population. Rose has observed a number of trends in western industrial society which have been instrumental in developing the aging subculture (Rose 1976:45). Demographically there is an increasing number and proportion of persons 65+ years¹ in the total population; more seniors are healthy longer; and more of them reach an advanced age and then develop chronic conditions that are costly to treat. An ecological trend affecting subculture development is the movement towards age-segregated housing such as retirement communities and seniors' subsidized housing. Various social organizational trends have been reinforcing the aged subculture development: a) retirement at 65 years being seen as desirable, whether mandatory or voluntary; b) social services and seniors' organizations reinforcing group identity; c) larger proportions of seniors having the education, funds, and leisure skills to do something they consider meaningful in retirement; and d) older parents tending to live by themselves or as dependents of children rather than the other way around. These trends, then, have been an effective pressure towards an "Aged Subculture."

We see manifestations of this subculture in the signs of increasing group consciousness (Rose 1976:55) -- political pressure groups

(such as the Grey Panthers), seniors' centers and organizations, and increasing individual awareness of being a member of an 'Aging Group'. Members of formal associations share a group pride which is a reflection of the desire to associate with the same age, and to exclude younger adults. Seniors find they share feelings of dismay on the 'moral deterioration' of the younger generations (the outgroup), and feelings of resentment over the way elderly people are treated, which often leads to social action. In a positive vein, seniors are finding acceptance in a group esteemed by themselves. Rose suggests that this social movement might become self-liquidating if the aging group consciousness gained prestige in the eyes of society as a whole, in such a way that prestige carried over to the individual -- there would be no further need for the group.

The elderly who are also part of a minority group² may be facing a situation of double jeopardy, a consideration of a number of researchers including Dowd and Bengtson (1981). Their findings suggest that minority elderly Blacks and Mexican Americans are at a disadvantage in terms of income or health compared to the White elderly, but that in social factors such as familial contact, the three groups are similar (1981:364). It is suggested that perhaps age is a leveler, racially and socially, which brings us back to the aging-group consciousness.

M.W. Riley (1981) sees the whole of our society as stratified or differentiated by age, with each strata having its own distinctive subculture. As she explains, people born at the same time (age cohorts) have a common "historical and environmental past, present, and

future" (1981:136). Riley sees age stratification as being analogous to class stratification, not a particularly strong analogy³.

Rose (1976:46) points out that age-graded subcultures cut across other sub-cultures such as ethnic, religious, occupational, or sex, and because of this they are limited by the time of entry and exit. The aged subculture, which is latest in the progression of age-graded sub-cultures, has more than cohort support as its basis, but also greater and greater separation from other age categories. Rose comments that:

Those in retirement communities, in rural communities from which younger people are rapidly emigrating, and in the central parts of big cities are most age separated and hence are most likely to develop a subculture (1976:46).

The study reported here considers four such age-segregated developments or communities with a view to determining if the "Aged Subculture" is a force in each one.

2. Development of Seniors' Housing in the Context of Co-op Housing in Canada

i History

The development of age-segregated housing has come about largely as a result of pressures on society to provide basic shelter for the elderly poor. With this increasing acceptance of responsibility for the welfare of the aged by the community a variety of accommodations for the low-to middle-income elderly has developed. This provision of special housing for senior citizens in general has been a relatively

new phenomenon in Canada, rising from almost non-existence prior to World War II, to being increasingly widespread today (Canadian Council on Social Development 1973:13).

The reasons why this trend has come about pertain to changes in demographic patterns, social legislation, and lifestyles. The obvious demographic change has been the growth in that sector of the population of age 65 and over. Not only have the numbers been increasing absolutely, but also proportionately to the rest of the population⁴. The majority of this age group lives on low and/or fixed incomes (such as transfer payments from the government)⁵ which are hit hard by inflation. Changes in legislation have now provided for pensions (O.A.S., G.I.S., and Spouses Allowance) to be tied to increases in the cost of living, but this does not fully compensate for the escalating costs for the necessities of life, and the very high percentage of a senior's income which must be allocated to these⁶. Changing lifestyles have compounded the difficulties of the elderly since one option to them has been diminished -- fewer seniors can live with their grown-up children due to the increased mobility of the working generations. The need and demand for housing for seniors, then, has been increasing substantially throughout the years.

Both the Federal and Provincial governments have been responding to the need for adequate housing for low and middle income senior citizens with support through 1) public housing programs, and 2) non-profit housing. Public housing is sponsored, built, and administered by the government. Non-profit housing is usually sponsored by a

charitable organization, or any incorporated non-profit group. Co-operative housing is a special form of non-profit housing.

There are apparently thirty-five non-profit developments providing housing in Winnipeg⁷ for low- and middle-income senior citizens who can maintain a degree of independence. Not one of these is a "continuing housing co-op". It appears that until recently, co-operative housing was not seriously considered as an option in Winnipeg⁸.

The viability of co-operative housing for senior citizens in Canada remained uncertain until British Columbia took the lead. "Haney Pioneer Village" in Haney, B.C. opened in 1975, and "St. Andrew's Place", Mission Co-op in Mission, B.C. opened in 1978. "Co-op Villa" of the Abbotsford Co-operative Association, in Abbotsford, B.C., which opened in 1969 and expanded in 1975, has separate clusters for senior citizens. Meadowlands in Pitt Meadows, B.C. has recently opened, and Dunbar Village in Vancouver, B.C. and Ascot Park in Winnipeg have been in the development stages⁹. It appears then, that the British Columbia experience has opened up the potential for wider Canadian application.

ii Definitions

For purposes of this paper, a co-operative will be defined as a socio-economic organization comprised of individuals or groups who aim to provide themselves with goods and/or services (in this case housing) by means of mutual aid and self-help (Coutinho 1972:34; Gossen 1975:2). Co-operatives are owned and democratically controlled (one member, one vote) by the members who use the service. The internal process by

which the aim is achieved is co-operation: the co-ordination of forces and resources, involving two or more persons, which leads to their mutual benefit (Coutinho 1972:7; Gossen 1975:1; Nisbet 1968:384). Much more than just a process, co-operation can also be regarded as an ethical norm, a highly honoured value of the major religions and moral systems of the world (Hands 1975: 14,21; Nisbet 1968:384). Co-operatives tend to organize themselves according to the Co-operative Principles as redrafted by the International Co-operative Alliance in 1966 (Hands 1975:19-21). They are not 'principles' per se, but are rather "a set of practical rules and methods of action and organization" (Ibid:21).

The definition of housing co-ops provided by Hands provides a good introduction to our use of the term:

A housing co-operative is a co-operative society which corporately owns a housing estate in which each member occupies, or is a prospective occupier of, a dwelling (1975:27).

As described by Alexander Laidlaw, a "continuing housing co-operative" provides multiple housing such as apartment blocks or town houses as "an alternative to rental housing which gives members (tenants) a proprietary and controlling interest" (1975:9). It is non-profit in the sense that the members cannot make a personal gain through the transfer or sale of the housing, and its aim is "to provide housing as economically as possible" (1977:22). The above type of co-operative is quite different from a "building co-operative" which is described by Alexander Laidlaw as "a temporary kind of co-operative, set up for a limited time, through which the members secure individual

home ownership by self-help and 'sweat equity'" (1977:11). A building co-operative association ceases to exist when the individuals assume full ownership of their homes. To simplify possible confusion, hereafter in this paper, the terms 'housing co-operative', 'co-op housing', and 'co-operative housing' will refer to a 'continuing housing co-operative'.

The following explanation of the differences between non-profit housing and co-operative housing will clarify the use of these terms. In Canada, the majority of mortgage funding (until recently) for non-profit housing, including co-operatives, was administered through Canada Mortgage and Housing Corporation¹⁰ (C.M.H.C.) under the guidelines of the National Housing Act (N.H.A.). Until 1973¹¹, C.M.H.C. required that ten percent of a project cost had to be raised separately from the mortgage. Non-profit groups usually raised this ten percent through fund-raising drives. Co-operatives, not being charitable organizations, usually raised this money through selling shares to the members. These shares ranged from \$500.00 to \$1500.00 depending on the size and cost of the development. This is one of the factors which gives a co-ownership aspect to a co-operative, and which helps build commitment. For this reason selling shares is still practised in some provinces, even though after 1973, C.M.H.C. contributed this ten percent (i.e. 100% financing with 10% forgiveness).

A housing co-operative is an association providing housing for its members. The members elect their board of directors who then take responsibility for the development and administration of the project.

At every phase of development the members are encouraged to exercise their right to be a part of the decision-making process (i.e., to behave as co-owners). The involvement of the members in the internal social organization of the complex seems to add to the stability of the co-operative and the level of user satisfaction of the members (Davidson 1976:36-38).

3. Objectives of this Study

The purpose of this investigation was to observe and to describe co-operative community living as it was found in three senior citizen co-operative developments (Haney Pioneer Village, St. Andrew's Place, and Co-op Villa, all in British Columbia); to determine if the social needs of senior citizens for privacy, gregariousness, and access to family and friends were satisfied in these settings; and to compare the co-ops to a comparable, non co-operative, senior citizen housing development (Richmond Gardens, in Manitoba).

The following were the problems set out to be researched in order to accomplish the above objective:

- 1) To describe and discuss co-operative communities in the context of community studies, and studies on age-segregated housing.
- 2) To examine the three co-ops of Haney Pioneer Village, St. Andrew's Place, and Co-op Villa for similarities and differences physically and economically, and then to compare these to Richmond Gardens, a non-profit, non co-operative senior citizen development.

3) To determine the degree of homogeneity of senior citizen co-op communities through identifying the social and economic characteristics of the members, and to compare this to the tenants of Richmond Gardens.

4) To determine if the social needs of the members for privacy, gregariousness, and access to family and friends, are met in a co-operative community, and to compare this to Richmond Gardens.

5) To determine if the co-operative philosophical base has contributed to the members' satisfaction with their housing situation and lifestyle.

6) To determine if there is a comparable philosophical base in Richmond Gardens which has contributed to the tenants' satisfaction with their housing situation and lifestyle.

7) To assess the similarities and differences between the co-ops and Richmond Gardens.

4. Literature Review

A number of studies on either age-segregated housing, or on 'communities' are worth mentioning here to set the stage for this study.

Charles Longino, in his article "The Retirement Community" (1981) has defined a retirement community in very broad terms as "any living environment to which most residents have moved since they retired" (1981:368). Any size or style of age-segregated housing thus fits

within this definition. He does attempt to show the wide variety of retirement communities which are springing up in North America by differentiating them according to the degree that they have been consciously planned for retired people (1981:369-375). His three types are:

a) The 'de facto' unplanned retirement communities.

Certain locales are simply popular with seniors as places to go upon retirement. The receiving communities are not age restricted, but as the senior population swells, they tend to cater increasingly to the needs of the older segment. In such a community one tends to find newly retired, rather well-to-do people, having the means and the desire to be resettled. Longino's example is the Ozark Lakes region of the United States. A Canadian example would be the city of Victoria, British Columbia.

b) Subsidized planned retirement communities.

Age-segregated public housing appears to be what Longino had in mind for this type, his example being Horizon Heights, a high-rise apartment building in a mid-western city. Public housing, of course, is built for low income senior citizens for whom this is often a step up into better accommodation. Other examples described in the literature are Carp's Victoria Plaza (1966), and Hochschild's unexpected community, Merrill Court (1973).

c) Non-subsidized planned retirement communities.

Carefree Village, according to Longino (1981:374), is a prototype of life-care retirement communities designed to provide all levels of

health care within their boundaries. A person may enter at a relatively low level of care requirements, and stay until death, with care being provided, or stepped back, according to need. In the United States this type of service costs a great deal, and hence the community tends to be comprised of somewhat affluent residents. In Canada, multi-level care centres are springing up across the country, some providing beautiful garden or conservatory settings¹². These institutions are subsidized by the government and hence are available to anyone regardless of income level.

Longino's work provides a good introduction to a consideration of a variety of retirement communities. Between and beyond the types he has described are others which do not fit his typology. One of these is Fun City, a retirement village studied by Jerry Jacobs (1974) which is a planned, non-subsidized retirement community of 6000 for healthy, wealthy whites.

The co-ops of this study also do not fit Longino's typology, being planned, semi-subsidized retirement communities for low-to-middle income seniors (see pp 7-9).

Looking more closely at these various studies, one of the more comprehensive sociological/anthropological investigations of a retirement community is that of Jerry Jacobs, Fun City, An Ethnographic Study of a Retirement Community (1974) (also summarized in Jacobs 1976). The traditional field techniques of interviewing, observations, analysis of written records, and residents' own accounts were all employed in this

year-long study.

Fun City (Jacobs 1974:1-3; 1976:385-6) is a retirement village of about 6000 residents situated next to a major state highway and about 90 miles from a large western city in a warm, smog-free valley. The average age of the residents is 63 years with most being retired or semi-retired. The majority of the residents are owners of "single level ranch-style tract homes" (1976:385). The wide streets and sidewalks are clean, orderly, and empty giving a feeling of "eerie desolation" (1974:1; 1976:385), and the houses look un-lived-in. Many of the yards are 'low maintenance' with plain, or stained, crushed rock lawns, and plastic bushes.

The developers of Fun City made a conscious effort to create an atmosphere for active retirement, as evidenced by the available facilities: the Activities Centre, Golf Club, Town Hall, and Shopping Centre, where both formal and informal activities take place. There are 92 clubs and formal organizations with a large paper membership, i.e. most residents have their names on the lists of at least one or two clubs, but active membership would only amount to about 8%. Another 6% may be found in informal interaction in the shopping centre.

As for the passive, invisible majority, Jacobs considers them in relation to the Disengagement Theory of Cumming and Henry which suggests that both individuals and society prepare in advance for "... the ultimate 'disengagement' of incurable, incapacitating disease and death by an inevitable, gradual and mutually satisfying process of

disengagement from society' (Rose in Jacobs 1974:78). Jacobs builds on the arguments against this, of A.M. Rose¹³ and R.G. Kuhlén¹⁴. He argues that disengagement is not "inevitable, universal, nor unchanging" (1976:393) as the theory predicts. Only fifty percent of Fun City residents could be considered to be disengaged in the sense of the theory and, as Jacobs points out, "there is no proof for or against the contention that their disengagement is beneficial, either for them or society" (1976:393).

Jacobs noted that many of the residents were disappointed in Fun City, and that they had quite a time adjusting to the alien, unnatural environment, in addition to the shock of retirement. Their search for Shangri-La in their retirement years had led them to a "false Paradise" which Jacobs cautions against (1974:84).

Not all planned retirement settings have so many negative features or consequences as described above. Arlie Hochschild, in The Unexpected Community: Portrait of an Old Age Subculture (1973) (and summarized in Hochschild 1981), describes many positive features of Merrill Court, a planned, subsidized, retirement community for low income seniors. This apartment block, found in the San Francisco Bay area houses forty-three residents, of which thirty-seven are women, primarily widows. In this sociological study, Hochschild, as a part-time recreation assistant, took advantage of a participant-observer situation periodically over several years to watch social interactions, and to gather life-history data (1973:2-6).

Merrill Court residents were found to be a relatively homogeneous group - "rural born, working-class, white, Anglo-Saxon Protestant widowed females in their late sixties" (1973:10). Their interests and world view were similar, and for the most part they were on equal footing in terms of talents and abilities -- for example, cooking and crafts.

Hochschild discovered interesting social patterns in Merrill Court which reflected a tendency toward a communal lifestyle. "Upstairs" friendships were informal, with friends socializing over coffee. Sometimes this developed into "neighbouring" or taking turns having meals with each other. Reciprocal exchanges of foodstuffs (jams, cornbread, etc.) were an indication of who was friendly with whom. Most close friendships reflected proximity -- best, and next-to-best friends were usually found on the same floor. And these same loyalties were observable when the group met 'in community' "downstairs" (Hochschild 1973:47-54).

The activities "downstairs" were more formal and scheduled: service club meetings, workshops, pot luck lunches, band practices, Bible classes, etc. Some of this time was considered "work", some 'pure' fun. Everyone had the opportunity to be involved (Ibid.: 38-41).

Hochschild sees the old age subculture as it is found in Merrill Court as being special because it operates on the relationship of the 'social' sibling. She supports this argument on the basis that there is both the process of reciprocity present, and similarity among the

members (1973:64).

In the article, "Communal Lifestyles for the Old" (1981), Hochschild points out that this kind of sibling bond does not arise in all groups of old people -- for instance, it does not arise in nursing homes or other such institutions where the primary relationships are nonreciprocal, as in parent-child relationships. Hochschild suggests that social sibling bonds are valuable in complementing the parent-child bonds of family, and institutions (Ibid.:411-13).

Of value to this thesis are Hochschild's comments on the positive aspects of the 'aging group consciousness':

...communal solidarity can renew the social contact the old have with life. For old roles that are gone, new ones are available...

Old age is the minority group almost everyone joins. But it is a forgotten minority group from which many old people disassociate themselves. A community such as Merrill Court counters this disaffiliation. In the wake of the declining family, it fosters a "we" feeling and a nascent "old age consciousness". In the long run, this may be the most important contribution an old age community makes (1981:415).

The idea of a "group consciousness" is relevant to this thesis from both the perspective of aging group consciousness, and a co-operative group consciousness.

The origin of the co-operative philosophy is usually traced to the utopian socialism of the visionary, Robert Owen. In response to the politico-economic pressures of the Industrial Revolution, Owen came to the conclusion that character is shaped by environment, and that the answer to society's ills was education, and improved environmental conditions. Among the many experiments which occurred as a result of

Owen's ideas and philosophy, was the creation of the utopian community, New Harmony, which he founded in 1825 in Indiana. New Harmony existed for only two years because of a lack of selectivity in the recruitment of its membership, and long absences of Owen, which led to dissent, disagreement, and finally dissolution (Hostetler 1974:1-2; Kanter 1972:122-123, 140-141, 170).

Utopian and communitarian groups sprang up in the 19th Century, as now, in response to social and economic inequities. Rosabeth Kanter (1972:3-8) sees the initial impetus for the utopian search as taking three forms: a) religious, b) psychosocial, c) politico-economic. The religious response arose out of a "desire to live according to religious and spiritual values, rejecting the sinfulness of the established order" (1972:8). The search for psychosocial growth was a result of the rejection of the isolation and alienation of the surrounding society which prompted the individual to strive to be in closer touch with his fellows. The politico-economic response arose out of the desire "to reform society by curing its economic and political ills, rejecting the injustice and inhumanity of the establishment" (Ibid.). It is into this last category that the co-operative movement falls.

Co-op housing is based upon a philosophy which incorporates economic self-help, and the social effects of co-operation into a community lifestyle.

Does the co-operative philosophy cause people to seek out a 'false paradise' similar to what Jacobs found in Fun City? Or does the some-

what utopian philosophy add to a communal solidarity similar to that found in Merrill Court? These question will be discussed at a later point in this thesis.

The impact of environment on mental well-being (as Owen first intuited) has been recently considered by Frances Carp (1966,1976a, 1976b).

The observations of Carp (1966,1976a) on the impact of the environmental setting on a group of elderly in San Antonio, first in their inadequate settings, and then in the new Victoria Plaza, clearly show how closely linked mental well-being is to the physical environment. The applicants to the public housing facility (both those accepted and those who were not) were questioned prior to the opening of Victoria Plaza, and then again a year later. A number of changes were noted in the individuals who moved (changes which were absent in those who did not), such as improved attitudes towards themselves and others, more active social patterns, and better physical and mental health (1966:222). Carp acknowledges that part of the reason for the dramatic changes was possibly due to the openness of the type of individual who would apply for and actually move into age-segregated public housing -- others would have selected themselves out¹⁵. However, the move called for considerable flexibility in these older people, in accepting changed physical and social environments. The evidence of this flexibility dissipates the myth of the rigidity of the aging personality (1966:223- 224).

