

SHELTER ALLOWANCES: A COMPARATIVE STUDY

BY

GERALD S. KUSHLYK

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

MASTER OF CITY PLANNING

Department of City Planning
Faculty of Architecture

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Abstract

Discussions concerning the need to maintain shelter costs at reasonable proportions of monthly income for the low income elderly population have consistently focussed upon the issue of whether an income allowance program or a specified form of shelter allowance would best serve the needs of all concerned.

In an attempt to participate in the debate a survey of the housing needs and income expenditure patterns of the low income elderly of Manitoba was undertaken in 1977 in order to secure accurate data reflective of the low income elderly. In addition, the 1977 survey data was updated by means of statistical application to reflect the shelter cost and income environment of the low income elderly of Manitoba in 1982. Upon the establishment of 1977 and 1982 economic profiles the data was subsequently subjected to a rebate allowance approach and an income allowance approach as originally proposed by Michael Dennis and Susan Fish and the Fraser Institute respectively.

The application of the Dennis and Fish rebate approach to the 1977 and 1982 elderly profiles resulted in an equitable and cost efficient method of maintaining shelter costs at targeted proportions of monthly income.

The application of the Fraser Institute income allowance approach to the 1977 and 1982 elderly profiles indicated that the income allowance approach could also adequately maintain shelter costs at targetted proportions of monthly income. However, the income allowance required financial benefits which were 3.5 times greater than those identified with the rebate approach.

On the basis of the application of rebate and income allowance proposals to shelter cost and income data reflective of low income elderly populations, the conclusion arrived at was that the rebate proposal proved to be the more effective method of achieving common goals.

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CHAPTER ONE

INTRODUCTION:

Each year the population of elderly Manitoban's increases. It is projected that as the generation of Manitoban's born during the "baby boom" of post World War II continues to age, an unprecedented number of persons will begin their retirement between the years 2011-2015. Concurrent with the onset of retirement for an increasing number of Manitoban's will be the decline in the age-dependency ratio as a result of the current decline in birth rates. In essence, the number of available young people working to financially support the requirements of the elderly will diminish. Current estimates indicate that the proportion of elderly people among the population aged 20 and over could increase on a national basis from the current one in seven to approximately one in three by the year 2020¹. As a result, based upon existing population projections, retirement options and birth rates, society as we see it today will be substantially transformed since a reduced work force will be required to provide for not only the physical necessities of an ever increasing elderly population - food, shelter, clothing and household goods but also the increased requirements for income security. The needs of the future elderly have not been neglected as the retirement income system of Canada has been the subject of intensive study by various concerns over the past decade. In reviewing a sample of recent works, such as:

K. Bryden,
Old Age Pensions and Policy-Making in Canada, 1974

J. E. Pesando and S. A. Rea, Jr.,
Public and Private Pensions in Canada: An Economic Analysis (1977)

Report on the Federal Task Force on Retirement Income Policy, 1979

Retirement Without Tears,
Report of the Special Senate Committee on Retirement Age Policies, 1979

One in Three: Pensions for Canadians to 2030,
The Economic Council of Canada, 1979

Report of the Royal Commission on the Status of Pensions in Ontario,
1980

Report of the Parliamentary Task Force on Pension Reforms, 1983

one is immediately aware of the substantial research devoted to the potential economic needs of Canada's future elderly population. Unfortunately, although the recently completed studies of the elderly identify their current situation,

"the treatment of the elderly is already a controversial issue in Canada. Despite recent improvements in public and private programs directed at our older citizens, some of them are still in difficult, even desperate, and certainly socially unacceptable circumstances. There have been pressures to expand the services aimed at the elderly and to improve the coverage and benefits of retirement income packages. There have been warnings, however, that the expected increase in the proportion of older people will increasingly threaten Canada's capacity to provide even the existing level of benefits".²

The primary focus of these reports deals with the impact of rising costs for the future elderly population;

"expansion of commitments to the old might even bring about a collapse of the economy that would jeopardise the well being of Canadians of all ages".³

While fully appreciating the potential impacts of an unprecedented elderly population with respect to size and financial needs forty years hence our concern will be focussed upon the elderly of today for it is these elderly who are essentially forced to live upon a fixed income generally devoid of

extensive employer sponsored pension programs or benefitting from enriched Registered Retirement Savings Plans. It is the elderly person of today who must survive within a pension system once described by the federal Health and Welfare Minister as "woefully inadequate" for the 2.3 million people who depend on it. Specifically, for those 1.4 million pensioners who must depend upon the Guaranteed Income Supplement in addition to the basic Old Age Security payment, (thus, the poorest of the elderly) the Health and Welfare Minister describes the existing income allowance program as a form of welfare and that:

"A country that has 55 percent of its old people on welfare has something wrong somewhere".⁴

Literature related to the needs of the elderly has generally focussed upon the medical, social and material requirements of the elderly with income and shelter needs included within the overall material requirements. Unfortunately, housing research concerning the elderly has generally focussed upon measurable levels of satisfaction within existing living arrangements with the results more often than not consisting of recommendations devoted to the physical design of dwellings, notwithstanding the fact that the design alterations are more often than not common sense improvements for all age groups.

"After all, a young mother can also benefit from more rationally located cupboards just as an old grandmother whose need may be greater".⁵

A major contention of this thesis is that general housing dissatisfaction is largely the result of insufficient income and that should provisions be made to safeguard an adequate level of income that many people would solve their housing problems themselves. Furthermore, given their dependence upon limited sources of income the commitment to provide adequate income is of considerable importance to the elderly population. The need to consider subsidizing income as a means of alleviating shelter needs is by no means recent for such was a major recommendation within the Report of the

Federal Task Force on Housing and Urban Development which was published in 1969. More specifically, the Task Force identified income subsidies as a more viable means of providing low-income individuals and families with the opportunity to satisfy their shelter needs within private sector housing stock rather than continuing the then common practise of constructing large scale public housing projects at considerable public expense.

"When compared to the present costs of public sector housing, a program of rental supplements is anything but uneconomic..... it might be noted that federal operating subsidies for public housing under Sections 35A and 35E of the National Housing Act amounted to \$7 million in 1968. Even at a supplementary rate of \$50 a month or \$600 a year, this same amount of money would permit more than 11,600 families to rent their own accommodation in the private market".⁶

Although limited in terms of administrative detail by which income supplements could be delivered, the Task Force did identify:

"In the case of rental accommodation, income supplements in the form of rent certificates could be provided on an appropriate scale so that the recipient could rent housing in the private market according to his individual or family need".⁷

Although never acted upon, that a federal government task force would publicly put forth the need for an income supplement program and systematically question existing public sector practises concerning the delivery of subsidized housing was an achievement unto itself.

Following the release of the Task Force Report on Housing and Urban Development was the publication in 1972, of a book entitled, "Programs in Search of a Policy-Low Income Housing in Canada", co-authored by Michael Dennis and Susan Fish. The Dennis and Fish publication was an in depth analysis of both public and private sector activity in the delivery of housing throughout Canada and essentially supported many of the recommendations previously put forth within the Task Force Report three

years earlier. The Dennis and Fish publication also identified the source of inactivity within the housing sector:

"Most of those recommendations are repeated, reworked and elaborated on in this report. Real progress has not been retarded by an absence of ideas or understanding but by an unwillingness to act, to come to grips with the problem and to attack it systematically and comprehensively. Governments must be prepared to establish the goal of decent housing for all Canadians at a price which they can afford and make whatever changes are necessary in the mechanisms for producing, maintaining and distributing housing to see that the goal is met".⁸

In reviewing the housing industry in Canada, Dennis and Fish went to great lengths to identify and subsequently compare existing patterns of income distribution and delivery of new housing stock. The primary result of the Dennis and Fish methodology was the identification of a low income household universe encompassing persons of all ages on a national basis which when compared to housing program delivery led to the formulation of conclusions similar to those identified by the federal Task Force.

"Unit subsidies will not have the effect of ensuring that all low-income households are able to acquire decent housing for an expenditure which represents a reasonable proportion of their low incomes. It is simply too difficult, both politically and administratively, to attach the necessary subsidies to 1.2 million units today or to 1.6 to 2 million units in 10 years".⁹

Having concluded that the continuation of unit subsidies was not the answer Dennis and Fish recommended that the establishment of a guaranteed annual income would best serve to offset shelter requirements. However, recognizing political realities, the authors identified an alternative remedy - the payment of a shelter allowance to low income households as a viable alternative to unit subsidies. Regarding the delivery of a shelter allowance, Dennis and Fish identified two methods by which recipients could receive assistance:

1. an annual payment in advance to all low income households which would be the difference between the average shelter-to-income ratio of households within the respective income range and 20 per cent of income, or
2. payment in the form of a rebate offsetting the difference between the income actually spent on shelter and 20 per cent of income.

As recommended, the Dennis and Fish shelter allowance proposals were flexible since each proposal could either be expanded to assist a greater number of families and individuals or reduced in scope to assist a specific group such as the elderly by simple amendments to the eligibility criteria. In addition, as identified by the proponents, the shelter allowance when paid in advance could easily be converted into a guaranteed annual income program.

Having briefly identified the background of one shelter allowance proponent, attention will thus be focussed upon a second allowance proposal as put forth by the Fraser Institute.

In 1975, within a publication entitled "Rent Control a Popular Paradox", the Fraser Institute, while severely criticizing the use of rent controls, subsequently supported the establishment of a housing income supplement as a means of resolving those problems usually identified as worthy of the imposition of rent controls.

"We set out to determine what the nature of the housing problem is and we found, as others have found, that the problem is basically an income problem.... As the market adjusts, however, the cost of basic shelter may rise and this may inflict hardship on low income groups whose incomes do not keep pace with the increase in rents. This is the real problem".¹⁰

In confronting the issue of housing affordability and income, the Fraser Institute proposed an income supplement for all Canadians regardless of housing tenure in the belief that a subsidy directly related to housing

"has the effect of forcing the recipients to conform to the community's notion of a minimum standard of housing" and that "it is difficult to accept a social assistance scheme that is based on the principle of coercion".¹¹

The Fraser Institute income allowance proposal was unique in that it was based on what people must spend to acquire basic shelter as opposed to what they do spend which could be greater (overhoused) or less than (underhoused) required on a regional basis. In addition, the Fraser Institute proposal identified shortcomings in utilizing broad national shelter cost guidelines and stated that the percentage of income to be devoted to shelter requirements could best be calculated upon the basis of regional guidelines which would be more reflective of local shelter costs.

Simply stated, a basic recommendation of the Federal Task Force on Housing and Urban Development was recognized and further elaborated upon within both the Dennis and Fish and Fraser Institute publications. However, notwithstanding the common recognition of flaws in utilizing unit subsidies as a method of providing shelter assistance, the Dennis and Fish and Fraser Institute solutions were significantly different. Specifically, the two Dennis and Fish Solutions, i.e., a) payment in advance, and b) rebate, were premised upon the amount of monthly income actually devoted towards shelter costs. In comparison, the Fraser Institute solution which proposed the payment of an income supplement differed significantly from that of Dennis and Fish in that the supplement was to be based upon regional shelter cost guidelines which could exceed or be less than shelter expenditures actually incurred by the potential recipients. As proposed, the Fraser Institute solution incorporated regional shelter cost guidelines as a means of preventing the occurrence of subsidizing an overhoused condition among recipients.

Having briefly identified the background involved in the development of the Dennis and Fish shelter allowance and Fraser Institute income allowance proposals, the following activity will be undertaken.

Within Chapter ~~Two~~ a summary of the Federal Task Force on Housing and Urban Development findings will be presented in order to identify the historical perspective of shelter allowance development. The Federal Task Force observations, conclusions and subsequent recommendations concerning shelter affordability will be presented.

Subsequently, the shelter allowance proposals of Dennis and Fish will be presented in detail within Chapter Three. Specifically, the administration of each allowance scheme will be identified with the primary focus devoted to the costs of operating each allowance proposal by utilizing hypothetical examples. Within Chapter Four the allowance proposal as advocated by the Fraser Institute will be examined in the same manner as was exercised with respect to the Dennis and Fish proposals within the previous chapter.

Chapter Five will contain the results of a survey of low income elderly Manitoban's undertaken in October 1977. Specifically, the survey was administered to those elderly Manitoban's in receipt of Old Age Security and full Guaranteed Income Supplement payments, i.e., the known low-income elderly, in order to establish existing shelter and income needs and expenditure patterns.

Within Chapter Six the Consumer Price Index will be utilized in updating the original survey data so as to reflect the existing shelter cost and monthly income circumstance of the elderly in the autumn of 1982 - five years later.

The rationale of each allowance proposal will be evaluated within Chapter Seven based upon the application of each proposal to the original survey and updated base data. The presentation of conclusions and recommendations concerning the application of those shelter and income allowance proposals as reviewed will conclude this Chapter.

It is our contention that the identification, application and analysis of the Dennis and Fish shelter allowance and Fraser Institute income allowance proposals would support the hypothesis that the Dennis and Fish rebate system allowance proposal would be the more responsive, equitable and cost efficient proposal to administer when applied to the low income elderly of Manitoba.

1. One in Three (page 3)
2. One in Three (page 3)
3. One in Three (page 3)
4. Edmonton Journal, (page A-5, November 24, 1981)
5. Rosow I., Social Integration of the Aged, (page 6)
6. Report on the Task Force on Housing and Urban Development (pages 56,57)
7. IBID (page 56)
8. Dennis and Fish (page 15)
9. Dennis and Fish (page 15)
10. Rent Controls a Popular Paradox (page 201)
11. Rent Controls a Popular Paradox (page 203)

CHAPTER TWO

THE BIRTH OF A CONCEPT

INTRODUCTION:

While recognizing the substantial effort of Dennis and Fish and the Fraser Institute in identifying alternative methods of providing shelter assistance, one must briefly identify the historical context preceding their participation. Specifically, the identification of shortcomings within the housing sector was fully documented on a nation wide basis by the Federal Task Force on Housing and Urban Development in 1969 under the chairmanship of the Honourable Paul Hellyer.

Within this Chapter, a brief summary of the findings, conclusions and recommendation of the Federal Task Force will be presented for it was the efforts of the Federal Task Force which provided the ground work for the subsequent research activities of Dennis and Fish and the Fraser Institute.

Prior to the establishment of the Federal Task Force on Housing and Urban Development in July of 1968, the role of the public sector within the housing industry could best be described as being one of continuous expansion under limited formal review. Of note, housing policy and delivery in Canada prior to 1968 consisted of the following initiatives:

1935: Dominion Housing Act established.

1944: Report of the Advisory Committee on Reconstruction released.

1944: National Housing Act established
- introduction of joint public/private residential mortgage mechanism.

- 1945: Central Mortgage and Housing Corporation (CMHC) established as the federal agency to administer the National Housing Act (NHA).
- 1949: National Housing Act amended.
- introduction of 75/25 federal-provincial funding program for public housing.
- introduction of land assembly program.
- 1954: National Housing Act amended.
- altered the roles of mortgage industry participants in that the public sector via CMHC became an insurer of private sector residential mortgages.
- 1956: National Housing Act amended.
- permitted CMHC to assist municipalities in financing urban renewal studies.
- 1960: National Housing Act amended.
- established university student housing and municipal infrastructure loan programs.
- 1964: National Housing Act amended.
- established federal grant program for the preparation and implementation of municipal urban renewal and improvement programs.
- 1967: National Housing Act amended.
- NHA mortgage interest rate formula revised so as to enhance private sector participation within mortgage lending activities.

In identifying the initiatives undertaken regarding the housing industry, one notices that with the exception of the 1944 Curtis Report, all activities resulted in the consistent expansion of the role of the public sector. More importantly, in the absence of any formal review mechanism over the 23 year period (1945-1968) the public expense incurred in the provision of housing was substantial. For example, under the National Housing Act, the expenditures towards special housing needs alone were \$392.8 million for 38,088 public housing units, \$283.4 million for 38,206 units of limited dividend housing, \$94.1 million for 10,387 hostel beds and 5,017 units of non-profit housing and \$282.7 million to accommodate 54,747 students.

Thus the Task Force was confronted with a situation whereby:

"A total of more than \$12 billion in National Housing Act loans, grants and subsidies has been extended to provide Canadians with more and better housing in a suitable urban environment. It is by most standards an impressive record. The issue before the Task Force, however, was whether it was good enough not only in quantitative terms, but, even more important, in its quality, equity, efficiency and effectiveness".¹

In assessing the more qualitative aspects of housing delivery in Canada, the Task Force identified a number of concerns with respect to the housing needs of the elderly. Firstly, regarding the inventory of new elderly housing units, the Task Force recommended an expansion in promotion, commitment and construction by CMHC of the then Section 16A non-profit housing program in order to increase the number of low-rental units for elderly persons. While recognizing the benefits of the non-profit program for elderly tenants, the need to increase the number of available units was considered imperative. Secondly, the Task Force identified a widespread dissatisfaction among elderly tenants with respect to the location of elderly housing projects since such projects were often located in isolation from the community at large. Given such concerns, it was recommended that:

"Special care should be taken in the selection of sites for projects for elderly citizens to ensure that these people are able to retain physical and social contact with the rest of their community".²

The third concern regarding elderly housing as identified by the Task Force focussed upon urban renewal schemes and their impact upon the elderly homeowner. Specifically:

"Thus one finds in urban renewal projects, as the Task Force did, families, often elderly pensioners, whose main life saving, the home they own, is torn down in return for compensation which does not permit them in today's housing market any real opportunity to buy another house. Problems such as these demand solution in any event or circumstances; to pursue policies in a housing shortage, which makes them inevitable, makes no sense at all".³

In light of the impacts of urban renewal schemes, the Task Force subsequently recommended that urban renewal be suspended until the total housing inventory increased to the point where a reasonable number of vacancies existed and that upon resumption of demolition activities that greater selectivity be exercised by the appropriate authorities.

With the exception of identifying the financial impacts of urban renewal upon elderly homeowners, the Task Force report did not specifically focus upon the needs of the elderly population when formulating its recommendations concerning the subsidization of incomes as opposed to shelter. Therefore, although a proportion of the elderly population would benefit in any event, the Task Force identified income rather than age as the main determinant in the allocation of assistance. Utilizing income rather than age guidelines in formulating recommendations was not surprising when considering the issues which generated the greatest concern before the Task Force. During the 1968 public hearings and presentations before the Task Force, three issues consistently received the majority of discussion and deliberation, these being:

- i) the growing opposition to the methods used in the provision of public housing, especially the use of large scale housing projects which were inevitably stigmatized as housing for the poor;
- ii) the opposition generated by the demolition of established neighbourhoods and subsequent replacement with public housing projects under the guise of urban renewal, and
- iii) the need to provide affordable family housing with the onset of baby boom cohorts into the home purchase market.

The consideration of these basic and various secondary issues resulted in the Task Force concluding that:

"Within the more limited context of the housing supply itself, the Task Force found ample evidence of imperfection within the existing market mechanism. Housing is a universal need, yet the private market on which Canadians have relied is any thing but universal in its present scope and application. Housing, in a word, is too expensive for too many Canadians".⁴

Not wishing to limit its commentary to the performance of the private sector housing industry, it was of note that:

"The Task Force believes further that policies beyond public housing in any form are possible and worthy of implementation, at least on a trial basis".⁵

and that with respect to the cost-effectiveness of public-sector activities:

"Indeed one could argue not entirely facetiously that in cases where public housing has cost up to \$40,000 a unit, it would have been more efficient simply to purchase homes for low income families involved and turn them over on a pay-as-you-can basis".⁶

The rationale underlying the concept of subsidizing incomes as a worthwhile alternative to the then common practise of subsidizing shelter units within programs such as public housing was based upon a number of positive impacts. For example, the Task Force identified income subsidies as facilitators of:

- i) enhanced competition within the private housing market as builders would have to compete to provide a more affordable product;
- ii) the expansion of choice for the recipient with respect to neighbourhood and shelter type;

- iii) the dispersal of the low-income population throughout the general housing population, and
- iv) a reduction in the social stigma commonly associated with low-income housing projects.