A follow-up study was conducted eight years later to obtain a 'user-evaluation' of Victoria Plaza (Carp 1976b). Satisfaction levels continued to be high showing that the positive changes which happened as a result of the move were enduring. The residents did have some suggestions for improvements in future housing developments for the elderly, such as meeting privacy requirements, being located near restaurants or providing meals as an option, having health care facilities nearby, and modifying certain design features (e.g. having stove controls anywhere but at the back of the range -- a hazard to the elderly with failing sight and strength) (1976b: 108-110). Carp suggests that consulting with seniors in the planning stages of developments could save costly mistakes (1966:228, 1976b:108).

In this review of the preceding case studies, we have considered retirement communities which have been very successful in social integration (Merrill Court and Victoria Plaza) and one which was not so successful (Fun City). This would lead me to agree with Kart and Manard that "Environment has a facilitating rather than a determining effect on the social integration of particular aged individuals" (1976:314).

5. Expectations of the Study

It is expected that this study will support a number of the findings reported in the literature, such as social integration and

community solidarity being found within each development as was found in Merrill Court and Victoria Plaza. The phenomenon of finding a "False Paradise", one of Jacobs concerns, is also a very real concern in these co-op communities.

Additionally, this study has theoretical significance to anthropology in its support of the 'Subculture Theory of Aging' and its lack of support for the 'Disengagement Theory'. Subculture development is present in each development, as is more fully described later in the paper.

Such a study as this draws anthropology more closely into the field of social gerontology, a contribution in itself.

6. The Setting

The four seniors' developments of this study are each different and special in their own way, while at the same time they have certain similarities. In this section, the physical and economic differences and similarities, as well as population profiles, will be described.

It should be mentioned that some of the differences between Manitoba's Richmond Gardens, and the three British Columbia co-op developments may be due to geographical differences. For instance, the moderate temperatures of the lower Frazer Valley with little or no snow lends itself well to 'motel-type' units, each with a small yard space for the avid gardener. On the other hand, in Winnipeg, a city of climatic extremes with a fair share of snow fall, apartment buildings

may be more appropriate, reducing the hazards of winter -- i.e. shovelling snow. Following is a description of the four developments.

i Location and External Appearance

'Co-op Villa', of the Abbotsford Co-operative Housing Association, is located in the town of Abbotsford in the Frazer Valley. The 7.5 acre site has a hilly terrain, with higher elevations in the vicinity of the Family units, and dips in and around the Seniors' units. A park/playground area is somewhat centrally located on the site, with the Hall snuggled into it. This co-op has grown and expanded with time providing three totally different designs of units. Phase I, built in 1969 consists of the 30 townhouse units intended largely for families. The Phase II expansion, 1971-72, provided 24 two-bedroom 'motel-type' units for Seniors. Phase III was a major expansion in 1973-74, adding 24 more two-bedroom units, six one-bedroom units, a good-sized Hall, and carports for all the units. This used up all of the then available land. The Seniors' units to this point were one design, and attractively situated on the site. The property was beautifully landscaped with some individuals taking responsibility for more than their own bit of yardspace. In 1976, additional neighbouring land was purchased to permit the development of Phase IV, another 22 two-bedroom Seniors' units. This phase was developed on relatively flat land, with a different style and colour of 'motel-type' units, and a driveway separate from the rest of the co-op. If appearance were anything to judge by, one would expect a certain amount of isolation from the rest

of the co-op in this group. This however, did not appear to be the case, with several members in this section being very actively involved in the affairs of the co-op.

'Pioneer Village', Haney Pioneer Village Co-op, appears to be on a bit of a plateau above the Frazer Valley (along with a portion of the town of Haney). The terrain of Pioneer Village is the flattest of the three co-ops, accommodating 'motel-type' units artistically placed on beautifully planted and tended grounds. The meeting Hall is centrally located, and by design blends well into the overall layout of this five acre site.

'St. Andrew's Place', Mission Co-op, within the town of Mission, is nestled into the top of a hill overlooking the Frazer Valley. The architect made full use of the view and the elevations in designing the apartment units, some being part of a two-storey complex connected with stairs, others being 'motel-type'. The small quaint Hall is centrally located and sports a magnificent stone fireplace. The attractive grounds are largely the responsibility of the resident caretaker.

Manitoba's 'Richmond Gardens', sponsored by the Greater Winnipeg Senior Citizens' Non-profit Housing Corporation, is located in Fort Richmond, a suburb of Winnipeg. This six-storey apartment building is basic in design, painted a cream colour, and fits unobtrusively into the neighbourhood. Many beautiful old oak trees were preserved in the construction, giving a park-like feeling surrounding the building. A few areas of garden have been set aside for the individuals with an interest in gardening. A patio area in the back provides a lovely

setting for summer parties.

ii History of the Development Process

Co-op Villa is the oldest of the developments, having been incorporated in September 1968, and opened in December 1969 (15 months from the first meeting to its opening). Pioneer Village was incorporated in 1973, and was open for tenants about 18 months later. St. Andrew's Place was four years in the developing from its first meeting in St. Andrew's United Church to its official opening in the Fall of 1978. Richmond Gardens was approximately three years in the development phases, opening in the Fall of 1974. A passing observation on this is that Co-op Villa was instigated and initially financed by the Abbotsford Credit Union. Perhaps, as a result, Co-op Villa could afford to act more quickly and decisively in land purchases and building than the other developments, and hence the shorter development time.

iii Form and Design of Facilities

Regional or political differences between Manitoba and British Columbia have had quite a considerable impact on the style and size of units and complexes.

Co-op Villa has an interesting history, and it is perhaps with the development of this co-op that one may find the answer to the unusual form that Seniors' Co-op Housing has taken in British Columbia.

The initial seeds of Co-op Villa could be found with the Directors of the Abbotsford Credit Union, 1968-69. At its 1969 Annual Meeting,

the Credit Union voted to allocate \$2000 of its surplus earnings toward the sponsorship of a housing co-operative. Many of the Credit Union Directors became founding directors of the new Abbotsford Co-operative Housing Association. With the Association acting as its own developer, and the Credit Union providing the interim financing, Co-op Villa became a reality. At that time there was no special provision in the National Housing Act for financing housing co-operatives. The mortgage was placed with C.M.H.C. as a regular homeowner's loan at 95% of value at the current C.M.H.C. rate (9%). Membership was restricted to those who could meet the monthly payments since this was not subsidized financing.

Phase II financing, the first leg of the Seniors' Units, provided for a 7.75% C.M.H.C. loan -- with the proviso that there be an upper limit on the seniors' annual income, so that the reduced housing charge rate could be provided to seniors who apparently needed it.

What made the Abbotsford development unusual was that the seniors themselves, who were asked to design the apartments, requested two-bedroom units: a) to accommodate the times when partners must sleep apart for the good health of both (i.e. due to sickness or increased restlessness with age in one or both partners); b) to be able to welcome visits from children, grand-children, and friends; and c) to allow for separate activity space where retired couples now must share their space full-time. This request, unusual in housing for seniors, had the full support of the already well-established family co-op, and received approval from C.M.H.C. With this precedent having been set by

Co-op Villa, the other two co-ops were able to arrange for approval with C.M.H.C. of similar unit designs. Additionally, one-bedroom units were approved for single persons (as opposed to studio apartments). From the co-op point of view, it was felt that everyone, including seniors, needed the privacy of a bedroom, and that the use of day-nighter beds by seniors (for studio apartments) was awkward, and even hazardous for an aging population. C.M.H.C. in British Columbia apparently concurred.

On the other hand, C.M.H.C. in Manitoba made available financial assistance for the building of developments of self-contained units with studio apartments for single persons, and one-bedroom apartments for couples. Two-bedroom units were made available in small numbers for couples who could prove medical need. It appears that the Manitoba Seniors themselves did not press for more. The prevailing thought at the Manitoba C.M.H.C. office seemed to be that government money should be used only to provide 'adequate' accommodation.

The question could be asked, "What constitutes 'adequate' accommodation?" This thesis considers the whole picture, and the answer may be contained within it.

The outcome of the above historical development was the following distribution of units:

(See table on following page)

Table 1 - Unit Distribution

	Co-op Villa	Pioneer Village	St. Andrew's Place	Richmond Gardens
Studio	-	-	-	35
1 B.R.	6	18	60	56
2 B.R.	70	66	30	5
Family	30	-	-	-
Total	106	84	90	96

iv Population Profile

The nature of the population profile is quite closely tied to the type of units provided for accommodation. The two-bedroom units were of course limited to couples, while one-bedroom units were available to both couples and singles. Rarely, in Richmond Gardens, a couple was found living in a studio apartment. The population distribution for the four developments is summarized in Table 2.

Exact figures for the population breakdown were unavailable for Co-op Villa and Pioneer Village. Therefore, it became necessary to make an 'educated guess' for the number of couples, based on the number of two-bedroom units; and for the number of male residents (and hence female) based on this, plus an allowance for a few single men. Additionally, Co-op Villa is a mixture of younger families with seniors. The younger families are found only in the Family section -- the townhouses -- but there are also some seniors living in the townhouse section. The seniors population estimate for Co-op Villa is based only on the Seniors' Units, and obviously is an underestimate of the actual state of affairs. These figures are presented for

comparative purposes only, and represent the situations approximately as they were in 1980/81.

Table 2 - Population Profiles

	Co-op Villa*	Pioneer Village*	St. Andrew's Place	Richmond Gardens
Total Number of Residents	146	150	128	115
Number of Males	70	70	48	28
Number of Females	76	80	80	87
Number of Couples	70	66	30	19
% Male	48%	46%	37.5%	24%

* Estimated

At once, two striking points can be noticed. The percentage of male residents is markedly lower in the Richmond Gardens development than in the B.C. co-ops, and the number of couples is also notably lower in Richmond Gardens, even though the one-bedroom units were available to couples.

v Economics

Because both forms of housing discussed in this thesis fell into the category of Non-profit Housing under the National Housing Act, there are some similarities economically, as well as some differences.

The mortgages for all the developments are held by C.M.H.C. and depending on when these mortgages were negotiated, there were some requirements for income mixing, subsidy for low income, and/or an income-asset ceiling. The housing charges/rents were also comparable,

usually providing subsidy for the lower incomes through a sliding scale of rents. Table 3 below provides figures for comparison:

Table 3 - 1979-80 Monthly Housing Charges/Rents and Share Capital

	Co-op Villa	Pioneer Village	St. Andrew's Place	Richmond Garden
Studio	-	-	-	\$119
1 - B.R.	Phase III-\$107	\$151	\$157	\$154
2 - B.R.	II & III-\$115 IV - \$209	\$182	\$201	\$187
Share Capital:				
1 - B.R.	\$1000	\$1500	\$1300	N/A
2 - B.R.	\$1000	\$1700	\$1700	N/A

Government grants and tax concessions differ somewhat between Manitoba and British Columbia. For instance, the B.C. Homeowner Grants were available to members of the co-ops, providing considerable property tax relief to the developments. A comparable Manitoba program, the Manitoba Property Tax Rebate is available to homeowners and renters (i.e. the tenants in the non-profit developments). This is rebated on an individual basis so that the saving is not always passed on to the development. Another B.C. program, the Home Acquisition Grants for first-time owners, assisted quite a few seniors with the share capital requirements. Incidentally, this share capital is returned to the member when he leaves (and in some cases this is indexed to increase in the cost-of-living). All the developments made use of New

Horizons Grants to furnish their multi-purpose room/hall. As can be seen, each province does provide some benefits for seniors' developments. A value judgement about these cannot be made without considering the whole economic picture of both provinces, which is beyond the scope of this thesis.

vi Facilities

For the benefit of the residents, each development has responded to the seniors' needs by providing various facilities. Each of the developments, except Pioneer Village, has allocated a space for an office. Office space becomes almost a necessity since the three co-ops have half-time management, while Richmond Gardens handles business matters through a representative of the Board of Directors.

All of the developments have provided a multi-purpose room for meetings, parties, recreation, and/or a lounge. The lounge in Richmond Gardens is used for meetings, concerts, parties, etc. and houses lounge furniture, a piano, a rotating library (exchanges of boxes of books), a shuffleboard, and game tables. A near-by kitchen has been set aside for use by all for teas or special dinners. Near to this is a small beauty parlour.

Because of the design of the co-op developments, multi-purpose room features were built into Recreation Halls especially constructed for that purpose. The Halls at Pioneer Village and St. Andrew's consist mainly of one large room with kitchen facilities attached. Small laundry facilities are also tucked into them for those members

who do not have their own; and, as in Richmond Gardens, the rooms also contain a piano, a library, tables and chairs, and games equipment.

The Hall built by Co-op Villa in Abbotsford is by far the largest and most elaborate. It is a two-storey building with a large multi-purpose room and kitchen on the upper level, as well as an office and storage area. The lower level has a small lounge/library, a games room complete with a pool table etc., laundry facilities, beauty parlour, and sauna facilities.

Each development has also provided some feature not available in the other developments. Next to the Hall at Co-op Villa is an area set aside for recreational vehicle parking, apparently much demanded in most of the developments, but not always built into the design. Haney Pioneer Village was the first to provide horseshoe pits on its site. St. Andrew's Place had access to quite a large garden plot up behind the co-op to accommodate the gardeners. Richmond Gardens has a visiting nurse stop by every couple of weeks to check blood pressures, or to answer questions.

vii Neighbourhood

A brief observation about the surrounding neighbourhoods helps to complete the descriptive picture of the developments. Richmond Gardens is located immediately next to the parking lot of a medium size shopping center. In the summer it is about a five-minute stroll to shopping; many residents view this as a pleasant way to pass an afternoon. Weekly grocery shopping excursions, year round, have been

organized so that there is assistance from younger men with carrying the groceries and transporting the more frail residents, especially in the Winter months. For other shopping or medical appointments, say in downtown Winnipeg, or for involvement in other seniors' activities (the Seniors' Choir, Seniors' Centers etc.), the residents either arrange carpools amongst themselves, or else readily use the City Transit.

St. Andrew's Place in Mission, and Pioneer Village in Haney are each located about a 10 to 15 minute walk from major shopping areas. Buses are available, and frequently groups of seniors may also organize carpools. There is ready access to medical facilities, and to the local Seniors' Centers, or other recreation outlets.

Co-op Villa in Abbotsford appears to be the only development somewhat off on its own. The residents require transportation to all external services (unless they choose to walk for fitness) -- shopping, medical, recreation, etc. -- and unfortunately, at the time of this research, there was no bus service in Abbotsford. The Seniors manage by organizing carpools or sharing taxis.

Summary

The considerations of this chapter have set the stage for this study. As described in the literature, the subculture theory of aging, which suggested that conditions are right in western industrial countries for an "Aged Subculture", was presented. The history of the development of age-segregated housing in Canada was described in the context of co-op housing. The meanings of the terms, 'co-operatives'

and 'co-op housing' were made explicit. The objectives of the study were briefly outlined, along with the problems set out to be researched.

In the literature review, several studies on retirement communities were described, showing that others have attempted fieldwork similar to this study, and that factors found in their studies, such as communal solidarity, warrant consideration here.

The expected significance of the study to anthropology was briefly mentioned.

The section which described the setting of the four developments considered in some detail the physical and economic similarities and differences of the four in overall perspective. The location and appearances, the history of the development process for each, and the form and design of the facilities provided the reader with a picture of each development. The population profile showed the relationship between the form and design of the units and the population distribution. The economic differences between the co-ops and Richmond Gardens were set forth, and the provincial differences with regards to grants and tax concessions were reported. The additional facilities for each development, and a description of the surrounding neighbourhoods completed the picture of the general environment.

Notes to Chapter I

1. The United States Social Security Act of 1935 defined 'old age' as 65 years and over. In Canada, 70 years was the age for Old Age Security from 1927 to 1970 when the age was lowered to 65 years (Canada Year Book 1970-71: 330).

2. Anthropology has much to contribute to studies on the minority elderly, and vice versa as suggested by Kiefer (1971).

3. Riley notes:

...mobility across social classes affects only selected individuals, who can move either upward or downward, and who can reverse direction at different stages of life. But mobility through the age strata is, of course, universal, unidirectional, and irreversible (1981:141).

She attributes the breakdown in the analogy to the uniqueness of the concept of age stratification.

4. Statistics Canada, 1979: Canada's Elderly. Catalogue 98-800E. Minister of Supply. See Table 1, "Number and Percentage of 65+ in Total Population, 1901-1976", and Chart 1, "Past and Future Growth of Canada's Total Population and Persons 65+, 1851-2001".

5. Ibid.: Table 4, "Average Income of Families, Unattached Individuals and All Family Units, 1969 and 1975". This table indicates that in 1975 the average income of families with a head of 65+ years was \$10,171.00, and that of unattached individuals over 65 was \$4,138.00. Averages can be deceiving though. In 1975-76, 55.2% of Canadian elderly had maximum incomes of \$5,304.00 for a couple and \$2,780.00 for a single person as indicated by those receiving Guaranteed Income Supplements. See Chart 7, "Percentage of Old Age Security Pensioners Receiving Full and Partial Guaranteed Income Supplement (GIS), April 1975 - March 1976".

6. Ibid.: Chart 8, "Allocation of Budget for all Unattached Individuals and Unattached Individuals 65+, Canada, 1974". From this chart one can see that for food and shelter costs alone, unattached individuals 65+ spent 52.7% of their budgets on these, while all unattached individuals spent only 36.6% on these two items.

7. Directory of Senior Citizen Residences in Winnipeg, Age and Opportunity Centre, Inc.

8. Greater Winnipeg Senior Citizens Non-profit Housing Corporation 1975: 1.

9. Directory of Housing Co-operatives, Co-operative Housing Foundation, Ottawa.

10. C.M.H.C. was formerly called Central Mortgage and Housing Corporation.

11. National Housing Act 1976:24. Clause 15.1 was added in 1973 providing for the 10% contribution toward the total project cost.

12. The Bethany Care Centre in Calgary, Alberta, famous for its magnificent atrium courtyard, provides accommodations for congregate living (lodge), nursing home, and several levels of auxiliary hospital care.

13. Rose, Arnold M. "A Current Theoretical Issue in Social Gerontology", Gerontologist 4: 46-50.

14. Kuhlen, Raymond G., "Developmental Changes in Motivation During the Adult Years", in Middle Age and Aging, Bernice Neugarten ed., Chicago: University of Chicago Press, 1968, pp115-136.

15. Linda Winiecke (1976) reports that there are sharp differences between older persons who are interested in age segregated public housing, and those who are not. She describes the conditions under which people are interested, and those where people are not.

CHAPTER II METHODOLOGY

1. Approaches to the Problem

With the overall aim of this research being a) to observe and to describe co-operative community living as it is found in the three senior's housing co-operatives; b) to determine if the social needs of seniors for privacy, gregariousness and access to family and friends are met in these settings; and c) to compare them to the non-profit development, Richmond Gardens, this research took on two objectives. One objective was a consideration of the four age-segregated communities in their totality as has already been described. The second was the determination of individual satisfactions, such as user satisfactions with units, the developments, and type of tenure, as well as life satisfactions with the social situations, and life in general.

Thus a broad variety of data was required to provide all the information. The techniques for gathering this data were equally varied: analysis of written records, questioning, interviewing, observation, and in some cases participation. Both qualitative and quantitative data were desired.

Some of the qualitative information was provided by the respondents as they elaborated upon questions or gave opinions, while another qualitative dimension was provided by this researcher's subjective impressions of the 'mood tone' or atmosphere of group activities or interviews. This, combined with the quantitative results of the inter-

views, was a less formal way of assessing for individual satisfactions than the Life Satisfaction Rating Scales of Neugarten, Havighurst, and Tobin (1976:130-139).