In response to a potentially negative factor whereby landlords could receive large profits at public expense, the Task Force identified the virtual guarantee of continuous occupancy as an incentive to landlords for allocating a number of units with rents fixed against all but reasonable operating expenses.

With respect to the delivery of an income subsidy program, the Task Force identified a general methodology incorporating the following:

- i) RENTERS: income supplements in the form of rent certificates to be provided on an appropriate scale in order that the recipient could secure housing within the private market according to need.
- ii) OWNERS: when combined with a reduction in down payments to the extent where homeownership could be secured without any initial equity on a lease-purchase basis, an income subsidy program would require that payments be converted at a designated stage to a mortgage loan.

Although identifying a clear preference for an income subsidy program as opposed to an alternate proposal, namely interest rate subsidization, the Task Force did acknowledge the potential for interest subsidization in providing low income groups with an enhanced opportunity for homeownership.

In summary;

"Income supplement or interest subsidy, the precise method could be determined by time and individual circumstances. Again there is no reason to believe the costs would be beyond reason, certainly not in the long term".⁷

In reviewing the delivery of housing throughout the nation, the Task Force identified priority areas for future initiatives. Given the constraints within which the Task Force was forced to operate⁸ that an in-depth methodology did not accompany every recommendation was not surprising. However, in addition to the introduction of new concepts within its recommendations, the Federal Task Force on Housing and Urban Development also focussed upon past flaws and future requirements with respect to research for:

"Under most existing programs, the role of federal grant giving agencies tends to be a somewhat passive one, content in the majority of cases to respond to applications for projects initiated and designed by the applicants themselves. The result in most cases tends to be research projects of a "pure" and highly theoretical nature valuable in training competent personnel but without the necessary application to or testing in actual urban situations. The Members acknowledge the importance of having some funds available to support research initiatives of this type, but they also believe that, in the present circumstances in particular, greater priority should be given to the support of directed research programs designed to seek practical solutions to existing urban problems and, where necessary and possible, to test such solutions in at least a "pilot" framework".⁹

In summary, although the final report of the Federal Task Force on Housing and Urban Development identified the existence of an income problem across Canada and subsequently put forth suggestions for resolving the income problem as a means of which housing problems could be solved, the lack of a formal methodology was notable and somewhat understandable given the time constraints placed upon the Federal Task Force. Fortunately, the identification of an income problem was by no means unnoticed for, as will be documented within Chapter Three subsequent research activity focussing upon income and shelter affordability was on the horizon.

1. Federal Task Force on Housing and Urban Development, p.6
2. IBID, p.59
3. IBID, p.64
4. IBID, p.14
5. IBID, p.56
6. IBID, p.57
7. IBID, p.57
8. The Federal Task Force on Housing and Urban Development was established by Cabinet Order on July 17, 1968. The final report, required before the onset of the 1969 construction season, was submitted to the Prime Minister of Canada on January 22, 1969. Over a period of 189 days the Task Force received 445 written briefs and conducted 30 days of formal hearings within 27 urban centres, ranging from Halifax to Vancouver and Windsor to Yellowknife.
9. OP CIT., p.74

CHAPTER THREE

PROGRAMS IN SEARCH OF A POLICY - LOW INCOME HOUSING IN CANADA

Introduction

On January 28, 1971 the Central Mortgage and Housing Corporation (CMHC), pursuant to Part V of the National Housing Act commissioned a study to secure background material for anticipated revisions to the National Housing Act in 1972. The subsequent report, co-authored by Michael Dennis and Susan Fish was presented to CMHC for publication in April of 1972, however, the complete report although printed, was never released by CMHC. As a result of CMHC's actions, the authors by means of an alternate publisher had the report entitled, Programs in Search of a Policy - Low Income Housing In Canada, printed and released.

Programs In Search of a Policy - Low Income Housing In Canada (hereinafter referred to as the Dennis and Fish report) consisted of an analysis of housing delivery across Canada by means of indepth statistical reviews rather than written briefs and public hearings as was the case with the 1969 Task Force.

Within Chapter Three the methodology, conclusions and subsequent recommendations as put forth by Dennis and Fish will be presented. In addition, by use of hypothetical examples the application and delivery of the two Dennis and Fish allowance proposals will be examined.

Methodology

The assessment of the delivery of a product such as housing invariably involves three activities, such being, firstly - a review of historic actions and their results, secondly - the identification of current conditions, and thirdly - the formulation of a method or program by which current and projected needs may be met.

In their review of historic practices of housing delivery in Canada, Dennis and Fish identified shortcomings in the continued dependence upon production goals and filtering as a means of delivering housing. Specifically, the report concluded that:

"Production goals are adopted on the assumption that all Canadians will be decently housed if a sufficient number of units are produced that there is one adequate dwelling for every Canadian family. The size, type, location, price range, etc. of the new units is not particularly important. The market will determine those issues. As long as enough new housing is produced for those who can afford it, they will move out of existing satisfactory dwellings, making them available to those with lower incomes. A chain of such moves will take place, resulting in the availability of cheaper, decent units for low income households That theory has not worked there is more to that process than producing new units for the upper income groups and letting the market distribute the rest".¹

Having identified an inherent flaw in the historic delivery of housing in Canada, Dennis and Fish proceeded to examine the then current state of the housing market. In their assessment, Dennis and Fish exercised a unique methodology in determining housing affordability as income distribution patterns were compared to the costs of obtaining and maintaining shelter. The use of an income distribution approach, within which income distribution was measured by quintile groups, or fifths was justified by Dennis and Fish on the basis of three factors.

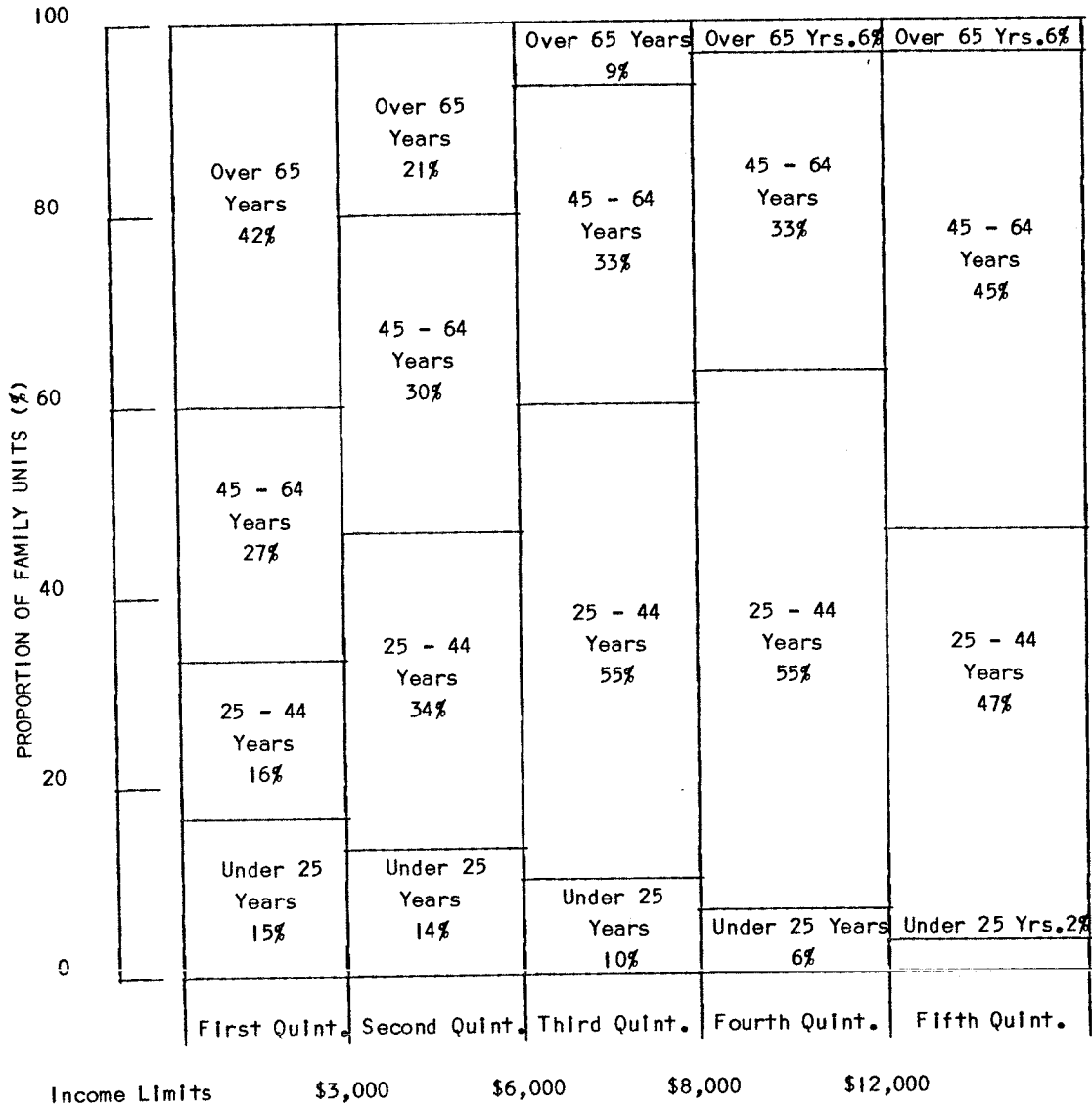
Firstly, income distribution more adequately considered problems of housing condition, price and tenorial form than did the adoption of commonly fixed national poverty lines. Secondly, the use of quintile income subgroups facilitated the comparison of housing condition and expenditure patterns within each income group and thus provided an indication of the relative degree of access to housing and the inherent costs associated in achieving

that access. Thirdly, the income distribution method permitted comparisons between income groups at precise moments as well as over time by utilizing census data and sample surveys.