Both institutional background data and quantitative data were a large part of this research. By means of the Data Fact Sheet (Appendix A) completed by the Boards and/or Members, as well as a variety of written records for each of the developments (housing agreements, charter by-laws, rules and regulations, histories, newsletters, etc.), the physical and economic characteristics of each development were obtained. This, in conjunction with information given in personal interviews, also gave some indication of a population profile, and the nature of the residents who lived in the various developments.

From a sample of the total population of the developments, quantitative information was gathered on life satisfactions and user satisfactions.

Measuring user satisfactions (i.e., satisfaction with some aspect of the environment) is a concern of a number of researchers. Andrews and Breslauer (1975) conducted research to consider, for one thing, the problems of methodology, procedure, and analysis in determining user satisfaction with a built environment. They suggest that much of the difficulty comes in attempting to operationalize a 'felt' state. Their report provides a good description of these problems as described in the literature, as well as the difficulties which they had in their own research in trying to determine if there is any significant relationship between user satisfaction and participation in the housing co-op

in which they conducted their research. From their report of the preliminary analysis, they were forced to conclude that they could not determine a significant relationship between user satisfaction of the physical environment, and participation in life at the co-op (Andrews and Breslauer 1975:167,174).

Davidson also commented on the difficulties of obtaining good measures of user satisfaction in a housing co-op:

...the attempt to investigate user satisfaction is complicated by the fact that the evaluation is concerned with user perception of a type of housing tenure rather than the built environment (1976:24).

Participation levels, and range of activities have, in the literature, often been used as variables for measuring well-being, 'successful' aging, or perhaps 'life' satisfactions depending on one's definitions. Neugarten, Havighurst, and Tobin (1976:125) suggest that one means which researchers have used to determine a measure of 'successful' aging, is to focus on these overt behaviors of activities and participation. They noted that there is often an implicit assumption that:

...the greater the extent of social participation, and the less the individual varies from the pattern of activity that characterized him in middle age, the greater is his well-being (1976:125).

The authors suggest that it may not be appropriate "... to measure well-being in old age by the same standards that apply to middle age, namely, standards based upon activity or social involvement" (1976:125).

Lemon, Bengtson, and Peterson (1976), attempted to make explicit

the Activity Theory of Aging, and to test it with research. Their tests of hypotheses actually showed little support for the theory; they found only a relationship between informal activity and life satisfaction to be significant.

Neugarten, Havighurst, and Tobin (1976) suggest that an alternative approach to determining well-being in old age is to do so from the individual's own point of reference -- i.e., his own evaluation of his happiness, or life satisfaction (1976:125). The authors point out that most measuring instruments actually combine both approaches -- for example, tying together feelings of satisfaction to levels of activity, as for example, was attempted by Andrews and Breslauer (1975).

The preference of Neugarten, Havighurst, and Tobin is to measure psychological well-being according to the second perspective.

The research done here basically has aimed to determine satisfaction levels (both user and life satisfactions) from the viewpoint of the individual, with the qualification that what people say they do or feel is not necessarily the reality. It is possible that seniors will state high satisfactions with an environment which they have chosen, even if it was a poor choice, almost as a rationalization to justify their choice. Often a person being interviewed gives the response he thinks a researcher wants to hear. Or perhaps he may even deliberately modify answers if he feels someone is prying, or if the question hits a sensitive personal area. Some of the questions, and the observations, were designed to double check this. For instance, the questions on friendships, their nature and number, were followed by questions on

visiting and visitors. Inconsistencies were quickly observable and corrections were made. Respondents often commented that they had to think carefully on these, or they would be 'tripped-up'. The stated answers on individual participation were also compared to actual attendances in group activities, helping to establish the real situation.

2. The Variables

For the interview guidelines, questions were formulated around several series of variables: 1) background information on the respondents; 2) privacy, gregariousness, and access to family and friends; and 3) the philosophy of co-operation, and organization of the development.

One set of variables was geared to assess the range of variation or relative homogeneity of the membership of each of the developments¹ through determining certain characteristics of the surveyed respondents, such as age, ethnic background, and where they have primarily lived and/or from where they have come. Questions were also asked on their political interests, the importance of religion to them, their education and work history, and approximate income levels both prior to and after their retirement.

Another set of variables focussed on the social needs of senior citizens for privacy, and sociability.² A common complaint of members of co-op developments in general is that they have trouble maintaining

sufficient private personal space.³ It was considered important to see if seniors handle this aspect of social interaction to their satisfaction. The questions which zeroed in on friendships were to determine if the respondents tended to be sociable or not; whether their social networks had become closely tied to their development; how much the seniors depended on each other for support -- in fact, how much support they did provide for each other, and to what extent their social networks reinforce a group consciousness.

The final series of variables were questions which had to do with a philosophy of co-operation, and how this affected members' life styles and satisfactions. In the three co-op developments, it was assumed (and confirmed by the Boards) that prospective and new members would have received written and verbal explanation of the co-op ideology. For instance, Co-op Villa handed out as a part of its information package to each new member, an article by Alex Laidlaw, "Speaking of Co-ops", and another by L.L. Lloyd,⁴ "The Philosophy of Co-operation". All the co-ops had some explanation of what co-operative housing was, and the philosophy behind it. The surprise to me was that Richmond Gardens also had a philosophy of co-operation, as depicted in Figure 1, Chapter III, page 81.

Initially it was assumed that there was a difference between the formality of the co-op ideology and its operation, and the philosophy of co-operation in Richmond Gardens. On the basis of this assumption, it was decided to modify the interview guidelines for this section so that the questions in Appendix B would be more specific to

co-operatives, and those in Appendix C would be general and more pertinent to Richmond Gardens. In both cases, one of the goals of the questions was to determine the awareness of the respondents about the way their complex was organized and operated. For the co-ops, this also related to the members' understanding of co-operative housing, which could have an effect on their satisfaction with that type of tenure. Additionally, it was felt to be important to determine to what extent the respondents themselves participated in the operation of their development, and/or in their social organization, and their attitudes towards those who do or do not participate. Respondents' satisfactions with their built environment and with their particular retirement setting were also determined.

3. Techniques

The original selection of respondents for the personal interviews was by stratified random sampling techniques -- a sample of 25% of each development population was selected from membership lists. The household unit was chosen as the minimal unit of analysis because this also was the breakdown for membership in the developments. At the outset it was felt that it would be inappropriate to intrude upon seniors who were not well. Therefore, out of the list of randomly selected units, any who fit into that category (as advised by the various Boards) were removed from the lists. Ultimately this was a relatively small number. What actually happened, and was accomplished is described below.

There were specific time constraints for gathering the data in the B.C. co-op developments due to the expense of 'away-from-home' research. The 'hoped-for' two months in the field was reduced to five and a half weeks in November/December 1979. During this time, meetings with Boards and Managers had to be scheduled, as well as time to observe group activities and to conduct personal interviews. Although each Board knew ahead of time that I was coming, and approximately what I wished to accomplish in terms of the personal interviews, they all wished to meet with me before I proceeded to arrange interviews and to attend social gatherings.

The Co-op Villa Board was quick to arrange a meeting, and easily gave approval to the format of the interview guidelines, as well as to the random sample. The Board of St. Andrew's Place, also scheduled a meeting within the first week. The co-op membership as a whole had approved my presence. Some on the Board, however, had a general distrust of social scientists. Their approval and co-operation eventually was forthcoming, and I proceeded to arrange interviews and to attend social gatherings.

Very real sampling difficulties developed with Haney Pioneer Village. Their Board had met prior to my arrival, and had decided that I would be allowed to interview only nine people (a 10% sample), whom they had already selected and had advised that I would be interviewing them. It was more than a week before I could meet with the President of the Board to discuss this. It seems that various members had been in a community which had been berated by a student doing research,

causing a great mistrust of students. No amount of persuasion could convince the President to let me use my random sample list. Of the names that the Board had selected, three were Board members, two were on committees, two were past members of the Board, and two were new, relatively uninvolved members. Upon explaining the bias of this sample to the President, and the need to have others in the sample with different characteristics and involvement, he agreed to ask the Board for other names at the meeting scheduled 10 days later. Meanwhile, I was to proceed with the names that I had. Because time for field work was passing rather quickly, I had to agree to this and I was eventually given three more names. Had the implications of a non-random sample been clearly considered at this point, the logical move would have been to let Haney Pioneer Village go, and to focus the remaining time and energy on the other two co-ops, increasing their sample size. Because of the eager and warm reception of some of the original Pioneer Village members the decision was made to continue despite this handicap.

The situation at Richmond Gardens was quite open and relaxed. There was no difficulty obtaining permission to conduct interviews in March 1981 (although the interview guidelines were carefully perused), or to use a random sample. It seemed that, with the University of Manitoba being close at hand, the residents were accustomed to having students teaching them, or doing studies around or about them.

Forty-nine personal interviews were conducted in the four developments. Residents of a selected unit were invited to partici-

pate, and were free to name their spokesperson, or to refuse the interview, or any portion of it (the invitational technique was highly successful in the Aging in Manitoba study 1973:13). In actual fact, very few people refused to be interviewed. One person in St. Andrew's Place and one in Co-op Villa refused to give income information. None of the other questions seemed to cause anyone much concern. An interesting thing developed, primarily in the co-ops where there were quite a few couples, when a husband and wife were both present during an interview. Both wanted to respond. While recording answers and comments of the primary respondent, it was also possible to add the extra comments, leaving the decision about whether to use these to the analysis. In the end, the decision was to disregard these extra comments. In addition to this, one lengthy interview in Abbotsford was conducted simultaneously with two persons who were friends. In this case, I was aware of the possibility that the answers of one might influence the answers of the other. However, they gave quite independent responses and so the decision was made to allow these to stand.

The arranging for the personal interviews varied somewhat, depending on the development. In Co-op Villa, the Manager had given me a letter of introduction to take to interviews. The initial contact was by telephone, however, and many members assumed I was a student trying to sell them something. After several unsuccessful attempts to arrange interviews, the President of the Board offered to make the initial contacts for me, and to introduce me by phone. This approach worked well. In the other developments, after spending time with the residents in

different group settings, "word got around" about me, and there was little or no difficulty phoning and arranging appointments for interviews.

The interviews lasted from 50 minutes to two hours with an average time of one hour. The pre-test of the interview guidelines took one and a quarter hours, and was streamlined at that point. With the increased experience of doing the interviews, I found that by taking a few minutes at the beginning to chat, and to allow the respondents to relax, the interviews were much more fruitful in comments, and co-operation.

Due to the length of the interviews, and the need to make brief notes following each interview about the tone and atmosphere etc., it was only possible to schedule four interviews a day amongst the co-op developments, with some of the group activities happening in the evenings. Because of the time constraints the number of interviews actually accomplished was far below the targeted 25%. The breakdown was as follows:

Table 4 - Sample Sizes

	Total No of Units	Number of Interviews	% Sample Size
Co-op Villa	106	12	11.3%
St. Andrew's Place	90	11	12.2%
Pioneer Village	84	11	13.0%
Richmond Gardens	96	15	15.6%
Totals	376	49	13.0%

4. Criteria for Analysis

Because of the very small sample size, and the non-random, biased sample of 'Haney Pioneer Village', probability statistics could not be used for analysis. Frequencies and simple percentages were tabulated for the various questions, supplemented by discussions on the comments of respondents.

Notes to Chapter II

1. Appendices B and C, the section titled "Background Information".
2. Appendices B and C, the section titled "Privacy, Gregariousness, and Access to Family and Friends".
3. This researcher's personal observations and experience in her own co-op, as well as in others.
4. Mr. Lloyd was a very well known force in the co-op movement for many decades. This article was an address to the 49th Annual Meeting of Federated Co-operatives Limited, February 1978. Mr. Lloyd was also a prime mover in getting the Abbotsford Housing Co-operative off the ground.

CHAPTER III INTERVIEW RESULTS

Presented in this chapter are the results of the forty-nine personal interviews. As previously mentioned, the questions were grouped according to the following series of variables:

- 1) Background Information on the Respondents.
- 2) Privacy, Gregariousness, and Access to Family and Friends.
- 3) Philosophy of Co-operation, and Organization of the Development.

Within each of the above sections, the questions and their relevance are discussed, and the results are frequently presented in tabular form. These tables show the breakdown of the data according to each development, and a frequency and percentage comparison between the three co-operatives as a group, and Richmond Gardens. Some of the more pertinent comments of the respondents are included with the relevant questions.

1. Background Information on the Respondents

It was useful to have background information on the people who were being interviewed, even though it was not possible to project these findings to make generalizations about the total seniors populations in these developments, due to both the smallness of the sample size, and the non-random selectivity of the sample. However, this

information does help to make explicit the nature of the bias in the samples.

The first several questions (Appendices B and C. Nos. 1-3) determined certain characteristics of the sample households. As can be seen below in Table 5, a higher percentage of respondents in the co-ops came from households of couples (64.7%) compared to Richmond Gardens (20.0%). There were also more men interviewed in the co-ops (52.9%) than in Winnipeg (20.0%).

Table 5 - Characteristics of the Sample Households

Development	n	Household		Respondent	
		Single	Couples	Male	Female
Pioneer Village	11	3	8	7	4
Co-op Villa	12	3	9	5	7
St. Andrew's Place	11	6	5	6	5
Co-op Totals	f 34 % 34	12 35.3%	22 64.7%	18 52.9%	16 47.1%
Richmond Gardens	f 15 % 15	12 80.0%	3 20.0%	3 20.0%	12 80.0%

The question on length of time of membership shows a profile on each development. Respondents had been selected (randomly or otherwise) who had been involved varying lengths of time from charter membership days, through the time each development was open. Larger numbers of respondents seemed to crop up from the years when the developments first opened their doors. See Table 6 on the following page for details of this profile.

Table 6 - Length of Time of Membership of Respondents

	Years								
	0-1	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8+
Pioneer Village	1	3	1	0	4	0	2C	-	-
Co-op Villa	0	1	1	3	0	0	2	3	2C
St. Andrew's Place	1	6	1	1	2C	-	-	-	-
Richmond Gardens	1	0	2	0	1	3	6	0	2C

C = Charter

In an effort to see what might be the predominant age groups in the various developments, a question was asked about the age of each respondent and his household members. Table 7 shows the age categories with a breakdown into male and female.

Table 7 - Ages by Sex of Respondents and their Family Members

		Under 55 and Children	55-64	65-74	75-84	85 +	TOTALS
Pioneer Village	M	-	1	5	2	-	8
	F	-	1	7	3	-	11
Co-op Villa	M	4	1	5	1	1	12
	F	4	3	5	2	1	15
St. Andrew's Place	M	-	1	4	2	1	8
	F	-	1	5	2	-	8
Co-op Totals	f	8	8	31	12	3	62
	%	12.9%	12.9%	50.0%	19.4%	4.8%	
Richmond Gardens	M	-	-	-	4	2	6
	F	-	-	3	7	2	12
	f	-	-	3	11	4	18
	%	-	-	16.7%	61.1%	22.2%	

For comparison between the co-op developments and Richmond Gardens, frequency totals and percentages are provided. As can be

seen, the largest number of respondents and their household members in the co-ops (50.0%) fall into the category of '65-74 years' while in Richmond Gardens it is the '75-84 years' group (62.1%). As could be expected, there was a much greater male/female balance in the households of the interviewed group in the co-ops than in Richmond Gardens.

Of the people interviewed in the co-ops, it appeared that the majority (50.0%) lived and worked in British Columbia prior to retirement (Table 8 below). These persons had a shorter distance to move than the emigrants from Saskatchewan (32.4%), Manitoba (11.8%) and Alberta (5.8%), who chose the Frazer Valley as a place to retire. On the other hand, Richmond Gardens' respondents were predominantly Manitobans (80.0%).

Table 8 - Area Where Respondents Lived During Working Years

	British Columbia	Alberta	Saskatchewan	Manitoba	Other
Pioneer Village	6	-	2	3	-
Co-op Villa	7	-	5	-	-
St. Andrew's Place	4	2	4	1	-
Co-op Totals	f 17 % 50.0%	f 2 % 5.8%	f 11 % 32.4%	f 4 % 11.8%	f - % -
Richmond Gardens	f - % -	f - % -	f 2 % 13.3%	f 12 % 80.0%	f 1 % 6.7%

The question of ethnicity showed only that the majority of the respondents of all the developments were from the United Kingdom of English, Irish, or Scottish descent.

Table 9 - Ethnicity of Respondents

		Canadian	American	French	United* Kingdom	German	Dutch	Other
Pioneer Village		2	-	-	8	-	-	1
Co-op Villa		4	-	-	4	-	2	2
St. Andrew's Place		3	-	-	3	2	-	3
Co-op Totals	f	9	-	-	15	2	2	6
	%	26.5%	-	-	44.1%	5.9%	5.9%	17.6%
Richmond Gardens	f	2	2	1	10	-	-	-
	%	13.3%	13.3%	6.7%	66.7%	-	-	-

* English/Irish/Scottish

Questions about politics and religion were asked in an effort to see if there were any common factors in the seniors' world view. The questions were asked in a very open-ended way, inviting comments. In many ways, these comments were much more revealing than the yes/no answers.

With regard to politics, about half the seniors were interested at least enough to vote, and some expressed sincere concern about where the economy is going, and how the politicians are handling it. Four people in the co-ops stated membership in the NDP, while another passed the opinion that he thought the co-op was strongly NDP.¹ Another, in Richmond Gardens, said he had been supportive of the CCF and NDP a long time.

The following are some prize comments from Richmond Gardens:

"I am very much interested [in politics]. I'd like to knock some of the men's heads off! They hang on to their positions for dear life. Afraid of women encroaching, I think."

"I'm cheesed off with all the back biting. A ten-year-old child could do as much."

"Everything I believed in has gone. Today politics is what you can get out of it."

"I find politics confusing. I have lost confidence in it."

Table 10 - World View of Respondents

	Politics Important			Religion Important		
	Yes	No	Indifferent	Yes	No	Indifferent
Pioneer Village	4	7	-	6	3	2
Co-op Villa	6	3	3	10	1	1
St. Andrew's Place	7	3	1	8	1	2
Co-op Totals f	17	13	4	24	5	5
%	50.0%	38.2%	11.8%	70.6%	14.7%	14.7%
Richmond Gardens f	8	3	4	13	2	-
%	53.3%	20.0%	26.7%	86.7%	13.3%	-

Religion is important to a large majority of the respondents, no matter what the development. But the seniors qualified this with the following comments:

"Christianity is important but denomination is not."

"I read the Bible, but don't go to church."

"I believe in 'applied Christianity'."

"I'm oriented to Fraternal organizations rather than churches."

"I live by principles, and read on religion."

"The church is very important. I helped build it. I don't much like going out alone at night, so I am stepping back my involvement."

"I always help with teas. The church used to have a 'Seniors Drop In' that I went to. I really appreciated the choirs."

"This last few years it has been difficult to get to church, so we haven't gone much."

"I used to be very involved, but since moving here, it is too far. I would go again if there was a car to take me."

"I'm not as involved as I'd like to be."

"People do come by to take me to various activities."

"Living is religion. In life you must have faith, hope and purpose."

There was more than one comment about desiring to go to church, but that getting there was a problem. It seems that the above views of politics and religion are typical of seniors in general.

Table 11 shows the distribution of the highest level of education attained by the respondents. There seems to be a greater percentage in the co-ops who have a Junior High (29.4%) and High School (41.1%) education compared to Richmond Gardens (13.3% and 33.3% respectively), while more people interviewed in the Winnipeg development went to Community College (33.3% compared to 11.8%). The co-ops also had some residents with two or three degrees.