Having put forth the rationale for their methodology, Dennis and Fish proceeded to identify specific factors as they existed within the population on the basis of Dominion Bureau of Statistics/Statistics Canada income distribution data. Examples of the tools utilized within the Dennis and Fish methodology are contained within Charts 1-3 which identify variables

CHART 1

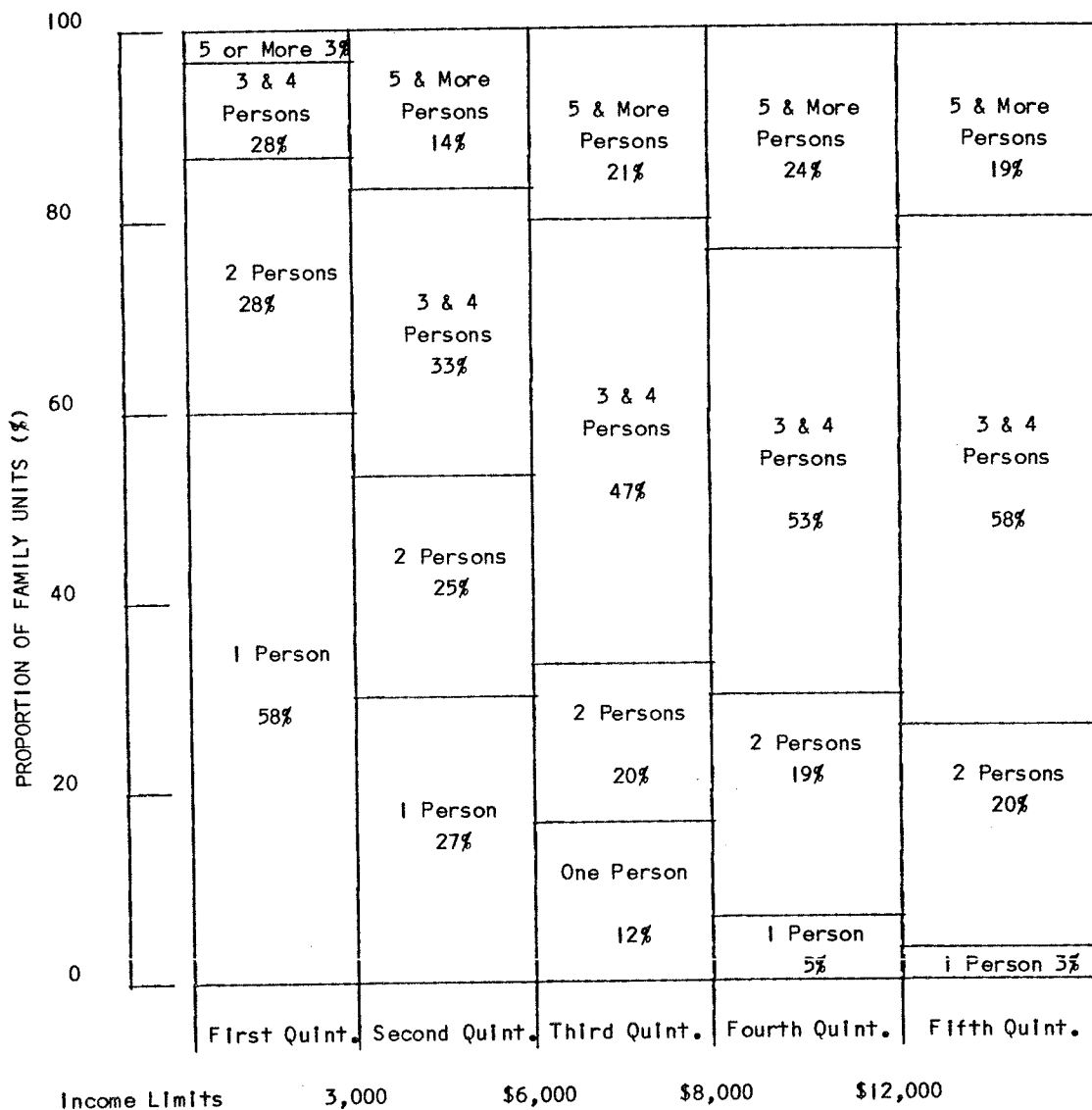
DISTRIBUTION OF FAMILY UNITS
BY QUINTILES, BY AGE OF HEAD - 1967



SOURCE: Dominion Bureau of Statistics, cat. 13-539,
Table 37, p.56.

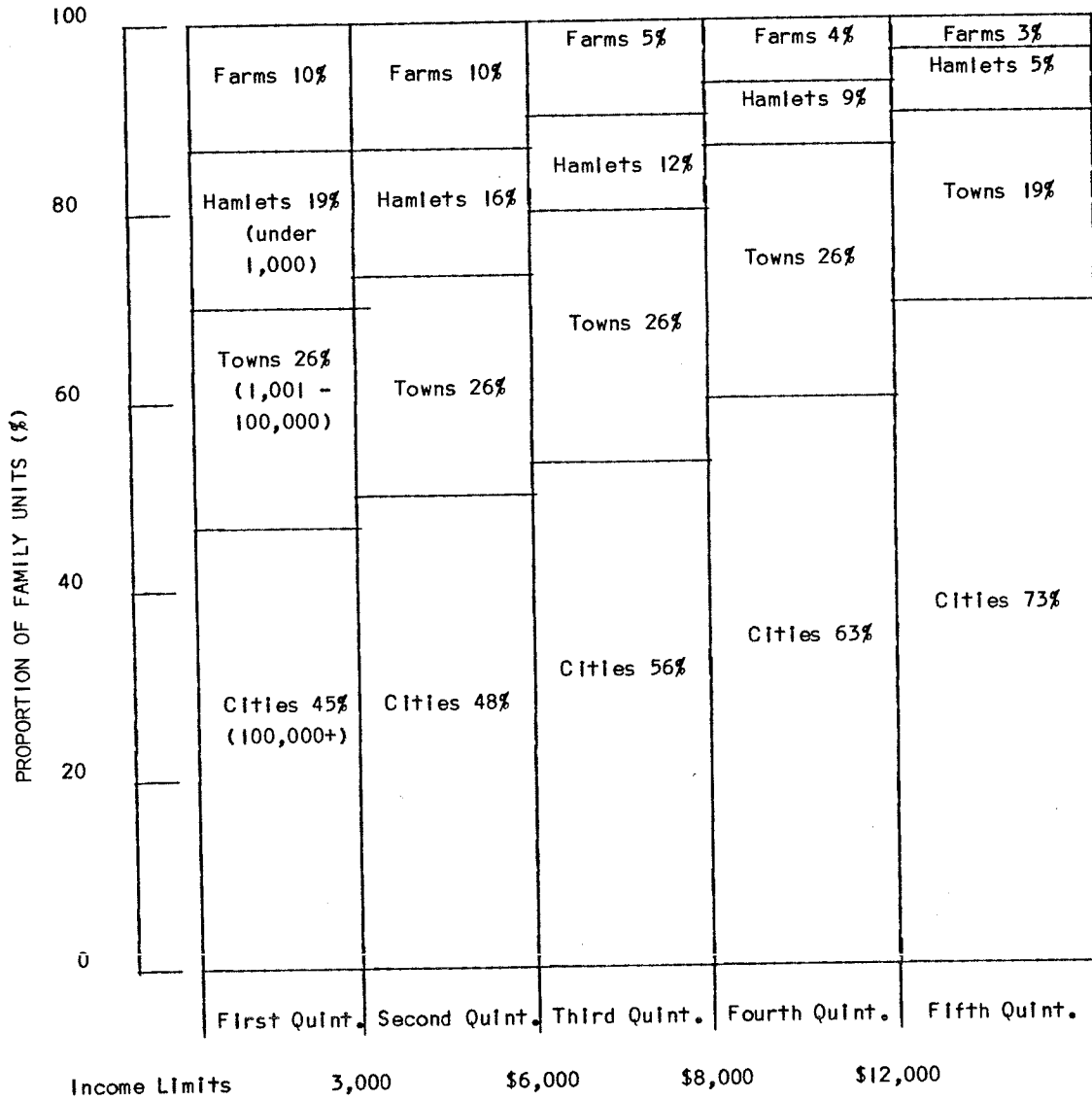
CHART 2

DISTRIBUTION OF FAMILY UNITS
BY QUINTILES, BY FAMILY SIZE - 1969



SOURCE: Statistics Canada, "Family Expenditures, 1969,"
Unpublished, Table 34A.

CHART 3
DISTRIBUTION OF FAMILY UNITS
BY QUINTILES, BY SIZE OF COMMUNITY - 1969



SOURCE: Statistics Canada, "Family Expenditures, 1969,"
 Unpublished, Table 34A.

such as age of household head (1967), family size (1969) and size of community (1969) and the prevalence of such within various income groups. The data within Charts 1-3 indicates that within the lowest income group, i.e., first quintile - annual income \$0-\$3,000, were generally single elderly households located within urban centres of populations greater than 100,000 persons.

Having established income distribution as one variable in assessing shelter affordability, the Dennis and Fish methodology thus required a quantifiable method of establishing legitimate shelter costs and a subsequent monitoring device with which to compare shelter costs to available income. On the basis of household expenditure data obtained from a 1969 Statistics Canada survey, Dennis and Fish established shelter costs as consisting of rental or ownership expenses for the bare physical shell plus the cost of utilities. Due to the variation in costs of furnishings and household operations within the survey data, Dennis and Fish excluded these expenses in determining a basic shelter cost value.