Table 11 - Education of Respondents

	Elemen- tary	Junior High	High School	Community College	University - Degrees		
					One	Two	More
Pioneer Village	1	2	4	2	1	-	1
Co-op Villa	-	4	7	-	-	1	-
St. Andrew's Place	-	4	3	2	-	2	-
Co-op Totals f	1	10	14	4	1	3	1
%	2.9%	29.4%	41.1%	11.8%	2.9%	8.8%	2.9%
Richmond Gardens f	2	2	5	5	1	-	-
%	13.3%	13.3%	33.3%	33.3%	6.8%	-	-

As for work backgrounds, Table 12 shows the data summarized and condensed comparing the co-ops in total to Richmond Gardens. Richmond Gardens had a slight edge on White Collar Workers (46.7%) over the co-ops (32.4%) but the co-ops laid claim to three professionals amongst those being interviewed (8.8%). The significance of these distributions is not statistically testable, as previously explained.

Table 12 - Work Background of Respondents

	Professional	White Collar	Blue Collar	Farming	Homemaking
Co-ops	3	11	10	7	8
f					
%	8.8%	32.4%	29.4%	20.6%	8.8%
Richmond Gardens	-	7	4	3	1
f					
%		46.7%	26.6%	20.0%	6.7%

Professional = university trained;
 White Collar = semi-professional and office workers;
 Blue Collar = factory workers, labourers etc.;
 Farming = workers or owners of farms;
 Homemaking = wives or home makers.

The question on income levels was probably the touchiest, in terms of people being unwilling to talk about it. The aim of this question was to determine generally the economic backgrounds of the respondents, and whether there were any trends in terms of income decreases, or increases with retirement.

(See Table 13 on following page)

Table 13 - Household Income Prior to Retirement

	n	\$0 \$9,999	\$10,000 \$14,999	\$15,000 \$19,999	\$20,000 \$24,999	\$25,000 \$29,999	\$30,000+
Pioneer Village	11	5	3	1	1	1	-
Co-op Villa	11	3	2	1	3	1	1
St. Andrew's Place	10	3	2	1	3	-	1
Co-op Totals	f 32	11	7	3	7	2	2
	%	34.4%	21.8%	9.4%	21.8%	6.3%	6.3%
Richmond Gardens	f 15	13	2	-	-	-	-
	%	86.7%	13.3%	-	-	-	-

Table 14 - Household Income After Retirement

	n	\$0 \$9,999	\$10,000 \$14,999	\$15,000 \$19,999	\$20,000 \$24,999	\$25,000 \$29,999	\$30,000+
Pioneer Village	11	6	-	3	1	1	-
Co-op Villa	11	7	3	1	-	-	-
St. Andrew's Place	10	6	3	1	-	-	-
Co-op Totals	f 32	19	6	5	1	1	-
	%	59.4%	18.8%	15.6%	3.1%	3.1%	-
Richmond Gardens	f 15	11	3	1	-	-	-
	%	73.3%	20.0%	6.7%	-	-	-

Changes were in fact the case. In the co-ops, most of the people whose incomes were in the top three levels, were displaced to the lower three levels. In fact the number of people in the lowest category, under \$10,000 per year, increased from 34.4% to 59.4%. In Richmond Gardens, the majority of the respondents (86.7%) were in the under \$10,000 income bracket at retirement, and for a few of these, their income has gone up a bit since retirement.

Unfortunately, the first income category, \$0 - \$9,999 per year, was too large to determine how many people were at or below the poverty line (seniors on full pension including Guaranteed Income Supplement), especially for single persons. Although it would have been better to divide this into two categories income-wise, and to separate the information according to singles vs. couples, it was however, not feasible to ask for specific income information, because the seniors seemed to feel uncomfortable giving out this information to a student. As it was, two people declined to answer the question. Because Richmond Gardens had such high percentages in the first category (86.7% before, and 73.3% after retirement) one could think that more of the respondents in Richmond Gardens than in the co-ops were low income. This may have been the case, but these figures cannot give us that information.

Table 15 - Previous Home Ownership of Respondents

	n	Owned Own Home		Sold to Move to Development No, Sold Anyway Not Sold		
		No	Yes	Yes	Anyway	Not Sold
Pioneer Village	11	2	9	3	5	1
Co-op Villa	11	2	9	5	4	-
St. Andrew's Place	11	1	10	5	5	-
Co-op Totals f	33	5	28	13	14	1
%		15.2%	84.8%	46.4%	50.0%	3.1%
Richmond f	15	2	13	-	12	1
%		13.3%	86.7%		92.3%	7.7%

Ownership of a home was the fact for 84.8% of the co-op respondents, and 86.7% of the people questioned in Richmond Gardens. Of these, 46.4% sold their homes to move into the co-ops, and 50.0% said

they were to be sold anyway. In Richmond Gardens, no one sold their home in order to move there, with 92.3% selling their homes anyway. A small percentage had not sold their homes, and received some income from them, or were giving it to their children.

Question 14, "Was the move to this development planned prior to giving up your previous lifestyle?" was poorly worded and engendered considerable confusion. I was looking for evidence of pre-retirement planning, and people making conscious decisions well in advance to live in a co-op, or a development such as Richmond Gardens. I failed to take into consideration that quite a few people were retired long before the developments were planned. However, for those who did have the opportunity to plan, it seems that they did so, for both kinds of developments.

The confusion was cleared away for the final question of this section, "In general, how satisfied were you with your previous lifestyle (prior to retirement)?" The answers were ranked on a scale of 1 to 5, with the following definitions:

- 1 = very satisfied
- 2 = somewhat satisfied
- 3 = not much
- 4 = not at all
- 5 = indifferent

It was thought that answers to this question might point out the general attitudes and frame of mind of the respondents to their previous lifestyles, and might even show if there were persons who have never been particularly happy.

Table 16 - Satisfaction with Pre-Retirement Lifestyles

	n	1	2	3	4	5
Pioneer Village	10	4	3	1	2	-
Co-op Villa	10	4	3	3	-	-
St. Andrew's Place	11	3	6	2	-	-
Co-op Totals f	31	11	12	6	2	-
%		35.5%	38.7%	19.4%	6.4%	
Richmond Gardens f	15	9	5	1	-	-
%		60.0%	33.3%	6.7%	-	-

Legend: 1 = Very Satisfied; 2 = Somewhat Satisfied;
3 = Not Much; 4 = Not At All; 5 = Indifferent

In the co-ops 35.5% were very satisfied and 38.7% were somewhat satisfied with life prior to retirement. 19.4% and 6.4% were found to be dissatisfied to some degree. More people in Richmond Gardens felt very satisfied (60.0%) or somewhat satisfied (33.3%) compared to the co-ops, with only 6.7% expressing some dissatisfaction.

Some of the comments revealed why people felt the way they did. Those in the co-ops commented:

"I didn't like living in an apartment and being boxed in."

"I was lonely before moving to the co-op."

"We had some hardships immediately prior to moving into the co-op."

"I disliked working."

"We were satisfied, but the house and property were too much to look after."

"We certainly kept busy, building our own house, and gardening."

"I liked the prairie summers, but not the winters."

"I was happy because I had a good life by myself."

"It was a good lifestyle - I was very involved."

About 15.0% of the people commented that they found apartment-living very unsatisfactory, and that they had experienced this for a time between selling their homes and moving into the co-ops.

Typical comments of Richmond Gardens:

"I was pretty satisfied, but we never had much money - didn't worry about it though."

"It was a lot of hard work, but I didn't mind it. I wasn't dissatisfied."

"The farm tied us down. It was hard work."

"I was very satisfied when each of my husbands was alive."

It seemed to this researcher that most respondents were very sincere in answering this question, and that they gave careful thought to how they felt about their previous lifestyle in comparison to how they felt about their present one.

It would appear that the residents of each of these developments (if the respondents are anything to go by) tend to be white Anglo-Saxon Protestants of low to middle incomes, with a similar world view. This is further discussed later in the thesis.

2. Privacy, Gregariousness, and Access to Family and Friends

The questions on privacy and sociability were expected to uncover how well seniors handle their social interactions in a setting where there were potential abuses, i.e. where there could be overly zealous or concerned residents "butting in". The questions were designed to determine if the social networks were closely tied to the developments, or were independent of them. The questions, however, did not necessarily reveal the fact of the matter, and hence the findings of the interviews are supplemented by this researcher's observations of various social gatherings.

It was a surprise to me that 100.0% of the respondents in all four developments felt they could be alone when they wished to be. The comments revealed that the question was understood, and that this was a matter about which everyone had had some concern.

Comments from the co-ops:

"At first people were careful, now they are more relaxed."

"I watched for abuses in the beginning and did not allow people to intrude."

"We aim for neighbourliness without nosiness."

"People aren't on your doorstep all the time. People mind their own business, but are there if any help is needed."

"There is very little intruding. People require a direct invitation."

"Perhaps some people are more alone than they ought to be."

"You can always call on someone if you do need people."

A couple of comments from Richmond Gardens revealed the same thing:

"They don't worry you here. You can come downstairs if you want to."

"I welcome friends because I don't consider it an intrusion."

"The neighbours aren't pushy."

A similar response was revealed for the question on peace and quiet. In the co-ops, the respondents felt that their neighbours mostly (85.3%), or at least somewhat (14.7%), respected their need for peace and quiet, while in Richmond Gardens, 100.0% felt this was so. There were numerous comments on the good soundproofing, and the mutual respect of the neighbours. From the co-ops:

"The lady who used to let her cupboards bang stopped as soon as she was alerted to the annoyance."

"Only the geese in the reservoir, which live here year round, make noise."

"It's very quiet here; much better than an apartment."

"There is a lot of mutual respect."

"Sometimes children [from this co-op] come running around, but they're not a bother."

"I like the children [of this co-op] being around; they'll bring bouquets of dandelions..."

"It's quiet in the co-op, but there are some problems with the noises and kids from the next development."

From Richmond Gardens:

"I have the best neighbours in the country. They don't bother me."

"The building is as quiet as possible."

"Sometimes I wish people would make a bit more noise."

This researcher observed that in all the developments it was not quite as quiet as these responses would indicate. Out-of-doors, people would stop to chat, or call out to each other. In the vicinity of the halls or common room there was considerable chatter and noise. But these seemed to be the noises that no one minds, and they did not intrude into the quiet of one's own unit.

The questions on friendships, both within and outside the development (see Tables 17 and 18 on following page) really caused people to stop and think about them. For the co-ops, more respondents had best friends outside (67.6%), than inside (41.2%) the co-op, although quite a few claimed to have no best friends at all due to their passing away. In Richmond Gardens, people felt they had best friends both inside and outside. This is entirely feasible since the majority of respondents were Manitobans whose friends might still be close at hand.

Table 17 - Friends and Relatives Within the Development

	A Best Friend		Close Friends			Acquaintances		Relatives	
	Yes	No	None	A Few	Many	A Lot	Everyone	Yes	No
Pioneer Village	3	8	-	2	9	1	10	3	8
Co-op Villa	7	5	1	-	11	3	9	3	9
St. Andrew's Place	4	7	3	1	7	1	10	-	11
Co-op Totals f	14	20	4	3	27	5	29	6	28
%	41.2%	58.8%	11.8%	8.8%	79.4%	14.7%	85.3%	17.6%	82.4%
Richmond Gardens f	11	4	-	6	9	6	9	-	15
%	73.3%	26.7%	-	40.0%	60.0%	40.0%	60.0%	-	100.0%

Table 18 - Friends and Relatives Outside the Development

	A Best Friend		Close Friends			Acquaintances			Relatives		Socialize Outside	
	Yes	No	None	A Few	Many	None	Some	Lots	Yes	No	No	Yes
Pioneer Village	8	3	-	4	7	1	3	7	10	1	11	-
Co-op Villa	6	6	-	3	9	1	4	7	10	2	8	4
St. Andrew's Place	9	2	1	4	6	-	4	7	10	1	11	-
Co-op Totals f	23	11	1	11	22	2	11	21	30	4	30	4
%	67.6%	32.4%	2.9%	32.4%	64.7%	5.9%	32.4%	61.7%	88.2%	11.8%	88.2%	11.8%
Richmond Gardens f	11	3	1	11	2	3	7	4	14	-	13	1
%	78.6%	21.4%	7.1%	78.6%	14.3%	21.4%	50.0%	28.6%	100.0%	-	92.9%	7.1%

Originally the questions on good or close friends were in two parts, but it quickly became apparent that to have only a few close friends was exclusive of having many close friends. These easily became one question.

The respondents in the co-ops indicated that 79.4% of them had many close friends within the co-ops, while 64.7% had many close friends outside the co-ops also. In Richmond Gardens 60.0% had many close friends in the development, and 78.6% had a few close friends outside. Again there were a few who had no close friends either in the developments or outside of them, usually due to their passing away.

The majority of the respondents in the co-ops (85.3%) and in Richmond Gardens (60.0%) felt that they knew everyone in the developments, while the rest felt they knew at least a lot of their fellow residents (14.7% and 40.0% respectively). Acquaintances outside the developments included people they would see at church regularly, or at meetings of seniors' groups, etc. The majority in the co-ops (61.7%) indicated that they had many acquaintances outside, while only 28.6% in Richmond Gardens thought this. About 50.0% of the respondents in the Winnipeg development had some acquaintances outside, but 21.4% admitted that they felt they had none outside the development. One person in Richmond Gardens (7.1%) and four people in the co-ops (11.8%) admitted that they seldom socialized outside the development at all.

The questions about family and relatives provided straightforward responses. Six persons (17.6%) in the co-ops had brothers, sisters, cousins or parents living in the development, but this was not the case

(100.0%) in Richmond Gardens at all. Relatives living near the development was the fact in 100.0% of the interviews in Richmond Gardens, and for 88.2% of the respondents in the co-ops. Several persons in the co-ops indicated that their family was actually a little too close for comfort, while another confessed, "I moved away from the family for some peace and quiet. It works better with some distance."

On the other side of the coin was the question about how often outside visitors came to see them. For 58.9% of respondents in the co-ops, visitors were a frequent occurrence (weekly or more often), and for 23.5% visitors came sometimes. In Richmond Gardens, on the other hand, 46.6% of the respondents did not have many visitors, although for 26.7% there were callers sometimes, and 26.7% frequently.

Table 19 - Outside Visitors

	Frequently	Sometimes	Not Much	Hardly Ever	No Comment
Pioneer Village	8	2	1	-	-
Co-op Villa	7	2	2	-	1
St. Andrew's Place	5	4	1	1	-
Co-op Totals f	20	8	4	1	1
%	58.9%	23.5%	11.8%	2.9%	2.9%
Richmond Gardens f	4	4	7	-	-
%	26.7%	26.7%	46.6%	-	-

In the co-ops, one commented that her children come for regular visits, while others stated that they use the phone more now. Two comments from Richmond Gardens help fill out the picture for that development:

"My friends come when I ask them, but they are my age and find it difficult to come this far."

"It's my own fault. I need to invite them. I'm so busy around here - happy and content - I don't think of inviting outsiders."

The question on how often the respondents left the developments for various things, achieved several ends. It served as a check on the questions to do with visitors and social events. (Numerous persons commented on how carefully they had to answer the questions or they would be tripped-up. In general I felt the respondents did their best to answer as honestly as possible). Another goal of this question was to see how tied to their developments people were, or on the other side of the coin, how freely they came and went. This was also closely connected with the next two questions on mobility.

The results could only clearly be set out in separate tables for each development, as shown on the following two pages, Tables 20 to 23.

There does not seem to be very great differences between Richmond Gardens and each of the co-ops in terms of how often the residents go out, and for what reasons. Several people in the co-ops commented that in addition to these reasons, they also go out for walks, and one mentioned that, as a musician, he goes out weekly for "jam sessions".

There were differences between the co-ops and Richmond Gardens, in terms of mobility and how the seniors transported themselves. In the co-ops, the majority had their own cars. Where this was lacking, they would walk or go with friends. Rarely, people used taxis, or a bicycle. The bus systems in the three towns either did not exist or

Table 20 - Pioneer Village: Frequency of Leaving the Development

n = 11	Daily or More	2 or 3 Times Per Week	Weekly	Bi-monthly	Monthly	Yearly or As Needed	Do Not Go Out
Shopping	5	5	1				
Medical App'ts				1	2	8	
Visiting		4	2	2	2		1
Church Events	1	1	5				4
Social Events			5		3		3
Holidays						9	2

Table 21 - Co-op Villa: Frequency of Leaving the Development

n = 11	Daily or More	2 or 3 Times Per Week	Weekly	Bi-monthly	Monthly	Yearly or As Needed	Do Not Go Out
Shopping	6	2	3				
Medical App'ts		1			3	7	
Visiting		4	3			3	1
Church Events		1	4				6
Social Events			3		1	3	4
Holidays						10	1

Table 22 - St. Andrew's Place: Frequency of Leaving the Development

n = 11	Daily or More	2 or 3 Times Per Week	Weekly	Bi-monthly	Monthly	Yearly or As Needed	Do Not Go Out
Shopping	1	10					
Medical App'ts	1				1	9	
Visiting		3	2	1	3	2	
Church Events			5			1	5
Social Events		2	4	1			4
Holidays						11	

Table 23 - Richmond Gardens: Frequency of Leaving the Development

n = 15	Daily or More	2 or 3 Times Per Week	Weekly	Bi-monthly	Monthly	Yearly or As Needed	Do Not Go Out
Shopping	7	3	4		1		
Medical App'ts				3	4	8	
Visiting		4	2	3	2	4	
Church Events		4	4				7
Social Events			2	1	2	4	6
Holidays					2	12	1

were very poor. In Richmond Gardens, people tended to walk if their destination was the nearby shopping centres. Fewer people had their own cars and were quite generous about offering to help others. There were City Transit buses in Winnipeg, which the seniors were willing to use unless the weather was inclement.

Going out alone was not an issue for the respondents in Richmond Gardens - 66.7% did so. The remainder went either with a spouse, a friend, or family. It was quite another story in the co-ops. Almost half the people did not go out alone (48.5%), while 21.2% did, and 30.3% of the respondents would sometimes go out alone and sometimes would not. Not surprisingly, in the co-ops which are largely comprised of couples, 80.8% of the respondents went out with their spouse. The balance of those who went out with someone did so with a friend.

Everyone was well aware of the seriousness of isolation, in the event that some accident or illness occurred. None of the developments had a formal, organized checking system, but they all had an informal arrangement between themselves and the neighbours. The primary concern, of course, was for people who live alone. In the co-ops, the system which generally worked was to check the curtains or drapes mid-morning to see if they were open. If a knock on the door was not answered, and they were sure someone was there, the caretakers or managers would be called. A lot of the neighbours exchanged keys, and also looked after each other's places during vacations. A type of 'telephone reassurance' was also in place for some whose health was not good. And in one co-op, members of a visiting committee checked

regularly on those who were not too well.² Nearly everyone knew of someone who had been sick, and they commented on the supportiveness, and concern of the members in the co-ops. Pioneer Village had a committee which made visits in the hospital. Other neighbours brought in muffins, or cooked dinners for those convalescing at home. In Co-op Villa the committee sent flowers, and organized assistance (errands etc.) for people in the hospital, or newly home. St. Andrew's Place Visiting Committee was the most active and well organized at that time. Members of this committee felt there could still be improvements to their system, and particularly were desirous of having a man on the committee - for visiting other ailing gentlemen, and for assisting with heavier errands or chores.