The device utilized in measuring shelter costs to income was referred to as a Shelter/Income Ratio which identified in the form of a percentage value, the costs of securing basic shelter as a proportion of available income. However, as with all ratios, a threshold is required beyond which the impact measured may be considered excessive. Dennis and Fish therefore designated a shelter/income ratio of 20% as a threshold of affordability for low income households as;

"Any figure chosen will be somewhat arbitrary. But with an average expenditure for all households of 17 per cent, and with average expenditures for the top two quintiles of 14 per cent of incomes (which average \$12,200) there seems to be little justice in requiring households with average incomes of \$1,858 to spend 25 or 30 per cent of income on shelter. The 20 per cent standard is also considered appropriate because it deals with the ratio of shelter alone to gross income".²

The application of shelter/income ratios to base population data facilitated the tabular and graphic illustrations of the overall housing/economic condition of the population, for, as indicated within Table 1 and Chart 4;

"One Canadian household in three spends in excess of 20 per cent of income for shelter, one in five in excess of 25 per cent, one in fourteen in excess of 40 per cent, one in thirty-three in excess of 50 per cent. The 400,000 households spending more than 40 per cent of income for shelter are on the very edge of subsistence".³

That an estimated 400,000 households remained on the edge of subsistence after a 1969 Task Force report had identified that approximately \$12 billion was allocated to the provision of housing by means of National Housing Act loans, grants and subsidies raises questions as to which income groups were best served by the expended funds. In examining the housing characteristics of various income groups a number of noteworthy factors emerged from the Dennis and Fish analysis particularly with respect to tenure and family size among low income households.

With respect to tenure, we refer to Table 2 and Chart 5 where tenure by income quintile and proportion of income devoted to shelter costs by quintile group and tenure are identified respectively.

As identified within Table 2, the proportion of owners to renters within each of the two lowest income quintiles are identical in that a 49%-51% ratio is evident. More importantly, 45.9% of all first quintile households consist of homeowners without mortgages (Table 2), nevertheless, these households must still devote 32% of their income towards shelter costs (Chart 5). In addition, for the 3.2% of first quintile households who are homeowners with mortgages (Table 2) the proportion of income devoted to shelter costs increased substantially to 49% (Chart 5). Thus, although

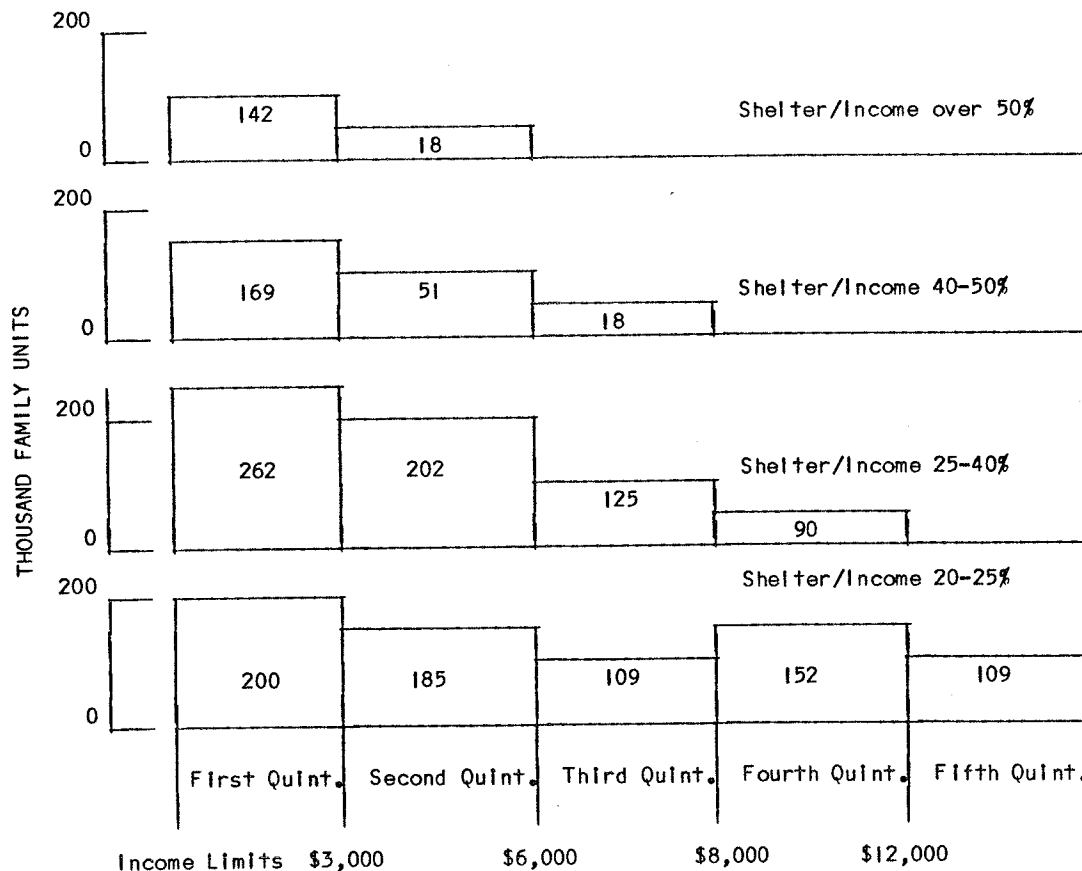
TABLE 1
NUMBER OF FAMILY UNITS WITH SPECIFIED SHELTER/INCOME RATIOS
ALL COMMUNITIES, ALL FAMILY TYPES - 1969

Quintiles	Income Interval \$	Average Income \$	Family Units (000)	Over				
				50 %	50-40 %	40-25 %	25-20 %	Under 20 %
1st	under 3,000	1,858	No. 976.8 % 100	141.8 14	168.5 17	262.2 27	200.0 20	204.5 21
2nd	3-6,000	4,541	No. 1,282.9 % 100	18.1 1	50.9 4	201.9 15	185.0 14	828.3 65
3rd	6-8,000	6,974	No. 1,025.6 % 100		17.9 2	124.7 12	108.8 11	775.2 75
4th	8-12,000	9,705	No. 1,523.8 % 100			90.1 6	152.2 10	1,281.6 84
5th	over 12,000	16,657	No. 1,046.0 % 100				109.1 10	936.9 90
All			No. 5,854.5 % 100	159.9 3	237.3 4	678.8 12	755.1 13	4,026.5 68

SOURCE: Statistics Canada, "Family Expenditures, 1969,"
 Unpublished, Table 02A61.

CHART 4

NUMBER OF FAMILY UNITS WITH SPECIFIED SHELTER/INCOME RATIOS
CANADA -- ALL COMMUNITIES -- ALL FAMILY TYPES -- 1969

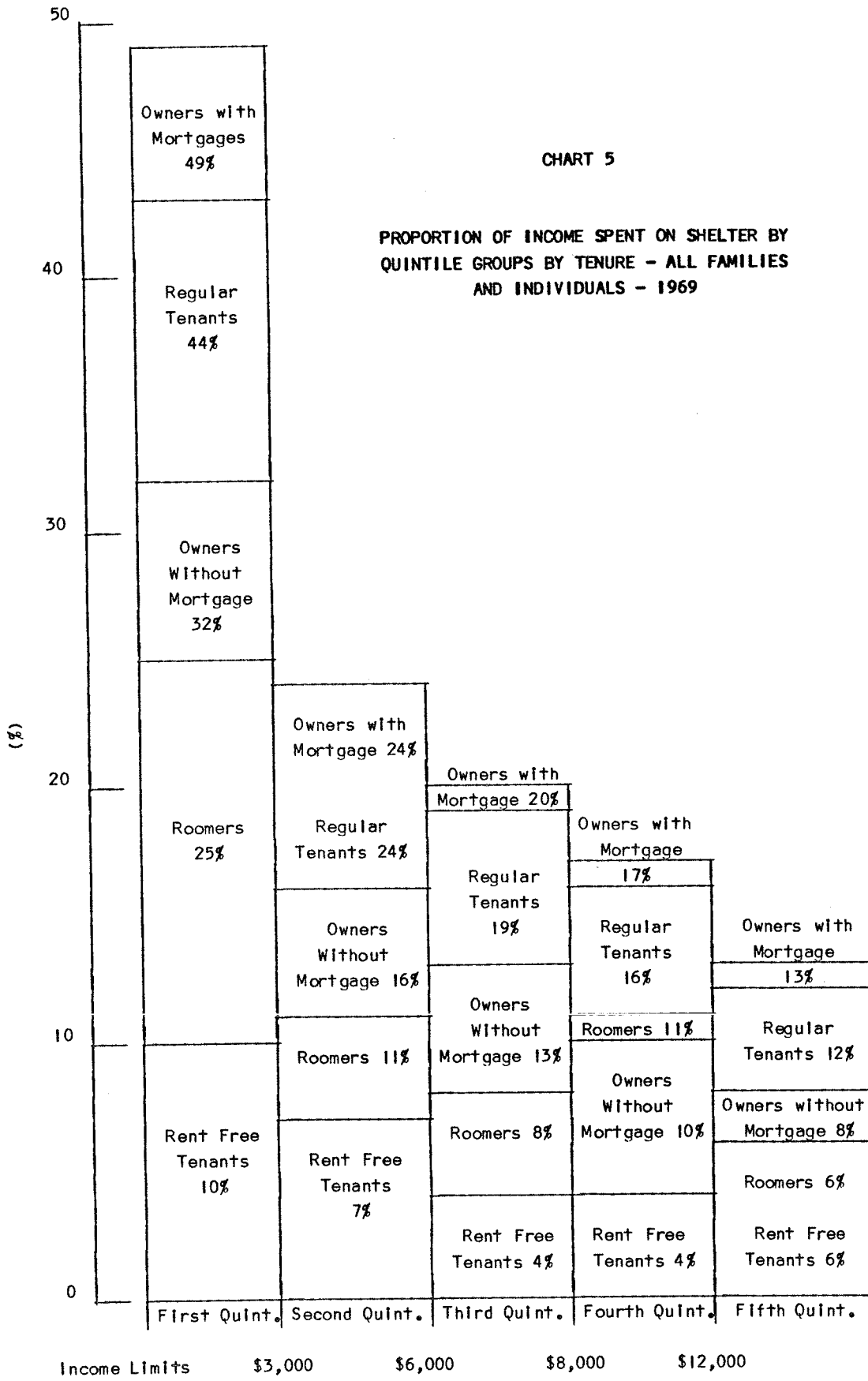


SOURCE: Statistics Canada, "Family Expenditures, 1969,"
 Unpublished, Table 02A61.