Richmond Gardens in some ways was a closer knit community, where an absence was noticed quite quickly "downstairs". But the more reliable method for checking on people was to note if their newspapers had been taken in. If not, the caretaker was called. Apparently, checking on each other was discouraged at first, until someone died and was not discovered for several days. Then, everyone realized how needed it was. Unfortunately, as one Board member commented: "We have no facilities for those who can't look after themselves - it is left to the family to see that the necessary care or moves are done." And another person commented, "Some need to go to a 'home' but the wait is too long. We try to check on those that we know are not too well." In spite of any potential 'holding back' of supports, anyone who has been ill commented on how supportive the neighbours had been, bringing in

little treats, etc.

It seems then, that the co-ops are slightly ahead of Richmond Gardens with formal, organized committees to look in on the sick or convalescing.

The last topic in this section has to do with the residents' satisfactions with the social activities in their development. Those interviewed in Richmond Gardens (100.0%) were very satisfied that there were sufficient social events, while in the co-ops, 75.8% were very satisfied, and 24.2% were somewhat satisfied.

Upon asking the respondents how involved they were, about half were very involved, while the rest were involved to a lesser degree.

Comments from the co-ops:

"As much is being offered, as we can get the interest of the people."

"Over-organization was a problem. It could be a problem again without care. A lot of members do belong to outside activities too."

"Perhaps the age span is too large. Younger and older members have trouble mixing."

"When our health was better, we were involved in everything. We limit ourselves to special activities now."

"I like to associate more with younger people. I'll go out for entertainment."

Comments from Richmond Gardens:

"They do their best to get things going. I don't go to cards or such, but I come to the dinners, and teas, and concerts. It is marvelous what is provided, but not enough people in here take advantage of it."

"I have been involved up to this year - the entertainment committee, the Tenants' Association etc. Some residents are too elderly to be involved."

"There was more when we moved in. I have back problems and don't do as much now."

"My time is filled up, both here and with outside activities."

"I'm not too involved, other than with quilting, sewing, and the bulletin."

In addition to the testimony of the respondents who said they were, or were not involved socially, this researcher had the opportunity to observe and, in some cases, to participate in various social activities in all of the developments. The numbers of people who actually attended was always less than the number who were expected. Those who were there were quick to make excuses for the absentees, possibly for my benefit. In most cases, the atmosphere of the social gatherings was warm and jovial, regardless of which development.

Time limited the number of activities I could visit in each co-op. Due to my late start in Pioneer Village, I was able to spend only one evening at an event there: Cribbage Night. The 19 people were friendly enough, and were quick to welcome me into the circuit and teach me the game, but they did seem to be in a bit of a hurry to finish and go home.

In St. Andrew's Place, the afternoon Handicrafts group of 9 to 13 people (there were considerable 'comings and goings') was enthusiastically making Christmas corsages and having tea in front of their warmly lit, beautiful stone fireplace. This was a different crew to those who met in the evening for Bingo (22 out of the expected 30 - 35 showed).

Co-op Villa in Abbotsford had a number of things happening, three of which I attended. The Christmas Party was a very big event, with people either being a part of the arrangements and/or being guests along with some of their family. There were reportedly 180 people served a full course dinner in two sittings. Following this was dancing. Everyone was in a festive spirit which allowed me to socialize, and to meet some of the people I would be interviewing. The evening ended early (by society's standards) at around 10.00 p.m., which was actually late for seniors, whose weeknight activities usually wrapped up between 8.30 and 9.30 p.m.

One of these weeknight activities was Bingo which regularly was quite well attended. There were 65 present the night I was there with room for quite a few more. The people were very intent on their games, but during breaks and intermission they became very lively and sociable.

Participating in the Carpet Bowling was completely unplanned. I was meeting an interviewee at the Hall, and found him in the middle of the games. The three gentlemen who were playing and the two watching, were, in this case, trying to impress me with their skills and love of the game. They were also very proud of the roller platform they had invented for transporting the carpets so that no one strained themselves lifting.

Time was less of a problem while visiting Richmond Gardens, and I was able to visit with the afternoon Handicrafts group twice, as well as to attend the evening Whist, Cribbage, Bingo and Carpet Bowling, and

a special concert,

The Handicrafts afternoons were friendly gatherings of about 12 to 20 people who would either have their own knitting or crocheting projects which they were doing for the fund raising bazaars, or they would work in small clusters on novelty items. The lady who brought it to focus was quite adept at handling groups of people, and she was obviously much admired by the residents of Richmond Gardens.

The card evenings had about 10 people each night, i.e. two and a half tables. They were friendly enough games, but there was some tension over a couple of people who were a little slow shuffling, dealing, or adding. Apparently the number of people who play cards has been decreasing due to this tension. The Bridge night was cancelled due to this.

In contrast, the Bingo evening was fast moving with everyone making a concentrated effort. There were about 25 people in friendly spirits, and the tension of the card nights was noticeably absent.

Mat Bowling in Winnipeg was a much less precise game than in British Columbia. The team had been champions repeatedly, and obviously enjoyed both the game and the socializing.

The special concert, arranged by the Entertainment Committee, consisted of a family of brothers who sang mostly religious songs or hymns. The lounge was full to overflowing with the seated audience. Even the most frail residents were brought downstairs for this event.

I would reinforce the comments made by some of the interviewed people that any and all of the developments did provide sufficient

socializing opportunities. It was up to the residents if they partook of them. And there was considerable understanding and tolerance for those who could not participate for health reasons. One thing that came across to me as an observer was that those who chose to participate in activities really enjoyed themselves.

3. The Philosophy of Co-operation, and Organization of the Development

This section of the interview schedule has been subdivided into several parts for explanation and discussion although all parts are closely related, and flow into each other.

The first part, the philosophy of co-operation was rich in comments, and revealed people's attitudes towards life, their developments and each other.

Following this has been placed respondents' reasons or motivations for choosing their particular development, grouped with discussion on their commitment to their developments.

Another topic tested respondents as to how well informed they were on the structure of the organizations, particularly the Board of Directors, which operated the developments. Davidson (1976) felt that members' understanding of this would be closely linked to the members' satisfactions with their co-op. And in some ways this was a measure of interest in and commitment to the developments also.

Respondents' attitudes towards the organizations and fellow residents were deduced from their willingness to participate in things, and their stated satisfactions with the development in each of its aspects.

This section concluded with respondents' overall satisfactions with living in a retirement community, and with their particular development.

i Co-operation

Knowing that the members of the co-operatives had formally had some education about the philosophy of co-operation in the context of co-operative housing, discussion was sparked by a handout with three statements on this philosophy:

1. Co-operation is the coordination of forces and resources, involving two or more persons, which leads to their mutual benefit.
2. Co-operation can be regarded as an ethical norm, a highly honoured value of the major religions and moral systems of the world.
3. Co-op housing is based upon a philosophy which incorporates economic self-help, and the social effects of co-operation, into a community lifestyle.

Each co-op had been in existence for different lengths of time, and the tone of a number of the comments reflected this difference. Therefore it seemed appropriate to report the comments by separate developments.

Pioneer Village

"Co-operation is everything it says. I support these ideas and agree with the concept."

"Churches were aiming to achieve this. There was more natural co-operation in the past than there is today, but organized co-operation is greater now."

"This is accomplished to a certain degree."

"It should be this way, but realistically it isn't."

"We are supposed to be our brother's keeper."

"I don't know if religion comes into it except in a general way."

"Baloney to statement two - it gives credit to co-operation for what it isn't. In a remote way there is a moral tone which is an expression of co-operation, but it is not the reason I came here."

"Some pay according to the Robin Hood principle - they pay top dollar and have the satisfaction of knowing they are helping someone else."

"I don't feel this co-op is run like a co-op."

"Everyone does co-operate. We help take care of the place and add improvements. We don't have to mow lawns, but do voluntarily, and help with raking, etc."

"Economic self-help was not part of my motivation for moving here, but I agree with it."

Co-op Villa

"I agree with all three statements. It was my desire to be in a community with neighbours of like mind."

"There couldn't be better ideas - like the teachings of Christ. I believe in them thoroughly."

"There is a togetherness here. Socially, everyone helps. It reminds one of a country community."

"I don't know how much it fits with religions."

"Co-ops have principles that other businesses don't have."

"Theoretically it should be this way. I don't know if there is any reality to it."

"Co-op Villa really shows it works."

St. Andrew's Place

"If the whole world could learn to live co-operatively, we wouldn't have the trouble we're having. We're all pretty grabby."

"Some people don't understand the meaning of co-operation. They expect an abundance of help and should therefore be prepared to give it also."

"Co-operation is not a natural norm. It is something that is planned and has to be done consciously."

"This is a fair statement [#2], but the reality is not necessarily in the words. It is idealistic and difficult to practise."

"This is based on a survival factor. People only co-operate out of their own self interest. The Bible - religion - sets out rules for law and order - survival. It is the means for maintaining an amicable system."

"Most people in the co-op don't live this way. We are selfish people - we live for ourselves."

"There is a greater necessity for co-operative education. When applied it is a Christian principle - you are your brother's keeper."

"The structure should be looser to allow for more individuality of lifestyles."

"It is definitely like our community lifestyle here - people looking after people."

As for Richmond Gardens, the residents' own statement of co-operation, and the view of their development as one big family, was outlined in their January 1981 newsletter. This was shown to each respondent to refresh his/her memory and to draw forth comments.

Jan 1981

Page 1

WELCOME to our FAMILY

To all our newcomers who have joined Richmond Gardens in the last few years, the rest of us say "Welcome". We hope you are all enjoying the easy, friendly "live and let Live" atmosphere that has made residing here so important to us who came in as "charter tenants".

WE AIM TO OFFER.....

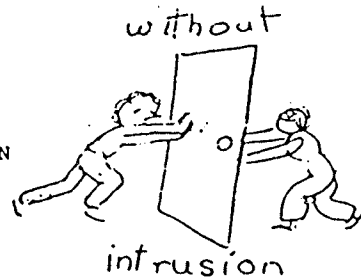
- FRIENDSHIP
 - ACTIVITIES
 - CONCERN
 - and OF COURSE
- without intrusion on privacy.
without coercion.
without interference.
reasonable rents.



Perhaps it is time for us all to ask ourselves if we are only on the receiving end or are we also offering of ourselves.

WE CANNOT OFFER

- FRIENDSHIP
 - ACTIVITIES
 - CONCERN
 - and OF COURSE.....
- without RESPONSE
without PARTICIPATION
without APPRECIATION



we will be more successful in keeping rents down if our tenants continue to read our notice boards, and to come forward and volunteer their talents and experience.

We cannot all contribute in equal amounts. For personal reasons some of us are forced to limit how much we participate.

HOWEVER.....

Figure 1

Comments:

"This philosophy applies to a certain extent."

"People don't bother one another; it really feels like a family."

"The lady who makes the newsletter is promoting the idea - I don't think enough have got the idea. She doesn't really think so either."

"I agree with the newsletter. They don't push you here. They invite you, but don't insist. I like that. They put guidelines on the amount of time to spend on quilting etc., which was much appreciated."

"This [philosophy] definitely exists. You have privacy, no intrusion, great co-operation. I haven't observed coercion. There is some coaxing, but you certainly have the freedom to say yes or no. People should get involved."

"I agree with most of it. People should participate. I go to things because one ought to."

"The family situation is real all right, but there is maybe a bit of coercion. They get people involved, but perhaps with a bit of pushing."

"Once you're involved, they seem to load you a little too heavy. In actuality there is a little coercion."

"I agree that this really happens. For instance, there is co-operation - a co-operative effort - on the newsletter."

"It [the newsletter] describes the building well; you can enter into things if you want, and don't have to if you don't want."

"There is a group who don't mix well. The expert card players go on their own, but others notice. Mostly, all get along good."

"People are all happy. We're different! Our rents are lower. It is 'home' coming back from a trip. Sometimes someone has a gripe, but most realize how O.K. it is."

"It really happens here! At first they were a little too insistent about people participating, but lately it has been exactly like described."

Amongst all the developments, a full range of views was expressed from idealism to cynicism with realistic observations in the middle. The response of each development has its own flavour, and of course, there were significant differences in the depth of what the members of the co-ops considered, compared to what those in Richmond Gardens discussed.

Most of the opinions expressed in Co-op Villa were very positive and idealistic. Part of the reason for this, no doubt, was that Co-op Villa was well established, had achieved a great deal, and was running smoothly at the time of the research.

Pioneer Village showed the greatest balance in its members' views. In its history there had been moments of strife and growth with quite a few malcontents leaving within a narrow span of time. Undoubtedly, this left an impression on the older members who chose to stay. Nevertheless, there was still considerable, favourable comment on the concept of co-operation.

St. Andrew's Place had been open only about a year and still had a "greenness" about it. The comments of its members reflected these growing pains and discomfort. At the same time, there was an enthusiasm amongst the members to do their best, in spite of the tensions they had to work through.

The respondents in Richmond Gardens were almost divided between those who felt that everyone should be involved and participate but that it was an individual choice; and those who felt that there was a bit of coercion or pushing to get people going. They were considering

co-operation at a more superficial level than was being considered in the co-ops. Nonetheless they had a strong sense of "family" and "community spirit", and that it took working together to "make it work".

This moved quite naturally into asking the respondents if on the whole they felt the rest of the people in their development were living according to the philosophy of co-operation. Members' attitudes towards each other came through clearly.

The comments of Richmond Gardens:

"Some say, 'I didn't come in here to work. I came in to retire.' People need to realize it's good for them to 'work' and keep busy, but nobody is pushed. Some could do more possibly - all are willing to do a little bit."

"People here do try. There are a few who don't, but they're not the majority."

"Yes, people in here are awfully good about being friends - some have mellowed since arriving."

"A lot don't participate in games, but are friendly when we meet - people do respond."

"Some don't mix much, but come out for a few things."

"Some take part in things; others won't take part but will donate in place of that."

"There are a lot who don't do anything, but I think it has to do with their health."

"Everyone here does co-operate, and they do feel this way. I think they pick them this way."

From the tone of these comments it is not surprising that of the respondents in Richmond Gardens, 60.0% felt that other people in the development 'mostly' try, or 40.0% that they try 'somewhat' to live

co-operatively. And 100.0% of the respondents were very satisfied with the concept of living in Richmond Gardens according to this philosophy, as is typified by the remark, "I am very appreciative of the idea".

It is not surprising that the attitudes of the respondents towards their fellow members in the co-ops closely reflected their perceptions of the philosophy of co-operation.

In Pioneer Village, respondents felt that the other members 'mostly' (54.5%), or 'somewhat' (36.4%) try to live according to the philosophy of co-operation. One person felt that others did not try all that much. Some of their comments reflect this:

"The people here now are living co-operatively. In the past a few have not been co-operative."

"The majority will do anything for you."

"Of course there is the odd bad apple. However, most are really good."

"Rules and enforcements are necessary in any community, and some resent being told to obey the rules."

Those in Co-op Villa who were interviewed, again expressed positive attitudes with the opinion that the other people in the co-op either 'mostly' (75.0%) or 'somewhat' (25.0%) try to live co-operatively. One person stated, "Some do more than their share."

This question also reflected the previous attitudes of St. Andrew's Place, with only 27.3% of the respondents thinking that their fellow members were trying to live co-operatively. Less than fifty percent (five out of eleven) felt that they tried somewhat; two people thought that they did not try much; and one person felt that the other

members in the co-op did not try at all. Their comments match the implications of the numbers:

"Not all in this co-op live this way. The co-op is new, things need to be ironed out."

"It's a toss-up; there's always someone complaining, but its better not to pay attention."

"People live for themselves, just as though not living in the co-op."

"Women on their own in the co-op have trouble getting along with other women."

"Most do, more so than before, but there are a lot of people here strictly for economics."

"A lot think it's just cheap rent. Others have lots of money. There are people here without integrity."

"It's human nature co-operativeness - people don't treat the philosophy as something they have to do, but they naturally have the spirit."

When the respondents in the co-ops were asked how satisfied they were with the concept of living in a co-op, the answer was unanimous - 100% very satisfied. There was one qualifying remark: "Yes, but you have to pick the people carefully."

How familiar the respondents were with the philosophy of co-operatives was reinforced by the fact that 76.5% were involved in other kinds of co-operatives. The majority belonged to Credit Unions and/or Consumer/Food Co-ops. Some older gentlemen were integral in the co-op movement through the Wheat Pool, Saskatchewan Grain Growers, or Federated Co-operatives.

It was interesting that those interviewed in the co-ops seemed not to feel comfortable about explaining the principles of co-op living to

their friends, although they did it 'often' (38.2%) or 'sometimes' (38.2%), which they usually qualified by adding, if the subject came up in conversation. The other 23.6% said they do not talk about it.

In Richmond Gardens, on the other hand, the respondents explained their co-operative lifestyle 'often' (40.0%) or 'somewhat' (46.7%) or 'rarely' (13.3%), as reflected in some of their comments:

"Friends of ours are thinking of this place. Some really are reluctant to part with things in a big house in order to move here."

"I have lots of friends who ask about it here."

"I discuss it whenever the topic comes up."

"No, we don't go out of our way to explain this. We invite others here to see for themselves."

ii Motivations

The range of reasons for moving to either the co-ops or Richmond Gardens was quite varied, and somewhat related to how the individuals heard about them. Only three of the respondents sought out the co-ops, for co-ops' sake. One Pioneer Village resident stated:

"We lived on the prairies and were looking for a retirement community on the coast. We weren't co-op enthusiasts prior to moving here."

Two of Richmond Gardens' residents had been looking for a retirement community also. Several people out of all four developments wanted to be relieved of the responsibility of looking after a house and yard. Others felt there was some security in living in a community setting, and two in St. Andrew's Place chose it because they liked the appearance - it reminded them of a prairie town. One person in Pioneer

Village and one in Richmond Gardens wanted to be with people - "I was too lonely on the mountain," the B.C. resident commented. Three people chose the co-ops to be with friends who were already there. Several people expressed a need to "be on my own", to have more freedom, or privacy, regardless of development.

The two most common reasons for the moves to the developments were a) to be closer to family (five persons), and b) more reasonable costs (six persons - 17.6% - in the co-ops, and five persons - 33.3% - in Richmond Gardens).

It may be helpful to future retirement communities to know how people heard about the developments. This is summarized in Table 24.

Table 24 - How Respondents Heard About Their Developments

	Family	Friends or Word-of-Mouth	Advertising	Local Agents
Pioneer Village	1	6	4	-
Co-op Villa	4	3	3	2
St. Andrew's Place	-	6	3	2
Co-op Totals f	5	15	10	4
%	14.7%	44.1%	29.4%	11.8%
Richmond Gardens f	2	4	5	4
%	13.3%	26.7%	33.3%	26.7%

The majority of the respondents in the co-op developments heard from friends or by word-of-mouth about the developments. Richmond Gardens on the other hand attracted more seniors through advertising.

Two questions were included in the guidelines to test the commitment of people to their development. Kanter (1972) has suggested that

the greater the sacrifice made in order to be a part of a group, or the more one has invested in time or money, then the greater is one's commitment to the group. (In retrospect, I can see that either these questions needed to be treated within a framework which solely considered commitment, or to be regarded as tangential to the discussion.) Taken at face value, close to 60% of all the respondents felt they had made no sacrifices to move there, and in fact it had been a blessing. The only sacrifices mentioned were losses such as furniture, space, house, etc., but the seniors had felt these were inevitable anyway. Co-op people had a tangible investment in their share capital, but as for time or energy (and likewise in Richmond Gardens) the majority felt that they had not overly committed themselves. In fact, a balance in this regard was seen as desirable. The only person in any of the developments who had made a significant investment of time and money was the "Rose Lady of Co-op Villa" who had planted at her own expense, hundreds of rose bushes to beautify the development. She considered this project her contribution to the co-op, and has continued to tend and plant since then.

iii Informed on Development Organization

The questions in this section were prompted by Davidson's suggestion that understanding the co-operative organization, the Board of Directors and what it does might be important to the member's satisfactions (1976:44).