TABLE 2
TENURE BY INCOME QUINTILE, ALL HOUSEHOLDS - 1969

	1ST QUINTILE UNDER \$3,000			2ND QUINTILE \$3,000 - \$6,000			3RD QUINTILE \$6,000 - \$8,000			4TH QUINTILE \$8,000 - \$12,000			5TH QUINTILE OVER \$12,000			TOTAL HOUSEHOLDS 000's
	% COL	% ROW	HOUSEHOLDS 000's	% COL	% ROW	HOUSEHOLDS 000's	% COL	% ROW	HOUSEHOLDS 000's	% COL	% ROW	HOUSEHOLDS 000's	% COL	% ROW	HOUSEHOLDS 000's	
HOMEOWNERS- WITHOUT MORTGAGES	45.9	25.4	443.4	36.5	26.3	460.4	27.0	15.4	268.7	24.2	20.2	353.9	22.3	12.7	222.0	1,748.4
HOMEOWNERS- WITH MORTGAGES	3.2	2.0	30.4	12.6	10.5	159.1	25.2	16.5	250.6	39.5	38.2	578.2	49.9	52.8	497.9	1,516.6
TENANTS- REGULAR	29.0	14.4	279.9	38.5	24.8	484.5	41.6	21.2	413.8	34.4	25.8	503.0	27.0	13.8	269.1	1,950.3
TENANTS- ROOMERS	16.3	44.8	157.8	9.9	34.7	124.6	5.0	13.8	49.5	1.6	6.5	23.3	.4	1.0	3.6	358.8
TENANTS- RENT FREE	5.6	51.2	54.1	2.5	29.3	31.0	1.2	11.6	12.3	.3	3.8	4.0	.4	4.1	4.3	105.7
TOTAL HOUSEHOLDS 000's	965.6			1,259.6			994.9			1,462.8			996.9			5,679.8

SOURCE: Statistics Canada, "Family Expenditures, 1969,"
Unpublished, Table 52A.



SOURCE: Statistics Canada, "Family Expenditures, 1969," Unpublished, Table 52A.

asset rich, many of the first quintile homeowners are essentially cash poor and given the historic emphasis upon the production of affordable rental units the first quintile homeowners would be required to sell their homes in order to be considered as potential recipients for assistance. However,

"Homeowners, particularly older ones, will not sell their houses and lose status, security and neighbourhood, to take advantage of new rental housing".⁴

In reference to tenants, the Table 2 and Chart 5 data illustrates expenditure characteristics similar to those previously found among owners as first quintile renters (regular) allocated 44% of income to shelter costs and second quintile regular renters allocated 24% of income to shelter, the latter proportion is identical to second quintile owners with mortgages. However, given two fundamental differences between renters and owners, such being that renters, (a) lack owned assets and cumulative equity, and (b) possess little, if any security of tenure - that renters would be required to devote proportions of monthly income to shelter similar to owners and yet not own the residence is of concern in itself.

In attempting to identify additional prevalent characteristics within low income households, attention was focussed upon family size. On the basis of 1969 Statistics Canada Family Expenditure data, information was compiled identifying the family size characteristics of households devoting more than 20% of income to shelter costs. Upon initial review, the Table 3 data is somewhat surprising in that it does not support the common perception of low income households as being those with large families. Specifically, the Table 3 data indicates that 88% of first quintile and 55% of second quintile households consisted of individuals or childless couples. However, recalling that Chart 1 identified 69% of all first quintile households as having heads of household 45 years of age or older and that within Chart 2, 86% of all first quintile households are identified as consisting of individuals or childless couples, the subsequent Table 3 data which consists

TABLE 3

HOUSEHOLDS SPENDING MORE THAN 20 PER CENT
OF INCOME ON SHELTER - 1969

	1st Quintile		2nd Quintile		3rd Quintile		4th Quintile	
	No. 000's	%	No. 000's	%	No. 000's	%	No. 000's	%
Individuals	432	56	106	24	22	10		
2 Adults	247	32	140	31	52	23		
Single Adults, 1+ Children	29	4	21	5	8	3		
2 Adults, 1 or 2 Children	34	4	90	20	78	34	89	37
2 Adults, 3 Children	12	2	30	7	34	15	41	17
2 Adults, 4 Children	7	1	29	7	15	7	21	9
3 Adults, 1+ Children	8	1	28	6	17	8		
Total	769	100	444	100	226	100	242	100

SOURCE: Statistics Canada, "Family Expenditures, 1969,"
Unpublished, Table 52A.

of only those households devoting more than 20% of income towards shelter costs may therefore be considered accurate. Nevertheless, Dennis and Fish identified two potential factors which could substantially impact upon the Table 3 data as (a) families with children could be living within crowded housing conditions and/or (b) such families could be living within shelter units in need of substantial but neglected repair, as a means of reducing shelter costs to more affordable levels i.e., less than 20% of income.

Having examined the condition of housing affordability, Dennis and Fish subsequently exercised an in-depth examination of individual housing programs and delivery responsibilities. Given that their report was to be utilized in the pending revisions to the National Housing Act, Dennis and Fish examined the methods by which housing was planned, funded, constructed and managed throughout Canada and the responsibilities of the participant federal, provincial and municipal governments, non-profit organizations, tenant groups, builders, developers and landlords. The summary and conclusions of their review were similar however to those of previous housing review activities, notwithstanding that Dennis and Fish benefitted from access to updated data. More importantly, the Dennis and Fish report warned of the pending pressures to be directed to the housing industry with regards to firstly - shelter type:

"A tremendous increase is expected in persons aged 25 to 39, which presages an increase in the number of family formations and in the amount of new family housing required. There will be a considerable increase in the number of persons aged 55 to 64 and over 65. That is the group with perhaps the most serious housing problems".⁵

and secondly - the scale of shelter need when considering existing circumstances:

"There are 1.2 million low income households paying in excess of 20 per cent of income for shelter. There are at least 100,000 seriously crowded households. There are 500,000 to 1,000,000 households in units requiring substantial repairs, most of them low income. There is undoubtedly some overlap between the three categories. 200,000 more units would be needed to deal with the housing expenditure problems of third quintile families with children. If new, subsidized units were to be built for all of them, somewhere in the neighbourhood of two million dwellings would be required. That is, one new unit would be required for almost every low income household".⁶

Having identified the scale of building activity required in providing affordable housing, Dennis and Fish subsequently estimated the costs to be offset should the historic practise of subsidizing the building and operation of housing projects under existing programs be continued:

"As of the end of 1970, average annual public housing subsidies per unit were about \$1,000... If we could build all the units needed to house families with housing problems in one year (without driving up the cost of the housing by the tremendous demand on construction resources), the cost of subsidizing them would be at least 2 billion dollars. In fact, we cannot build them in one year. 2.5 million units will likely be the total built over the next 10 years. If 80 per cent were public housing units and if our conservative estimates were adopted, the subsidy bill by 1981 would be 5 billion dollars for 2 million units at \$2,500 per unit".⁷

While recognizing that primarily on the basis of cost, governments would be adverse to designating that 80 per cent of all new housing units be directed to low income groups, Dennis and Fish concluded that any lesser proportion would not offset even basic needs. As an example, a scenario was put forth within which a decision was made whereby 40 per cent of all new construction would be directed to the bottom 40 per cent of the income band. Given such:

"That would mean producing one million units for that group, over ten years, with an annual subsidy level of 2.5 billion dollars in 1981. One million units would have been produced for the 2 million eligible households in 1971. But total households would have increased by 2 million and low income households (defined as the bottom 40 per cent in income) by 800,000. Total production would have barely kept up with the increased need, with little impact on the backlog. The problem of allocating 1 million units among 3.2 million households, in an equitable fashion, would remain".⁸

Were a decision made to designate 40 per cent of all new housing units to low income households, consideration of impacts would not be limited to only the cost and allocation concerns as identified by Dennis and Fish since certain long standing issues inherent with building subsidy programs would also require increased attention. For example, remedies to the following concerns would have to be established:

i) Stigma: regardless of design solutions, building subsidy programs such as public housing suffer from the stigma of housing for the poor. In essence:

"They do have too many problem families without adequate social services and too many children without adequate recreational facilities. There is a serious lack of privacy and an equally serious lack of pride which leads only to physical degeneration of the premises themselves".⁹

ii) municipal constraints: municipal land use regulations often restrict variety of housing type within neighbourhoods. Therefore, affordable and subsequently smaller housing units are often restricted from being built within middle and upper income and subsequently large home neighbourhoods, as are multi-family projects. In addition, new projects are often forced to locate within marginal sites, be they fringe suburban or redeveloped sites adjacent to non-residential land uses with added disadvantages such as limited public transportation or substantial distances from shopping and employment centres.

iii) restrictions upon individual freedom: given the alternatives - market housing beyond economic means or assisted rental housing - the recipient "selects" the latter. However, the recipient must remain within the assisted rental unit in order to continue receiving benefits regardless of the quality of the project design, location or management.

- iv) geographical distribution: as evidenced within Chart 3, low income households are not subject to urban boundaries, however, difficulty arises in justifying the production of assisted housing within small, slow growth centres. As a result, program accessibility is sacrificed for apparent economic rationale.

In summary, by utilizing income as the primary factor upon which a number of variables were measured the Dennis and Fish report provided substantial insight into the realm of shelter affordability. When employing 40 per cent of total income distribution as a demarcation of low income households and 20 per cent of household income as a shelter/income ratio threshold of affordability, low income households were generally identified as consisting of individuals or couples without children where the head of the household was 45 years of age or older. In addition, low income households were equally divided in respect to tenure, and more often than not were located within larger urban centres. Furthermore, regarding solutions - the Dennis and Fish report concluded that the continued use of building subsidy programs would not sufficiently offset the existing or projected housing needs of low income households given the estimated capital costs and operating subsidies required.

In addition to the cost factor, concerns regarding social stigma, regional distribution, impact upon recipient freedom, and product design, location and management seriously jeopardized the delivery and operation of existing building subsidy programs. In essence, serious consideration of alternative methods of providing affordable shelter could no longer continue to be considered as intellectual exercises or Task Force rhetoric.

THE DENNIS AND FISH PROPOSAL

"To state the obvious, the primary cause of the housing difficulties of low income households is low income. The structure of income distribution has remained unchanged in Canada for at least the last two decades, notwithstanding the variety of government activities aimed at income redistribution".¹⁰

In assessing housing affordability among low income households, Dennis and Fish not only identified the basic issue but also dismissed an often identified solution as defeating the purpose, since:

"We could, of course, simply redistribute income and not worry about increasing costs, but that would result in the need for further redistribution, with an increasing share of the transfer going to the producers of housing".¹¹

Having identified:

- ° income, family size, urban/rural distribution and tenure characteristics among low income households,
- ° the proportion of households exceeding 20 per cent shelter/income ratios,
- ° the historic methods of housing delivery, and
- ° the existing problems associated with building subsidy programs.

Dennis and Fish proposed a shelter allowance as the only workable alternative to the then existing methods of providing affordable housing for low income households. In principle, a shelter allowance:

"would consist of a federal contribution towards shelter costs, aimed at reducing shelter-to-income ratios for all households to 20 per cent, or in the case of families with children, to some smaller percentage varying with income and family size. It would attempt to bridge the gap between ability to pay and housing cost".¹²

In promoting the establishment of shelter allowances, flexibility of design was identified as a positive element since allowance programs could be designed to respond to factors such as:

- i) tenure: allowance could be directed to renters or owners or both. In the case of renters, the allowance could be made payable to the renter or the landlord.
- ii) family status: allowance could be directed to families with children, the elderly, or all households.
- iii) income: allowance could be directed to only those households with incomes below a set threshold.

Therefore, based upon the policy to be implemented, i.e. assistance to be directed to;

- i) all households within a certain income range, or
- ii) those households paying excessive amounts for shelter,

the design of an allowance delivery system need only incorporate the appropriate income, expenditure, tenure and family status guidelines.

In proposing the concept of the shelter allowance, Dennis and Fish identified two methods of delivery, the first being - a general allowance program and the second - a rebate system.

General Allowance Program

As proposed, the general allowance program involved the delivery of financial assistance to all low income households in an amount sufficient to offset the difference between the cost of a rental unit required to adequately accommodate the recipient household and 20 per cent of the recipient households income. An example of such an allowance calculation is as follows:

	<u>Year</u>	<u>Month</u>
i) Average Annual Household Income	\$1,858.00	\$154.83
ii) Market Rent-2 Bedroom Apartment	\$ 780.00	\$ 65.00
iii) 20% Shelter/Income Ratio Guideline	<u>\$ 371.60</u>	<u>\$ 30.97</u>
Allowance Required (ii-iii)	\$ 408.40	\$ 34.03

The administration of a shelter allowance program would require that household income be established by utilizing the previous years income tax data and that the delivery of the allowance to all low and moderate income households be exercised by the then Department of National Revenue (since renamed Revenue Canada). In addition to being universal in scope the general allowance program was promoted on the basis of administrative simplicity, low administrative costs and minimum bureaucratic control.

In promoting the administrative simplicity of a general allowance proposal, Dennis and Fish were also cognizant of converse negative factors associated with such assistance programs. Specifically, that the allowance may not be directed to reducing housing costs was of primary concern given that for every one recipient household which devoted their allowance to reducing their housing costs another household could use their assistance to improve

their housing condition to excessive proportions and yet a third household could spend their assistance on various other needs such as food, clothing, appliances, entertainment or transportation. Thus, without an extensive monitoring system i.e. bureaucracy, and firm guidelines as to what constitutes "adequate" accommodation (one or two bedroom apartments for childless couples?) an allowance program could be subjected to a variety of abuses.

In addition to potential allowance expenditure abuse the general allowance proposal was subject to the perils of averages, especially as such affect housing expenditures. As an indication of the shortcomings in using averages we provide the following examples, recalling that the allowance was established as being the amount equal to the difference between one-fifth of average annual household income and the rental cost of an average adequate unit for a household of that size. Therefore, based upon 1969 data our assumptions are as follows:

1) Income - Table 1

- first quintile income group

average annual household income	= \$1,858.00
average monthly household income	= \$ 154.83

2) Shelter/Income Ratio - 20%

annual ratio cost threshold	= \$ 371.60
monthly ratio cost threshold	= \$ 30.97

3) Sample Households - Childless Couples

- owners with mortgages
- owners without mortgages
- regular tenants

4) Household Shelter/Income Ratios : Chart 5

- owners with mortgages : 49%
- owners without mortgages: 32%
- regular tenants : 44%

5) Adequate unit for sample households

- 2 bedroom apartment at \$65/month or \$780/year.

On the basis of the above noted assumptions a calculation of allowance benefits for each household is as follows:

A. OWNER COUPLE WITH MORTGAGE

	<u>YEAR</u>	<u>MONTH</u>
- average household income	\$1,858.00	\$154.83
- existing shelter/income ratio 49%	\$ 910.42	\$ 75.87
- cost of adequate rental unit	\$ 780.00	\$ 65.00
- shelter/income guideline 20%	\$ 371.60	\$ 30.97

Allowance Benefit

cost of adequate rental unit less 20% of household income

$$\$780.00 - \$371.60 = \underline{\$408.40} \text{ per year}$$

OR

$$\$ 65.00 - \$ 30.97 = \underline{\$ 34.03} \text{ per month}$$

B. OWNER COUPLE WITHOUT MORTGAGE

	<u>YEAR</u>	<u>MONTH</u>
- average household income	\$1,858.00	\$154.83
- existing shelter/income ratio 32%	\$ 594.52	\$ 68.12
- cost of adequate rental unit	\$ 780.00	\$ 65.00
- shelter/income guideline 20%	\$ 371.60	\$ 30.97

Allowance Benefit

cost of adequate rental unit less 20% of household income

$$\$780.00 - \$371.60 = \underline{\$408.40} \text{ per year}$$

OR

$$\$ 65.00 - \$ 30.97 = \underline{\$ 34.03} \text{ per month}$$

C. REGULAR TENANT COUPLE

	<u>YEAR</u>	<u>MONTH</u>
- average household income	\$1,858.00	\$154.83
- existing shelter/income ratio 44%	\$ 817.52	\$ 68.12
- cost of adequate rental unit	\$ 780.00	\$ 65.00
- shelter/income guideline 20%	\$ 371.60	\$ 30.97

Allowance Benefit

cost of adequate rental unit less 20% of household income

$$\$780.00 - \$371.60 = \underline{\$408.40} \text{ per year}$$

OR

$$\$ 65.00 - \$ 30.97 = \underline{\$ 34.03} \text{ per month}$$

As evidenced by the allowance calculations, the use of average costs of adequate rental units contributes to an anomaly in that those households with the least burdensome shelter/income ratios receive the greatest benefit relative to households with greater shelter/income ratios. In utilizing fixed shelter/income ratio thresholds (20%) and adequate rental unit costs (\$65.00 per month) the resulting allowance benefits are fixed regardless of tenure. Therefore, as indicated within the allowance calculations the monthly allowance of \$34.03 benefits owner couples without mortgages to a greater extent than it would owner couples with mortgages and regular tenant couples as the impact upon shelter/income ratios is as follows:

- a) owners with mortgages - shelter/income ratios are reduced from 49% to 27%.
- b) owners without mortgages - shelter/income ratios are reduced from 32% to 10%, and
- c) regular tenants - shelter/income ratios are reduced from 44% to 22% of income.

That a \$408.00 or 22 per cent increase in average annual first quintile household income does not reduce shelter/income ratios of (a) owner households with mortgages and (b) regular tenant households to less than the 20 per cent guideline raises concern with respect to the purpose and effectiveness of a general allowance program. Subsequently, revising a factor such as the cost of adequate rental accommodation to \$100.00 per month (\$1,200 per year) increases the allowance payable to \$69.03 per month (\$828.36 per year) when all other factors are held constant. However, the proportion and effect of the allowance benefits remains similar to previous calculations, as:

- a) owners with mortgages: shelter/income ratio declines from 49% to +4.4%.
- b) owners without mortgages: shelter/income ratio declines from 32% to +12.6%.
- c) regular tenants: shelter/income ratio declines from 44% to +0.6%.