What this research found was that the respondents in the seniors' co-operatives were actually quite well informed. The residents in Richmond Gardens also were informed on the role of their Board of Directors, but since their Board was representative of two developments, and looked after strictly financial concerns, questions were also asked of the respondents about their Tenants' Association. This Association was responsible more for the social end of things.

Considering that only Pioneer Village did not have a random sample, a rather high percentage of the co-op respondents had participated at some time on the Board of Directors (41.2%), while only two persons (13.3%) in Richmond Gardens had. A very high number had been a part of the core of the Tenants' Association (73.3%) in Richmond Gardens. Not surprisingly, the majority of co-op respondents did know all or at least some of the Board Members (97.0%). And in Richmond Gardens, 80.0% knew the core group of the Tenants' Association. Again, 97.0% interviewed in the co-ops knew how and when Board members were selected. This compares to 53.3% in Richmond Gardens. However, 80.0% of that group knew how and when the members of the Tenants' Association were selected, and when the Tenants' Association met.

At least 70.0% of the co-op interviewees were aware of when the Boards met, and were confident that they could reach Board Members if they had to. Close to 50.0% in Richmond Gardens knew when the Board met, and 93.0% felt they could reach someone on the Board easily if they had business to bring to their attention.

Asked if they felt the Board represented their views fairly, 86.7%

interviewed in the Winnipeg development either agreed with this 'strongly' or 'somewhat', while more than 90.0% felt this was so in the co-ops. One woman in Pioneer Village commented: "Yes, they have to -- otherwise it comes out at the Annual Meeting. Now married women also have a vote, and representation".

How satisfied members were with their Boards of Directors is shown in Table 25.

Table 25 - How Satisfied Members Are With Their Boards

	Very	Somewhat	Not Much	Not At All	Indifferent
Pioneer Village	8	2	1	-	-
Co-op Villa	8	3	1	-	-
St. Andrew's Place	9	2	-	-	-
Co-op Totals f	25	7	2	-	-
%	73.5%	20.6%	5.9%		
Richmond Gardens Board	f 13	2	-	-	-
%	86.7%	13.3%			
Tenant's Association	f 12	3	-	-	-
%	80.0%	20.0%			

Comments in the co-ops ranged from: "It's a dash good Board" to "I don't think the Board is doing any work. They rubber stamp everything - no new ideas." There was a great deal of respect expressed for the Board of Richmond Gardens for keeping the rents down.

These above results are indicative of a rather well-informed group of residents in the various developments.

iv Participation, and Stated Satisfaction

This section includes a) consideration of the participation of the residents in the decision-making process, participation in other committee work, and attitudes of the respondents to their own participation levels, as well as attitudes towards the participation of other residents; and b) describing the 'stated' satisfactions with the built environment of the respondents and the amount of satisfaction expressed, all things considered, with their community -- as a retirement community, and/or as a co-operative community.

Participation in the decision-making process of co-ops, as it relates to user satisfaction, was investigated by Davidson (1976:53), following which she came to the conclusion that for some people, participation was very important, and for others it was not. Keeping this in mind, the people interviewed in this research were questioned on the amount of their participation, both with decision making, and other committee involvement, and their attitudes towards it.

In the co-ops of this research, all the people who were interviewed, but one, said that they attended the annual meetings, with 85.3% saying that they attended any other kinds of meetings as well, such as general, or information meetings. In Richmond Gardens, 73.3% of the respondents said that they attended the annual meetings, which were the only 'Board sponsored' meetings in the development.

To the question, "Do you feel you are a part of the decision-making process?" the co-op respondents gave a strong affirmative (90.9%), with the following comments:

"I think we all are. You can speak your piece and they listen to you."

"We have a voice and a vote."

"Sometimes discussion is limited or discouraged."

"Yes, we can put forth opinions, but the women want the right to vote."

"Oh yes, I can put in my two-bits worth."

"To have a say, I feel it's necessary to be part of the Board."

In Richmond Gardens, only 53.3% felt that they were involved in decision making, and they made the following comments:

"Yes, I vote at the Annual Meeting. I think that's participation."

"I suppose we all have a say and a vote."

"With the Board we have now, yes."

"I could be involved, but haven't."

"Yes, more or less. We can suggest, and it is voted on."

"We all are part of the decision making. All we have to do is let the Board know what we think."

"No, they take a vote, but not everybody has a say."

"No, not when you are not on the Board. If I didn't go away all summer, I wouldn't mind being on the Board."

"No, not the decision making. There are only one or two who make the decisions, and the rest side in with it."

"Not exactly. The Board makes the decisions, but we have our own part to play."

"No and I don't want to be."

"No, the people who are on the Board are very capable. I don't think I am - I'm happy to let them do it."

There is quite a committee structure in Richmond Gardens, with two-thirds of the respondents being involved in one or more. Most of these committees report to the Tenants' Association which reports to the Board. The committees that people said that they were involved with include: Membership, Nominating, Flower, Handicrafts, Entertainment, Kitchen, Memorial, Gardening, and Executive. How much time people spent in this was not exorbitant, with people pacing themselves quite well.

The same was true of the co-ops - people paced themselves and seemed not to overdo it, with very few committees requiring even as much as four hours per month. Co-op committees included: Grounds, Housing, Membership, Assessment, Newsletter, Visiting, Finance, Executive, Social, New Horizons, and Hall.

In all the developments people are 'mostly' content with their levels of participation (76.5% in the co-ops, and 80.0% in Richmond Gardens). A few were 'somewhat satisfied' (17.6% and 13.3% respectively), and several admitted that they were 'not satisfied'. The comments which were prompted by this question included:

"I'm ready to let the younger ones carry the ball."

"Everyone can't be leaders. I'm satisfied to be one of the crowd."

"I don't want to get involved in too much."

"I wish I could do more, but I'm not too outgoing. I feel O.K. with the kitchen group."

"I don't want it to be, that being busy in here is all I do. I still want to be busy with family."

"I will do more as I am more settled in."

There was a full range of satisfaction levels and comments regarding the participation of the others in the developments, including several who would not judge others. Table 26 shows this.

Table 26 - Participation of Other Members

	Satisfaction Levels				
	Mostly	Somewhat	Not Much	Not At All	No Opinion
Pioneer Village	6	3	2	-	-
Co-op Villa	4	1	5	-	2
St. Andrew's Place	4	3	3	-	1
Co-op Totals f	14	7	10	-	3
%	41.2%	20.6%	29.4%	-	8.8%
Richmond Gardens f	5	7	1	-	2
%	33.3%	46.7%	6.7%	-	13.3%

It is interesting to observe that while most people were well satisfied with their own levels of participation, they were much less so with other members, particularly in the co-ops where 29.4% of the respondents were on the negative side of the scale 'not much' satisfied with this aspect. Even in Richmond Gardens 46.7% were only 'somewhat' pleased. Those who were 'mostly' satisfied were 41.2% of the respondents in the co-ops compared to 33.3% in Richmond Gardens. The comments below help explain these figures. From the co-ops:

"Participation is not too good now. Some are satisfied to sit on their duffs and do nothing."

"Some don't carry their load."

"Some people are along for the ride."

"It's easy to criticize and judge unfairly, so I won't do that."

"Some people, no matter what you do, stay entirely to themselves."

From Richmond Gardens:

"Somebody must do a lot of work, but I don't know who."

"There are a certain number who could do more, but won't get involved at all. Some aren't able to health-wise."

"Everyone who can is usually willing - I'm not one to judge."

"Some work a lot, others tag along, like I do."

"I feel there should be more people participating - they are not taking advantage of what's provided."

"I wouldn't criticize anybody - they don't criticize me."

"Participation gradually fell off in bridge, and now whist. Some people were very good and others were not. The poor players were made to feel badly. The good ones prefer to meet privately anyway."

"There's the odd one who doesn't pull their weight. New ones don't have the same attitude as the original ones. It takes a while to become aware of and part of the family atmosphere."

"I'd say about 95.0% do participate in some way, but the people have to do it of their own free will. One lady did crewel pictures for the raffles, but wouldn't actually come to handicrafts and socialize."

What this series of questions has revealed is that respondents in the co-ops did feel that they participated sufficiently in both the decision making and in other supportive things in the co-ops. In Richmond Gardens, although the respondents indicated that they participated little in the decision making, many people felt they did not want any further involvement in that aspect. The attitudes of respondents in the Winnipeg development towards fellow residents as reflected in the comments, was much more a "Live and let live" attitude (i.e., much more accepting) than in the co-ops.

The next portion of this section deals with the expressed satisfactions of the residents with their built environments, and with their communities as a whole.

The means of determining user satisfaction for this research was simply to ask respondents how satisfied they were with various aspects of their environment. The results are charted in Tables 27, 28, 29 and 30 below.

Table 27 - User Satisfaction with the Built Environment

Apartments/Units

		Very	Somewhat	Not Much	Not At All	Indifferent
Pioneer Village	f	9	2			
	%	81.8%	18.2%			
Co-op Villa	f	10	2			
	%	83.3%	16.7%			
St. Andrew's Place	f	7	4			
	%	63.6%	36.4%			
Richmond Gardens	f	11	4			
	%	73.3%	26.7%			

Table 28 - User Satisfaction with the Built Environment

Unit Location

		Very	Somewhat	Not Much	Not At All	Indifferent
Pioneer Village	f	10	1			
	%	90.9%	9.1%			
Co-op Villa	f	9	2	1		
	%	75.0%	16.7%	8.3%		
St. Andrew's Place	f	9	1	1		
	%	81.8%	9.1%	9.1%		
Richmond Gardens	f	15				
	%	100.0%				

Table 29 - User Satisfaction with the Built Environment

Centre/Hall/Lounge

	Very	Somewhat	Not Much	Not At All	Indifferent
Pioneer Village	f 8 % 72.7%	2 18.2%	1 9.1%		
Co-op Villa	f 11 % 91.7%	1 8.3%			
St. Andrew's Place	f 2 % 18.2%	5 45.4%	2 18.2%	1 9.1%	1 9.1%
Richmond Gardens	f 9 % 60.0%	6 40.0%			

Table 30 - User Satisfaction with the Built Environment

Layout of Co-op/the Building

	Very	Somewhat	Not Much	Not At All	Indifferent
Pioneer Village	f 11 % 100.0%				
Co-op Villa	f 8 % 66.7%	3 25.0%	1 8.3%		
St. Andrew's Place	f 6 % 54.5%	4 36.4%	1 9.1%		
Richmond Gardens	f 13 % 86.7%	2 13.3%			

Satisfactions with the units, or apartments (depending on the development) was actually very high. All responses were on the positive side of the scale with some typical comments being:

"I have everything I need - no more, no less."

"The size is not bad for one person, but for two it should be a wee bit bigger, especially the bedroom." (Richmond Gardens).

"This was our choice, right from the beginning."

How satisfied people were with where their unit or apartment was located within the complex was also quite high. Most people had selected their spot when the development was still under construction, and loyally felt they could not have picked better. This especially applied to the respondents in Richmond Gardens who were 100.0% happy with where their apartment was located.

The community halls in the co-ops (known variously as "The Centre", or "The Hall"), and the Lounge in Richmond Gardens were not as satisfactory to all the members. Although the Hall in St. Andrew's Place had a beautiful fireplace, it was also quite small, which numerous people noted. Pioneer Village also had a rather small centre, but respondents tended to be more satisfied on the whole. Co-op Villa, of course, had a very large community hall of which the residents were very proud. The Lounge in Richmond Gardens served a myriad of purposes which prompted a variety of comments:

"Two lounges would be good, but what we have is adequate."

"We need a smokers' lounge. If we had it to do again, we would have changed the plan for the front hall, and provided a smoking area for the men. Also the office is too small and the kitchen is poorly designed."

"I appreciate all the facilities. The lounge isn't used enough, I think."

Satisfactions with the design and layout of the co-ops ranged from a moderate response in St. Andrew's Place to 100.0% very happy in Pioneer Village. Although Richmond Gardens was designed and built with economy in mind, the people interviewed were on the whole quite positive in their satisfactions with it.

One of the frustrations co-operative housing has been dealing with in general, is the optimum size for developments. If they are too small, there may be economic problems; too large, and there are social problems with members being unable to get to know each other well. Pioneer Village was considered by 100.0% of its respondents to be just the right size at 84 units. Co-op Villa with 106 units had split opinions - 58.3% that it was 'just right'; two people that it was 'too large'; one that it was 'too small', and two who were 'indifferent' to the size. In St. Andrew's Place, with 90 units, 63.6% felt that the size was fine, but numerous people commented that the proportion of one- to two-bedroom units was off - it should have been a 50/50 proportion. Four people (36.4%) felt it was too large.

Everyone questioned in Richmond Gardens thought their complex was just the right size (96 units) - they wouldn't want it any bigger.

The people in the co-ops were asked how satisfied they were with being identified with living in a co-op. Those in Pioneer Village and Co-op Villa were quite positive about this, with most (72.7% and 83.3% respectively) being 'very satisfied'. In St. Andrew's Place, one person was 'indifferent' about it, 54.5% were 'somewhat satisfied' and 36.4% were 'very satisfied'. A few comments give a bit more meaning to these figures:

"Outside people think the co-op is second class [low income], but they shouldn't. There are lots of well-off people here."

"We had trouble at first. The municipality was afraid it would be low income, and held things up for quite a while. The townspeople are now very supportive."

"People on the outside need to have a better understanding of what a co-op is all about."

"We feel good about being a part of the co-op now. At first people in the community resented it, but now they have really begun to accept it."

"We are very proud to be a part of this co-op."

"A lot of people outside would like to get in."

The respondents in Pioneer Village and Co-op Villa expressed a great deal of satisfaction with living in a co-operative and gave it a 100.0% rating of 'very successful'. With the exception of one person in each place, the people felt a sense of belonging in the community (90.9% and 91.7% respectively). The ratings were equally high about how successful the co-ops are as 'retirement communities'.

St. Andrew's Place had more people who only felt that they belonged 'somewhat' (36.4%), and one person who was 'indifferent'. Even here, 54.5% felt that they belonged. Since the age limit in this development was lower than in the others there were still some working persons, or semi-retired, as many commented. Some saw living in St. Andrew's Place as beneficial to those who were planning for retirement. In summary then, 72.7% felt the co-op was 'very successful' as a retirement community, and 18.2% that it was 'somewhat successful', with one person 'indifferent'. These were the same percentages for rating the co-operative, all things considered, as a success.

Richmond Gardens also had very high ratings in terms of how successful the respondents viewed the various aspects. All felt they belonged, i.e. fitted into the community, completely (93.3%) or at

least 'somewhat' (one person). The same was true of the satisfaction with Richmond Gardens, all things considered. As a retirement community, 100.0% of the respondents felt it was 'very successful'. The following comments about these satisfaction levels humanize the figures.

Pioneer Village:

"I'm proud to be a member of Haney,"

"There are some semi-retired people here. This is an ideal set-up for someone who is retiring."

"I wouldn't want to live anywhere else."

Co-op Villa:

"I would like to see more young people in the family units."

"I feel like a homeowner like the others, and I do join certain social events."

"I'm one who doesn't participate because I'm a private person."

"It's a dandy community."

St. Andrew's Place:

"I belong here. My life is here."

"It took a while to feel like I belonged."

"I feel accepted, but the co-op doesn't complete my life."

"There are disadvantages to a community of only older people. Aging is depressing. I feel uncomfortable seeing people degenerate, and would like to leave the co-op."

"There are still some working people in the co-op. Living next door to someone who is retired eases them into retirement somewhat."

"I like having younger people here." (he is 86 years).

Richmond Gardens:

"I like it here - it feels like a small town atmosphere."

"I'm very fortunate, that now that I am left alone, I am in a place like this. I can be alone when I need to, and can run down the hall to a friend's in my housecoat when I'm lonely."

"My wife and I were both quite happy. I am certainly now."

"Don't know any other place like it. The whole block sticks together in spite of the odd internal bickering."

"We've been written up and everything. We've had many visitors who were interested in doing the same thing."

"I certainly am satisfied, or I wouldn't still be working for it. We're quite unique. No place like this. We built it for ourselves. What is done here we pay for ourselves!"

"I am very happy with Richmond Gardens. It has given me something to do this last 10 years; otherwise I don't know what I'd have done."

These comments complete the description of the satisfactions expressed by the residents. If this sample is anything to go by, it would seem that seniors in Pioneer Village, Co-op Villa, and Richmond Gardens are very satisfied all round with their developments. The satisfactions expressed in St. Andrew's Place, while positive, are lower than in the other developments and are probably an indication of the newness of the development.

In this chapter, the data gathered in the personal interviews has been presented, largely in tabular form supplemented with relevant comments and observations. The data has been set out in three sections. The first provided the background information on the respondents. The second section considered if the social needs of

senior citizens for privacy, gregariousness, and access to family and friends were being met in the four developments. In the final section, the members' opinions of the philosophy of co-operation were set forth; the members' motivations for choosing their development were noted; how well informed the members were on the organization and operation of their development was stated; and how satisfied they were with this lifestyle and with their particular developments was revealed.

Notes to Chapter III

1. The New Democratic Party (NDP) is a socialist-oriented party which had just been voted out of power at the time of this fieldwork in both Manitoba and British Columbia. With the party being somewhat in disfavour with the general populace, it was interesting to find that the people seemed to be either non-socialist in the tone of their comments, rather than 'for' one of the other parties, or else still loyal to the NDP. A few people saw the connection between the co-op movement on the Prairies of which they had been a part, and the philosophy of the NDP.
2. While this researcher was interviewing a lady recently home from the hospital, a member of the committee dropped by.

CHAPTER IV DISCUSSION AND CONCLUSION

To this point information has been presented on many aspects of age-segregated co-operative housing, in comparison with Richmond Gardens, a seniors' apartment complex. In this chapter, these results will be discussed in relation to the problems and the objectives of the study.

Discussion in this chapter will proceed by pointing out some of the more notable differences and similarities between the co-operatives and Richmond Gardens, followed by descriptions of the subcultures found in these two kinds of developments.

The initial premise for this research was that co-operative housing for senior citizens was different from any other kind of age-segregated housing, and hence it was expected that there would be considerable differences between the co-ops, and Richmond Gardens. What has been revealed is that there are more similarities than differences. Part of the reason for this is perhaps that Richmond Gardens is not the average, run-of-the-mill, senior citizens apartment. It was selected because: a) it was close to the University of Manitoba, b) it was non-profit, c) it had an active Tenants' Association (although the ramifications of this were truly underestimated), and d) it was a similar size to the co-ops. Richmond Gardens could easily have been a co-operative, although it is doubtful if that could have been determined ahead of time when a contrasting development was being

chosen. Its beginnings were similar to that of many co-operatives -- a group of seniors incorporated as the Greater Winnipeg Senior Citizens Non-profit Housing Corporation with the aim of providing reasonable cost housing for its members. Other goals were:

(a) To enable the members of the corporation to contribute their skills for the benefit of others and their own personal fulfillment.

(b) To provide opportunities for friendships, social contacts and recreation among the members (1975:25).

There was no explicit "spelled-out" philosophy of co-operation -- there was simply an agreement to co-operate, to help each other, and to foster a feeling of 'family'. The residents in Richmond Gardens to a high degree have accomplished this, and do seem to live by their motto, "Live and Let Live". Communal solidarity, as described by Hoschild, is to some extent present in Richmond Gardens, and perhaps to a lesser extent also in the co-operatives.

The physical form of the co-operatives compared to Richmond Gardens has proven to be a significant difference, quite surprisingly, and for a variety of reasons.

The 'motel-type' units of the co-operatives in British Columbia were unlike anything even considered in Manitoba. Built as one- and two-bedroom units with yards, most of the seniors took a great deal of pride in gardening, particularly in growing roses. The Housing After Retirement study in Manitoba considered different kinds of housing which might be made available to seniors, and surveyed their preferences. Twenty percent selected "row housing" as a first choice,

largely because of the yards. (Greater Winnipeg Senior Citizens Non-profit Housing Corporation 1975:8). It appears from the pictures that the row housing being considered was a two-story town house type, introducing stairs back into the seniors' lives. It would be interesting to have the opinions of Manitoba seniors on single-level units.

Historical precedents have been set in design and size selection in co-operative housing across the country, whether it be for family units or seniors' developments. It appears that there is much greater innovation and flexibility of design choice in co-operative housing than is found in non-profit housing. Co-op member-users have the opportunity to be consulted at every level of choice, from selecting architects, development design, site layouts, unit size and designs, to interior finishing. This is not to imply that developers of non-profits have no say. However, it does appear that the guidelines are more limiting and rigid based on costs and regulations for the seniors' non-profit developments, at least in Manitoba, than for co-operatives in British Columbia. Richmond Gardens Board members did have the opportunity to make choices in the interior finishing.

At any rate, the 'motel-type' units were in sharp contrast to the primarily one-bedroom and studio apartments of Richmond Gardens. By building predominantly two-bedroom units, the co-operatives were obviously targeting to attract couples, and achieved this easily -- all the developments were full with long waiting lists. Although Richmond Gardens was supposed to be able to accommodate couples in its one-

bedroom apartments, it seemed that only 14 out of its 56 one-bedroom units were occupied this way.

The ages of the respondents showed that the majority of the sample in the co-ops was between 65 and 74 years, while in Richmond Gardens, more people fell between the ages of 75 and 84 years. If one could assume that these age figures were somewhat representative of the developments as a whole, one could speculate on why there would be more older widowed females, and fewer couples in Richmond Gardens compared to the co-ops (see also Table 2, page ??).

The data appears to suggest that the physical form of the developments has been responsible for this selection. Why would a younger, retired couple who still have each other, and perhaps their health and vigour, choose to live in a small one-bedroom apartment, over their own house, or a more spacious apartment, except for economic reasons -- the economics of subsidized housing? The small, one-bedroom apartments would be more likely to deter a couple than to attract, since most couples would have to sacrifice many of their belongings to make the move. On the other hand, a one-bedroom apartment in a complex of caring seniors could be very attractive to a person who is widowed or alone, for more reasons than economics.

A surprising difference then, between the co-operative senior citizen retirement communities and any other senior citizen apartments is that large numbers of retired or semi-retired couples have chosen to live together, who do not "have to" for economic reasons.

It was expected that there would be differences between the kinds

of people who would choose a retirement community such as one of the co-operatives, and those who would choose a seniors apartment development such as Richmond Gardens. Generally this was also not the fact of the matter. Judging from the respondents, it turned out that each development had a relatively homogeneous population, with all four developments being similar to each other. The majority of respondents came from a white, Anglo-Saxon Protestant background of low- to middle-income senior citizens. Quite substantial numbers of the interviewed seniors moved from the Prairies to the co-ops in British Columbia upon retirement (50.0%), while the overwhelming majority of the respondents in Richmond Gardens were Manitobans (80.0%). The educational and work backgrounds of the respondents showed some differences between the co-ops and Richmond Gardens but they do not strike one as being overly significant, and may partially have been a function of the different age sets and hence different opportunities of the respondents. This premise is not testable at this time. The seniors of this study tended to share a common world view, politically and religiously, and to have generally positive feelings towards their previous lifestyles, apparently independent of their living environment.

Problem 4 of this research design was to determine if the social needs of the members for privacy, gregariousness, and access to family and friends, were met in any of these developments.

The issue of privacy was evidently handled carefully by the seniors to their satisfaction, as there were no complaints in any of the developments.

The social activities provided in the various developments allowed for considerable mixing amongst the residents. Richmond Gardens, for instance, had a number of things happening which involved different clusters of people. Co-op Villa had the largest attendances found in this study for its Bingo evenings and Christmas Party. Besides this formal socializing, there were also abundant opportunities for informal interaction, such as around a 'jig-saw' puzzle in the lounge at Richmond Gardens, or perhaps while waiting for the hairdresser, as in Co-op Villa. Neighbours discussed their gardens in Pioneer Village, and many people gathered to chat around the bulletin board, at the office, or in the lounge in St. Andrew's Place. It was not surprising that nearly everyone felt acquainted with their entire membership.

Judging from the amount of social interacting, both formal and informal, demonstrated in this thesis, it must be noted that there is little or no support for the Disengagement Theory of Cumming and Henry, as previously mentioned.

People in the co-ops appeared to be less closely tied to their developments socially than those in Richmond Gardens. Most had a social network of close friends outside the co-ops, as well as many good friends within it. The Winnipeg group also had many close friends, but more within the development than outside. The seniors in any of the developments 'came-and-went' freely for shopping, doctor's appointments, visiting, or other activities, being limited only by mobility and not attitude. The residents of each development had their own way of solving the transportation and mobility problems. For

instance, a group of younger men were committed to transport Richmond Gardens' seniors to-and-from the grocery store every Friday. In other areas, younger seniors who still drove often came to the aid of older ones whose health was failing.

More co-op interviewees had frequent visitors (including relatives) than did those in the apartments of Richmond Gardens. One Co-op Villa Board member held the opinion that visitors were more willing to come visiting to the co-op than to an apartment, which had been his own personal experience. It was apparently more like visiting in a house than an apartment. Perhaps this is one reason for the fewer visitors to Richmond Gardens.

Relatives living close-by were important to, and the fact for, 88.0% of the respondents, whatever the development.

In all, most of the respondents of all the developments were very well satisfied with their social lives.

Problems 5 and 6 of the research objectives were related to the philosophy of co-operation -- whether it existed in theory and/or form, and whether it contributed to members' satisfactions with their housing situations and lifestyle.

It must be stated at the outset that one must be truly appreciative of the individuality of all the seniors interviewed who showed themselves to be thinkers and to have a full range of opinions from realistic, to idealistic, to cynical. As previously mentioned, it would seem that the seniors in Pioneer Village, Co-op Villa, and Richmond Gardens were very satisfied all round with their developments,

while St. Andrew's Place members expressed more moderate, but still positive satisfactions. This included satisfaction with concepts and ideas on co-operation, co-operative housing, and retirement communities; satisfactions with the Boards of Directors and/or Tenants' Association, and the personal involvement required to operate any one of the developments; satisfactions with their own participation and that of others, given a population with a tendency to failing health; and user satisfactions with several aspects of the built environment.

Because the respondents had such an overall positive attitude towards their housing situation and lifestyle, it is difficult to say whether a philosophy of co-operation contributed to their satisfactions or not. In some respects, it would seem that it did not, on the grounds that, at least in the co-operatives, this philosophy had built in assumptions about the behaviours of the members. For instance, the co-op respondents generally were disappointed in the levels of participation of the other members. They had expectations that were unfulfilled. The greater the feelings of disappointment, the greater the tensions within the co-op, as was found in St. Andrew's Place. One could even say that the philosophy of co-operation in this sense, did draw people to a "false paradise" as Jacobs described, unless they went past this point of unfulfilled expectations.

A number of people in the co-operatives complained about others who would not obey the rules and regulations and who reacted to being treated like children. They felt that increased 'education' in the co-operative sense would be the answer. However, if a senior does not

have an open attitude to living in this kind of retirement setting, 'education' is not likely to make a difference either. Rules and regulations may serve as guidelines, but the success of a co-operative operation will be based in the willingness of the residents to co-operate, rather than to be regulated. This matter needs commonsense -- something which one may observe the majority of seniors to have in abundance.

There appeared to be very strong feelings of community awareness in each complex, usually expressed as pride in the development. All the co-operatives were aware of each other, with some competitiveness lurking just below the surface. Each respondent felt that their own co-operative was the best, even in St. Andrew's Place (where it was felt that they were improving on the design and experience of the other co-ops). As many of the remarks indicated, the residents in Richmond Gardens felt they were quite special and unique. There is no doubt that there was considerable group consciousness.

How much this group consciousness was a result of the 'co-operative' experience, and how much due to the age-segregated, retirement community experience is at this point still a debatable question. For some residents, such as those who were cornerstones in the co-op movement on the Prairies, their identification with a co-operative community made their association with the group significant for them.

For many others, their identification was first with a retirement community, and secondly with a co-op. Either way there is evidence

of subculture development.

As will be recalled from Chapter I, a 'subculture' is a segment of the larger culture in which the members interact with each other significantly more than they interact with persons in other categories. The development of a subculture, according to Rose, (1976:43) comes about through the mechanisms of: a) affinity of members for each other because of common backgrounds and interests, and b) exclusion of the members by the population at large. Both of these mechanisms are reinforced when the members reject the population "out there" in reaction.

It was observed in this study that Richmond Gardens was the most closely knit community of the four. A typical handicrafts afternoon might appear like this:

Shortly after lunch on Monday afternoons the 'downstairs' area becomes a beehive of activity. Three or four gentlemen often may be found sitting in the front hall entrance smoking, keeping a close eye on the 'comings-and-goings', exchanging 'news' with other residents as they pass by, and welcoming visitors. Mrs. R. appears on the scene and requests some assistance with setting up the lounge for handicrafts. The gentlemen respond light-heartedly and proceed to set up a few card tables in the lounge, and to place chairs in clusters around them.

Other ladies begin to arrive and zero in on particular boxes of supplies from which they extract their own requirements, and set out supplies for others. This is a very familiar routine, and in very little time the room is filled with about twenty ladies industriously working.

Mrs. R. takes advantage of a quiet moment to introduce some business matters. She reports on the inventory presently available for the next bazaar, and suggests that more magnetic refrigerator ornaments could be made. One person immediately responds by leaving her crocheting, and setting up with the novelty items.

A very animated discussion opens up about the colours to be chosen for the crocheted bedspread which will be raffled at the Fall bazaar. Mrs. R. very skillfully keeps the discussion democratic.

Also in business-like fashion, Mrs. R. reports on the spending of the proceeds from the last bazaar. Everyone's attention is focussed on the end wall of the lounge where new wallpaper is tangible evidence of the fruits of their labours. There are comments and murmurs of approval, and everyone lapses into a satisfied silence.

Mrs. B., well known for her 'spit-and-vinegar', suddenly questions, "Why are we working so hard to raise money all the time. If there are any pressing needs they should be dealt with quickly, and not allowed to drag on and on." After making her point, she is content to sit back and let the group discuss this.

Mrs. C. comments that she feels the group cannot always know when something pressing is going to happen, so they need to be prepared for a rainy day. There are many murmurs of agreement. Mrs. F. notes that all the little extras in the lounge and the building, such as the awnings over the big lounge windows, and the indoor/outdoor carpeting at the main entrance, were all made possible by their endeavours.

Mrs. A. pipes up, "We all work together to get the things we need -- we're unique! There is no place else like this!" After a few nods of approval, the group resumes its easy, friendly tone.

The ladies are working in clusters -- some knitting, some crocheting, some working on novelty items. There is much chatter, and one hears tidbits of conversation on a variety of things. The knitters discuss the failing health of one of their regulars and how sorely missed she is. Mrs. B. tells an anecdote about her teaching days to anyone who will listen; and Mrs. M., tired of cutting paper items, hauls out a large poetry book, ready to entertain, but, she is interrupted by a diversion.

Mr. F. who has been hovering between the front doors and the lounge, appears at the doorway again and announces that Mrs. S. has a visitor. With great curiosity everyone looks to the doorway where a nicely-dressed gentleman is standing. Mrs. S. promptly blushes, and is teased by the group with 'oohs' and 'aahs'.

"Bring him in here, and share him around!" one lady calls out.

Mrs. S. beats a hasty retreat. After she leaves, conversation continues on the scarcity of men in the building.

Interestingly enough, Mr. F. decides to join the ladies shortly thereafter, and begins to gently tease a very shy elderly woman, who takes this with good grace.

Around 3.00 p.m. everyone begins to clean-up and to rearrange the room for tea and goodies. Out in the kitchen one can hear the industrious clatter of these preparations. Three ladies are working there, none of whom participates in handicrafts. One, in fact, confesses that she is quite shy and feels uncomfortable in large groups, but she wants to do her part. So she keeps in the background in the kitchen.

Over tea, conversation shifts to the topic of travel -- who is away, and where, and who has travel plans for the immediate future. Clean-up is very swift, with friendly chatter continuing.

Throughout this afternoon the mood is friendly, caring and comfortable. There is an easy acceptance of the ones whose health is failing, with an understanding based in personal experience. Motherly concern particularly for very old ones is evident, as several ladies assist and hover over Mrs. W. (92 years) who comes 'downstairs' only for the teas. There is a mutual understanding of the loneliness of widowhood, and the willingness to help each other through it. Group pride is apparent as they talk of what they have accomplished together and what is planned for the future.

Because Richmond Gardens was an apartment building, residents had to pass by or through the main activity areas to enter or leave the building, no doubt contributing to the opportunities for informal social contacts. As previously reported, more respondents had greater numbers of meaningful social relationships within the development than outside, and also in comparison to those in the co-op developments. Informal socializing combined with the formal, organized group settings, no doubt contributed significantly to the group cohesiveness, and the subculture observed above.

The physical layout of the co-operatives -- 'motel-type' units with their separate entrances, placed over sites of five to seven-and-a-half acres -- would logically have undermined subculture development, because it promoted greater independence of the members. They could come-and-go relatively unnoticed if they wished.

Social contacts did happen in the co-operatives, though. Informal gatherings occurred around the notice boards in the halls, at the hairdresser's, out in the parking lots, or between neighbours. It was

likely that the formal, organized contacts, however, contributed most to the subculture development in the co-operatives, in spite of the complaints of some members that they were over-organized. There were so many opportunities for members to be involved and to meet fellow residents through committee meetings, committee responsibilities, sub-committees, social events, organized events, and co-op meetings, that involved members felt a close connection to the "whole", compensating for the greater physical spacing of the units.

To give the reader a sense of the co-operative lifestyle of a seniors co-op development, the following 'birds-eye-view' is presented as a conglomerate picture:

It is early on a weekday morning. Upon arriving at the Hall, one hears a familiar "clack! clack!" of billiard balls. To the four gentlemen involved, this early morning meeting is almost a ritual.

The pungent smell of permanent wave lotion indicates that the hairdresser down the hall is open this day. Two ladies are sitting comfortably outside her door, chatting and awaiting their turn.

In the office the part-time manager is being kept very busy responding to the membership on the telephone or in person. Mr. B. arrives with his clip board to pick up the appropriate inspection forms and the keys to a vacant unit. He and two other men who comprise the Housing Committee are ready and eager for the inspection, since there is a very low turnover these days, and they have not had many opportunities to 'prove themselves out'.

Mr. and Mrs. T. are standing in the hall with friends who are applying for membership. They are awaiting an invitation from the manager to enter for an interview. Meanwhile, Mrs. T. is

excitedly chatting to her friends that the co-op is like a country community -- everyone helps. "There is a togetherness here", she says. Mr. T. adds, "We pay our housing charges according to the Robin Hood principle. Some pay more, based on their income, and have the satisfaction of knowing they are helping someone else with a low income".

The manager is delayed by a telephone call to a somewhat hard-of-hearing widow. He is explaining loudly that her neighbours are disturbed by the banging of her cupboards. She seems eventually to understand, and agrees to be more careful.

Mr. W. and Mr. R. of the Grounds Committee, enter the office, reporting that members are still parking their recreation vehicles in the visitor parking area. They decide to call Mrs. L. of the Newsletter Committee and ask her to put a reminder into the next issue.

A very agitated lady rushes into the office. She and the Hall Committee have just discovered that the Hall has been 'double-booked' for Thursday afternoon. The manager calms her, and two phone calls later, the confusion is cleared up.

Mid-morning, one hears an intermittent "crack, clack". Carpet bowling is underway. It is a very precise game, with weighted balls, apparently akin to lawn bowling or curling. The members of the teams are intent on their game, while the handful of spectators cheers them on.

The afternoon finds a group of ladies holding a social committee meeting in the home of Mrs. C. Plans are being finalized for the annual Christmas party -- it seems that there will be nearly as many members helping with the party, as there will be those simply enjoying it.

Outside on this rare, sunny December afternoon, two members can be seen assisting the resident caretaker to hang Christmas lights around the Hall.

Mrs. P. and Mrs B. call out greetings and wave as they hurry on their rounds, visiting the sick or shut-in. A bouquet of freshly picked roses is being taken to one destination; a fresh homemade pie to another.

"Thunk! Clunk!" In the corner of the property a game of horseshoes is underway. Two Board members are finding this an excellent way to relax and unwind.

In the privacy of her own unit, Mrs. H. is feeling a little low because her husband is in hospital for a few days. She decides to re-arrange the furniture, which she accomplishes in no time. But then she realizes that the pictures need to be changed. As she begins to hammer a new hook into the wall, she hears a frantic knocking and calling at her door. She opens it to find her neighbour who has run over to see if she is alright. She has forgotten that they have a neighbourly agreement that a banging on the floor or wall is a call for help. He is so relieved to find her well that he happily assists her with hanging the rest of the pictures.

In the evening many members and their visitors gather for Bingo in the Hall. A fire burns cheerly in the beautiful stone fireplace. Mrs. P. is standing talking to several of the visiting committee members and thanking them for their help that day. One of the ladies grumbles that sometimes she feels that there are some members who sit on their 'duffs' letting the others do all the work, and that they are getting a 'free ride'. Mrs. M. turns to her and says, "What we do here helps everyone, including ourselves. Forget the others." Mr. I. passing by suggests that there could be more co-op education. There are boos and hisses to this, so he moves on. Mrs. V. complains that she, for one, doesn't like to be over-organized. She wishes that people would just see what needs to be done and do it. Mr. S., one of the

original charter members, stands up and comments that this co-op has matured over the years. More people are involved now than ever before, and he feels they have the most beautiful retirement co-operative in the province. Even the townspeople like it now. Everyone wants in, now that they have proven themselves out.

Spontaneous applause and cheers end the discussion, as everyone is ready to play Bingo. Each game passes swiftly with everyone listening intently. Between rounds, there is light and friendly chatter. Tea and coffee are served at 9.00 p.m., allowing a brief time for relaxation and socializing before the evening winds up at 9.30 p.m.

One can see from the picture depicted above that a subculture is definitely present in the co-operatives. Group consciousness seemed to derive largely from co-op activities, such as committee responsibilities or meetings. Evidence of the aging group consciousness was seen more visibly where there was a reaction against it, such as with the few members who wanted to leave because they felt that they did not belong with people who were 'getting old', as this comment indicated:

"There are disadvantages to a community of only older people. Aging is depressing. I feel uncomfortable seeing people degenerate, and would like to leave the co-op."

The form of the subculture studied here, then, seemingly depends on the whole picture. For Richmond Gardens the boundaries were tightly defined by the structure of the building, the age of the

residents and their mobility, the aging group consciousness of this retirement setting, their preference for activities and friendships within their complex rather than outside, and their interest in being involved in their total living environment. The subculture of senior citizen housing co-operatives was less obviously circumscribed, with the younger couples freely coming-and-going, but having a close connection to the operation of the whole complex through involvement with committees, social activities, Board work and a conscious concern for each other's well-being. The co-operatives also had the experience of being excluded for a time by their respective towns, who feared 'slum' developments moving into the communities. The ending of this tension between the co-ops and the towns was followed by considerable group pride. As has been shown, the age-segregated retirement communities in this study did indeed develop distinctive subcultures -- an 'Aged Subculture' in Richmond Gardens, and a combination of a 'Co-operative' and 'Aged Subculture' in the three co-operative housing developments of Co-op Villa, Haney Pioneer Village, and St. Andrew's Place.

In summary, the discussions in the early part of this chapter centered around how the findings were related to the objectives of the study. The similarities and differences between Richmond Gardens and the co-operatives were reviewed. Examples of the subculture were presented and discussed. Co-operative community living for seniors is a lifestyle that is not restricted to co-operative housing developments,

but can be found anywhere that people congregate for this purpose. This lifestyle is obviously not for everyone, but for those who choose it, there are great successes and satisfactions.

Recommendations and Conclusions

One thing that has surfaced in this research is that the seniors of either Richmond Gardens, or the co-operatives consciously came together to create a retirement setting in which they, themselves, would be responsible for the decisions about their environment and their social situations -- and they were successful in that endeavour.

If this study were to be repeated, a number of improvements could be incorporated into the design and performance of the research. For one thing, the problem of the interprovincial differences could be eliminated if a non-profit retirement development were selected from those in the immediate vicinity of the co-operatives. There certainly could be considerable improvement in the interview guidelines by reducing the number of questions, and drawing forth more comments, which proved to be the most enlightening part of the interviews. Increased time "in the field" could permit greater opportunities for participant observation, and a greater sample size amongst those interviewed. If the randomness of the sample were maintained, possible relationships between some of the variables could also be tested. For example, whether there is a significant connection between satisfaction with the development, and participation in the decision making; or

satisfaction with the co-operative and understanding the operation of it; or satisfaction with a retirement community and whether social contacts are primarily within it, or outside it. In other words, there is great potential for a more in-depth anthropological study of these types of retirement communities.

Questions which could be asked in future research have to do with alternatives in seniors' housing. If there are alternatives, are the seniors aware of them? If they are aware of them, do they feel they have chosen the best possible housing for themselves? If not, why not? If they are unaware of alternatives, could this bias their ratings of satisfaction with their living environment?

Future studies might be conducted regularly to evaluate seniors' housing in general from the perspective of the seniors, incorporating some of the factors brought forth in this thesis, such as satisfaction levels. Perhaps an ambitious study may even be designed to make interprovincial comparisons.

It is strongly recommended that the variety of housing for Canada's burgeoning retirement population be allowed to blossom. Co-operative housing has proven itself to be a very viable option, promoting an active retirement lifestyle, meeting privacy requirements as well as opportunities for socialization. For this reason it is recommended that co-operative housing for senior citizens be encouraged in all provinces in Canada.

Since co-operative community living is not restricted to the form found in continuing housing co-operatives, it is recommended that senior citizens be made aware of the possibilities of this type of lifestyle, and that they be allowed to choose for themselves the form that suits them best.

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Appendix A

Data Fact Sheet

1. Name and Address of Community

2. Date development incorporated _____
3. Date officially opened _____
4. Length of time in existence (include expansion dates)

5. How many years from the first organizational meeting to the official opening? _____
6. Is the development based on a prior organization or group? _____
If yes, what was the nature of that group (church, etc.)?

7. How many charter members? _____
How many original members (up to construction)? _____
How many of the original members, approximately are still members?

8. Number of units (total) _____
Number of studio units _____
Number of 1 bedroom units _____
Number of 2 bedroom units _____
Number of family units _____
9. Number of residents _____; female _____ male _____
10. Is the development fully occupied? _____ If no, which type of units have vacancies? _____
Which type of units have waiting lists? _____
11. What services are provided within the development?
Office _____ Medical (clinic) _____
Laundry _____ Library _____
Recreation Hall _____ Games Room _____
Other _____

12. Is there any charge for community services, including maintenance, or the above mentioned services? _____

Comment: _____

13. How close is the development to:

	Walking			Need Transport	
	5 min	15 min	30 min	Car	Bus
shopping centre	_____	_____	_____	_____	_____
churches	_____	_____	_____	_____	_____
medical (hosp)	_____	_____	_____	_____	_____
- clinics	_____	_____	_____	_____	_____
senior's centres (recreational)	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____

14. Is there a membership fee? _____ How much? _____

Co-op economics

15. What is the required share capital? _____

Is full payment of the share capital required prior to occupation of a unit? _____ Explain _____

16. Is there assistance from the government (or elsewhere) to help cover the cost of the share capital? _____

Explanation: _____

17. Are there any other government programs to which senior citizens have access which is of financial benefit to the co-op? _____

Explanation: _____

18. Upon leaving, is the share capital returned at face value, or plus interest? _____

19. Is the land on which the development is situated owned or leased?

20. What are the current monthly housing charges/rents (append if lengthy)? _____

21. How are the costs for the operation of the centre building/common rooms financed? _____

22. How were the furnishings of the centre/common rooms financed?

23. Has the development tackled any fund raising projects? _____
If yes, what and for what purpose? _____

24. How many members are on the Board of Directors? _____
The Executive of the Tenant's Association? _____

25. How would you define the role of the Board? _____
- the Tenant's Association? _____

26. What is the quality of the board meetings/tenant's association meetings (easy/efficient; slow/fast; democratic/autocratic etc.)?

27. What is the average attendance at and how often (daily, weekly etc.) are the following meetings:

Co-ops:	Non-co-ops:
a) Annual _____	a) Board _____
b) General/Extraordinary _____	b) Tenant's Assn. General _____
c) General/Information _____	c) _____
d) Board _____	d) _____

28. What Board/Tenant's Association committees are there, and what are their functions: (append). How many people are on each committee and how often does it meet? _____

29. How often are general social gatherings held? _____

30. Is there literature (pamphlets, brochures, rules, articles, etc.) for dispersal to the membership? Explain: _____

31. If available, please append:
a) housing agreement
b) charter by-laws (rules)
c) articles of incorporation (memorandum)
d) rules and regulations
Comments: _____

32. Does the development require signed agreement of the rules and regulations? _____
33. In the fill-up stages, did (or does) the development actively recruit members? _____ If yes, how? (personal contact, advertising, etc.)

34. Is there a committee to interview prospective members? _____
Or are interviews handled by management? _____
Other _____
35. Does the development have guidelines for the acceptability of a member? _____ If so, what? Have prospective members ever been rejected? _____ If so, on what basis? _____

36. Has the development been designed and/or equiped to handle handicapped persons? (e.g. wheelchair ramps; wider doors; etc.) _____

37. When a member is no longer able to look after himself, is it specified by the development that he should find other accommodation? _____
If yes, does the development (through a committee perhaps) offer assistance to facilitate the move? _____

Appendix B

Co-op Interview Guidelines

You are invited to participate in this study, which aims to assess the suitability of co-operative housing for senior citizens. No names will be attached to the answers, and all answers will be held confidential. If you would prefer to leave any questions unanswered, you are free to do so.

I Background Information

The information in this section will allow me to determine the range of variation of the co-op communities.

1. How many are in your household?
2. If more than one, what is your relationship to each other?
3. In relationship terms (e.g. Husband/wife), who will be answering this questionnaire?
4. How long have you been a member of this co-op?
5. According to the following age categories, where do you and your household members belong?

Senior citizens:	Adults:
85 +	55 - 64
75 - 84	45 - 54
65 - 74	35 - 44
Young adult:	Children:
25 - 34	13 - 18
19 - 24	0 - 12
6. In what city or province did you spend most of your working years; or where do you consider yourself to be from?
7. What do you consider to be your ethnic background?
8. Do you take an interest in politics? Would you care to expand on this?
9. Is religion an important part of your life? Would you be willing to say a bit more about this?
10. At what level did you stop your formal schooling?
11. What sort of work did you do prior to retirement?

12. In approximate terms only, into which category did the income of your household fall; a) prior to retirement? b) after retirement?
- | | | |
|-----------------|------------|---------------------|
| \$0 | - \$ 9,999 | \$20,000 - \$24,999 |
| 10,000 - 14,999 | | 25,000 - 29,999 |
| 15,000 - 19,999 | | 30,000 + |
13. Did you own your own house before moving here?
If yes, did you sell it in order to move into the co-op?
(yes; no - was sold anyway; not sold etc.)
14. Was the move to this co-op planned prior to giving up your previous life-style?
15. In general, prior to retirement how satisfied were you with your previous life-style? 1) very 2) somewhat 3) not much 4) not at all 5) n/a

II Privacy, Gregariousness, and Access to Family and Friends

The focus on this section is to determine if the social needs of senior citizens for privacy, and sociality are met in a co-operative community setting.

16. Do you find you are able to be alone when you wish to be, or need to be? 1) yes, mostly; 2) yes, somewhat; 3) no, not enough; 4) not at all; 5) no opinion.
17. Do your neighbours respect your need for peace and quiet?
18. Within the co-op, do you have (and how many): a) a best friend; b) a few close friends; c) many good friends; d) many acquaintances; e) a few acquaintances; f) relatives; g) no friends/don't know anyone.
19. Outside the co-op, do you have (and how many): a) a best friend; b) a few close friends; c) family and relatives; d) acquaintances; e) seldom socialize outside; f) don't socialize outside.
20. How often do outside visitors come to visit you? 1) frequently; 2) sometimes; 3) not much; 4) hardly ever; 5) n/a.
21. Are you satisfied that the co-op provides sufficient social events?
How involved are you?
22. How often do you leave the co-op (daily; bi-weekly; etc.) for: a) shopping; b) medical appointments; c) visiting; d) church events; e) social events; f) other ? (holidays).

23. What is your usual mode of travel for these (walk; own car; travel with friend; etc.)?
24. Do you usually venture outside the co-op alone? If no, do you usually go with; a) your spouse; b) a friend; c) a family member; d) other?
25. Do your friends or neighbours, and you, have a system for checking on each other to ensure that there are no problems, accidents, or illness?
26. Have you or any of your friends in the co-op had a serious illness since moving here? If yes, have you found that the co-op members have been supportive through such events?

III Co-op Ideology, Organization, and Operation

27. Here, I am looking for the members opinions about the co-operative philosophy. On the handout are several quotations having to do with the co-operative philosophy:

1. Co-operation is the coordination of forces and resources, involving two or more persons, which leads to their mutual benefit.
2. Co-operation can be regarded as an ethical norm, a highly honoured value of the major religions and moral systems of the world.
3. Co-op housing is based upon a philosophy which incorporates economic self-help, and the social effects of co-operation, into a community life-style.

I would be interested to hear your comments and opinions on these.

28. In your opinion, do the people in this co-op try to live according to the philosophy of co-operation? 1) yes, mostly; 2) yes, somewhat; 3) no, not much; 4) no, not at all; 5) no opinion.
29. Are you satisfied with the concept of living in a co-op? 1) yes, very; 2) yes, somewhat; 3) no, not much; 4) no, not at all; 5) no opinion.
30. Have you ever explained the principles of co-op living to your friends who do not live in a co-op? 1) yes, often; 2) yes, somewhat; 3) no, not much; 4) no, never; 5) n/a.
31. How did you hear about the co-op?
32. What were your reasons for moving to the co-op?

33. Do you feel you made a sacrifice (e.g. privacy, space, etc.) in order to move into the co-op? 1) yes, a great deal; 2) yes, somewhat; 3) no, not much; 4) not at all; 5) n/a.
34. Have you invested considerable time or money in this co-op? Please explain. 1) yes, a great deal; 2) yes, somewhat; 3) no, not much; 4) not at all; 5) n/a.
35. Have you participated at the board level?
36. Do you know who is on your Board of Directors?
37. Do you know how and when your Board members are selected?
38. Are you aware of when your Board meets?
39. Are you able to contact the Board members easily if you have business to bring to their attention?
40. Do you think the Board represents you, and your views fairly? 1) yes, very; 2) yes, somewhat; 3) no, not much; 4) not at all; 5) no opinion.
41. Generally, are you satisfied with the work your Board is doing? 1) yes, very; 2) yes, somewhat; 3) no, not much; 4) not at all; 5) no opinion.
42. Have you attended any annual meetings of the co-op? If yes, how many.
43. Have you attended any general meetings, or information meetings, sponsored by the Board? How many?
44. Do you feel you are a part of the decision making process of the co-op? If no, do you want to be?
45. Are you a member of any of the committees operating in the co-op? If yes, which ones, and how much time do you give them?
46. Are you content with your own level of participation in the affairs of the co-op? 1) yes, mostly; 2) yes, somewhat; 3) no, not much; 4) not at all; 5) no opinion.
47. Are you satisfied with the levels of participation of the other members? 1) yes, mostly; 2) yes, somewhat; 3) no, not much; 4) not at all; 5) no opinion.
48. How satisfied are you with the following aspects of your environment:
a) your unit; b) the location of your unit; c) the centre building; d) the layout of the co-op; e) the physical identity of the co-op community? 1) very; 2) somewhat; 3) not much; 4) not at all; 5) indifferent.

49. Do you consider this co-op to be too small; just right; or too large.
Comments.
50. Have you been, or are you, involved with other types of co-operatives
(credit unions; food co-ops; etc.)?
51. a) Do you feel you belong, and are a part of this co-op community?
b) As a retirement community, do you feel the co-op is successful?
c) On the whole, are you satisfied with the co-op community?
1) yes, very; 2) yes, somewhat; 3) no, not much; 4) not at all;
5) indifferent.

Appendix C

Non-profit Development Interview Guidelines

You are invited to participate in this study of a comparison of senior citizen co-op housing to this non-profit development. No names will be attached to the answers, and all answers will be held confidential. If you would prefer to leave any questions unanswered, you are free to do so.

I Background Information

The information in this section will allow me to determine the range of variation in the development.

1. How many are in your household?
2. If more than one, what is your relationship to each other?
3. In relationship terms (e.g. Husband/wife), who will be answering this questionnaire?
4. How long have you been a member of this development?

According to the following age categories, where do you and your household members belong?

Senior citizens:	Adults:
85 +	55 - 64
75 - 84	45 - 54
65 - 74	35 - 44
Young adult:	Children:
25 - 34	13 - 18
19 - 24	0 - 12

6. In what city or province did you spend most of your working years; or where do you consider yourself to be from?
7. What do you consider to be your ethnic background?
8. Do you take an interest in politics? Would you care to expand on this?
9. Is religion an important part of your life? Would you be willing to say a bit more about this?
10. At what level did you stop your formal schooling?
11. What sort of work did you do prior to retirement?

12. In approximate terms only, into which category did the income of your household fall; a) prior to retirement? b) after retirement?
- | | | |
|-----------------|------------|---------------------|
| \$0 | - \$ 9,999 | \$20,000 - \$24,999 |
| 10,000 - 14,999 | | 25,000 - 29,999 |
| 15,000 - 19,999 | | 30,000 + |
13. Did you own your own house before moving here?
If yes, did you sell it in order to move into the development?
(yes; no - was sold anyway; not sold etc.)
14. Was the move to this development planned prior to giving up your previous life-style?
15. In general, prior to retirement how satisfied were you with your previous life-style? 1) very 2) somewhat 3) not much 4) not at all 5) n/a

II Privacy, Gregariousness, and Access to Family and Friends

The focus on this section is to determine if the social needs of senior citizens for privacy, and sociality are met in this housing situation.

16. Do you find you are able to be alone when you wish to be, or need to be? 1) yes, mostly; 2) yes, somewhat; 3) no, not enough; 4) not at all; 5) no opinion.
17. Do your neighbours respect your need for peace and quiet?
18. Within the complex, do you have (and how many): a) a best friend; b) a few close friends; c) many good friends; d) many acquaintances; e) a few acquaintances; f) relatives; g) no friends/don't know anyone.
19. Outside the complex, do you have (and how many): a) a best friend; b) a few close friends; c) family and relatives; d) acquaintances; e) seldom socialize outside; f) don't socialize outside.
20. How often do outside visitors come to visit you? 1) frequently; 2) sometimes; 3) not much; 4) hardly ever; 5) n/a.
21. Are you satisfied that the development provides sufficient social events? How involved are you?
22. How often do you leave the development (daily; bi-weekly; etc.) for:
a) shopping; b) medical appointments; c) visiting; d) church events; e) social events; f) other ? (holidays).

23. What is your usual mode of travel for these (walk; own car; travel with friend; etc.)?
24. Do you usually venture outside the complex alone? If no, do you usually go with; a) your spouse; b) a friend; c) a family member; d) other?
25. Do your friends or neighbours, and you, have a system for checking on each other to ensure that there are no problems, accidents, or illness?
26. Have you or any of your friends in the complex had a serious illness since moving here? If yes, have you found that the residents have been supportive through such events?

III Philosophy of Co-operation, and Organization of the Development

27. On the first page of your January, 1981 Newsletter is an outline of the philosophy on which Richmond Gardens tries to operate. (This was shown to each respondent). This could be considered a philosophy of co-operation. What do you think of this.
28. In your opinion, do the people in this development try to live according to this philosophy? 1) yes, mostly; 2) yes, somewhat; 3) no, not much; 4) no, not at all; 5) no opinion.
29. Are you satisfied with the concept of living according to this philosophy? 1) yes, mostly; 2) yes, somewhat; 3) no, not much; 4) no, not at all; 5) no opinion.
30. Do you ever explain the philosophy of co-operative living as you have here, to your friends who do not live in such a development? 1) yes, often; 2) yes, somewhat; 3) no, not much; 4) no, never; 5) no comment.
31. How did you hear about this development?
32. What were your reasons for moving to Richmond Gardens?
33. Do you feel you made a sacrifice (e.g. privacy, space, etc.) in order to move into this senior's housing? 1) yes, a great deal; 2) yes, somewhat; 3) no, not much; 4) not at all; 5) no comment.
34. Have you invested considerable time or money in this development? Please explain. 1) yes, a great deal; 2) yes, somewhat; 3) no, not much; 4) not at all; 5) no comment.
35. Have you participated at the board level?

36. Do you think the Board represents you and your views fairly?
37. Do you know how and when the Board members are selected?
38. Are you aware of when the Board meets?
39. Are you, or have you been involved with the Tenant's Association?
40. Do you know who makes up the working committee of the Tenant's Association?
41. Do you know how and when the members of the Tenant's Association are selected?
42. Do you know when the Tenant's Association holds meetings?
43. Are you able to contact Board Members easily if you have business to bring to their attention?
44. Generally, are you satisfied with the work a) the Tenant's Association is doing; b) the Board is doing? 1) yes, very; 2) yes, somewhat; 3) no, not much; 4) not at all; 5) no comment.
45. Have you attended any annual meetings of the development? How many, or what ones?
46. Have you attended any general meetings, or information meetings of the development?
47. Do you feel you are part of the decision making process of the development? If no, do you want to be?
48. Are you a member of any of the committees operating in the development? If yes, which ones, and how much time do you give them?
49. Are you content with your own level of participation in the affairs of the development? 1) yes, mostly; 2) yes, somewhat; 3) no, not much; 4) no, not at all; 5) no opinion.
50. Are you satisfied with the levels of participation of the other members? 1) yes, mostly; 2) yes, somewhat; 3) no, not much; 4) no, not at all; 5) no opinion.
51. How satisfied are you with the following aspects of your environment; a) your apartment unit; b) location of the apartment; c) the common room; d) the building: 1) very; 2) somewhat; 3) not much; 4) not at all; 5) indifferent.

52. Do you consider this development to be too small; just right; or too large. Comments.
53. a) Do you feel you belong, and are a part of this community?
b) As a retirement community, do you feel the development is successful?
c) On the whole, are you satisfied with Richmond Gardens?
1) yes, very; 2) yes, somewhat; 3) no, not much; 4) not at all;
5) indifferent.