In summary, attempts to essentially equalize purchasing power by means of a general allowance program contain shortcomings when examined upon statistical application. The use of averages in household income and shelter expenditures to calculate general allowance program benefits as proposed by Dennis and Fish results in an inadequate method of assistance delivery as numerous variables are not properly accounted for. Specifically, among the homeowner group a set level of assistance for all homeowners does not differentiate between those households paying mortgages and mortgage free households. In addition, a predetermined allowance based upon household income and the costs of acquiring adequate rental housing fails to account for differing shelter expenditures between homeowners and renters. On a national basis whereas household incomes may be adequately calculated on a quintile basis such is not the case with shelter costs for factors such as urban and rural location, size of urban areas, type of shelter, vacancy rates and construction practises all contribute to a greater variation in basic shelter expenditures. Therefore the need to establish responsive guidelines reduces the claim to administrative flexibility as controls are required to enhance program effectiveness.

Having examined the general allowance proposal, attention will now be focussed upon a second shelter affordability assistance program as contained within the Dennis and Fish report, namely - a rebate system.

THE REBATE SYSTEM

Based upon the concept of directing assistance to households which are devoting a disproportionate share of household income to acquiring and maintaining shelter - as opposed to the principle of equalizing purchasing power, the Dennis and Fish report put forth a second allowance proposal for consideration.

Given that administrative simplicity was identified as a questionable attribute within a general allowance proposal the alternative rebate system while more complicated in delivery was also considered more effective in assisting households in need. In essence, the rebate system procedures were not unlike those undertaken annually in filing an income tax return as tax returns would be used to verify household income whereas household expenditures would be established by means of rent and mortgage payment receipts.

In proposing a rebate system Dennis and Fish identified the rebate as being,

"... equal to the difference between an acceptable percentage of incomes and the amount actually paid for housing."¹³

When assuming a shelter/income ratio of 20 per cent acceptable and applying the rebate system to the previously identified hypothetical households the results are as follows:

A. OWNER COUPLE WITH MORTGAGES

	<u>YEAR</u>	<u>MONTH</u>
- average household income	\$1,858.00	\$154.83
- existing shelter/income ratio: 49%	910.42	75.87
- shelter/income guideline: 20%	371.64	30.97

rebate benefit

existing shelter/income ratio less shelter/income guideline

\$910.42 - 371.64 = \$538.78 per year, or

\$ 75.87 - 30.97 = \$ 44.90 per month

B. OWNER COUPLE WITHOUT MORTGAGE

	<u>YEAR</u>	<u>MONTH</u>
- average household income	\$1,858.00	\$154.83
- existing shelter/income ratio: 32%	594.56	49.55
- shelter/income guideline: 20%	371.64	30.97

rebate benefit

existing shelter/income ratio less shelter/income guideline

\$594.56 - 371.64 = \$222.92 per year, or

\$ 49.55 - 30.97 = \$ 18.58 per month

C. REGULAR TENANT COUPLE

	<u>YEAR</u>	<u>MONTH</u>
- average household income	\$1,858.00	\$154.83
- existing shelter/income ratio: 44%	817.52	68.12
- shelter/income guideline: 20%	371.64	30.97

rebate benefit

existing shelter/income ratio less shelter/income guideline

\$817.52 - 371.64 = \$445.88 per year, or

\$ 68.12 - 30.97 = \$ 37.15 per month

A perusal of the rebate system application identifies two positive results, in that:

- i) the rebate system by not being dependent upon averages, allocates increased levels of assistance to those households identifying the greater shelter costs, and
- ii) the rebate system reduced all household shelter/income ratios to the 20 per cent threshold.

In addition, the application of a rebate system achieves the above noted results at less cost than would a general allowance program as indicated within the following summary calculations:

<u>HOUSEHOLD CHARACTERISTICS</u>	<u>ALLOWANCE COSTS</u>	
	<u>General</u>	<u>Rebate</u>
- Owner Couple With Mortgage	\$ 408.40	\$ 538.78
- Owner Couple Without Mortgage	408.40	222.92
- Regular Tenant Couple	408.40	445.88
TOTAL ANNUAL COSTS	\$1,225.20	\$1,207.58

In reference to the cost of implementing a rebate system, Dennis and Fish identified that:

"Program cost would be the equivalent of the operating subsidies which would be paid if enough existing units could be acquired to house all families with excess expenditure/income ratios and rented to them for 20 per cent of their income."¹⁴

While comparable in cost to a hypothetical housing acquisition program, the implementation of a rebate system would nevertheless be somewhat more costly relative to the general allowance proposal with respect to administration given that an income and shelter expenditure review function would be

required. Although consideration of maximum limits for allowable shelter expenditures was recognized as a potential necessity, Dennis and Fish did not focus specific attention to such as greater concern was identified with the requisite government inspection activities and their impacts upon potential program participants.

Although Dennis and Fish could not estimate the administration costs inherent to a rebate system the costs of the assistance to first and second income quintile households with shelter/income ratios greater than 20 per cent was undertaken. On the basis of 1969 income and expenditure data the costs associated with reducing shelter expenditures for the 1.7 million affected households was estimated to be \$384 million dollars.¹⁵

In summary, in comparison to a general allowance program the rebate system is more effective in that those with greatest need for financial assistance receive the most benefit. In addition, as identified by Dennis and Fish, the general allowance program was not without substantial cost impacts as:

"We simply note that if the allowance was not based on actual expenditure levels, but went to all households within the first two quintiles, twice as many payments would have to be made. Either the average allowance would have to be half the amount of the average rebate, or the program would be more expensive. In all likelihood, an allowance program would be 50 to 100 per cent more expensive, depending on the degree of concern with bringing all households down to the one-fifth of income level for shelter costs."¹⁶

Having identified and examined, by use of examples, the respective Dennis and Fish shelter assistance proposals, a preference can be identified for the rebate type proposal on the basis of delivering assistance to those most in need. Within Chapter Four attention will be focussed upon an alternate assistance proposal as advocated by the Fraser Institute.

1. Dennis, Michael, Fish, Susan. Programs in Search of a Policy Low Income Housing in Canada, p.29.
2. IBID, p.58
3. IBID, p.59
4. IBID, p.62
5. IBID, p.30
6. IBID, p.351
7. IBID, p.351
8. IBID, p.352
9. Federal Task Force On Housing and Urban Development, p.54
10. OP CIT., p.349
11. IBID, p.350
12. IBID, p.354
13. IBID, p.355
14. IBID, p.356
15. IBID, p.356
16. IBID, p.357

CHAPTER FOUR

THE FRASER INSTITUTE

Introduction

In 1975, The Fraser Institute published a book entitled Rent Controls - A Popular Paradox (hereinafter referred to as the Fraser Institute report) in an attempt:

"to provide a factual consideration of the housing problem and the solution to it that rent control is said to offer."¹

Subtitled, "Evidence on the Economic Effects of Rent Control", the Fraser Institute report contained an examination of the housing market, an identification of distribution and affordability characteristics, a description of rent controls, a number of essays from economists focussing upon the effects of implementing rent controls and an alternative solution to rent controls as a means of reducing the shelter affordability problem.

Simply stated, the Fraser Institute report while recognizing that shelter affordability problems exist also considered rent controls as the least effective solution.

Our review of the Fraser Institute alternative will focus upon three activities, namely:

1. the presentation of the background material used in reviewing the housing industry,
2. the presentation of the Fraser Institute findings regarding shelter affordability, and
3. the identification and analysis of the Fraser Institute allowance proposal.

Background

Although somewhat different in scope from the previously identified Dennis and Fish report, in substantiating its position against rent controls the Fraser Institute report also contained a review of the performance of the housing industry within Canada. On the basis of three traditional indicators, namely production, adequacy and affordability the Fraser Institute review identified a number of transitions within the housing market.

A primary indicator of improvement in housing standards is the comparison of new homes constructed with new household formation (where households include both individuals and families). On the basis of Central Mortgage and Housing Corporation (CMHC) statistics Table 4 was compiled which indicates that new housing production was exceeding new family and household formation over the 1960-1974 time period. As could be expected, the large numbers of new homes produced invariably impacted in a statistically positive manner upon the incidence of doubled-up households (Table 5) and living space per person (Table 6) characteristics. As indicated within Table 6, the percentage of two family households decreased by some 7.1 per cent over the twenty year period, 1951-1971. In addition, as identified within Table 6, the living space - or number of rooms per person, increased by approximately 14 per cent on average for all Canadian households over the 1961-1971 period. Of note concerning the living space percentages is that the greatest increase in living space, i.e. 50 per cent, occurred among the lowest or first quintile income households, a benefit attributed by the Fraser Institute to the process of filtering.

The second indicator of improvement in housing standards used by the Fraser Institute was the presence of adequacy or quality of housing. As a measure of adequacy, the Fraser Institute report identified the increased existence of "basic" amenities such as piped hot and cold water and bathroom facilities within the housing stock.

TABLE 4
NEW HOUSING, FAMILY AND HOUSEHOLD
FORMATION, 1960 - 1974, CANADA

YEAR	NEW HOMES	NEW FAMILIES	NEW HOUSEHOLDS	NEW HOUSES PER NEW FAMILY	NEW HOUSES PER NEW HOUSEHOLD
1960	123,757	71,300		1.74	
1961	115,608	56,500	100,600	1.76	1.15
1962	126,682	65,400		1.94	
1963	128,191	68,400		1.87	
1964	150,963	77,100		1.97	
1965	153,037	89,200		1.72	
1966	162,192	110,600	150,600	1.47	1.1
1967	149,242	120,600		1.24	
1968	170,993	114,500		1.49	
1969	195,826	108,500		1.80	
1970	175,827	107,700		1.63	
1971	201,232	108,600	163,600	1.85	1.2
1972	232,227	111,000		2.09	
1973	246,581	105,000		2.35	
1974	257,243	124,000	179,000	2.07	1.4

SOURCES: Canadian Housing Statistics, 1973, Tables 121 and 117.

Canadian Housing Statistics, 1974, Table 1.

TABLE 5
DOUBLING-UP OF FAMILIES
CANADA, SELECT YEARS
NUMBER OF FAMILIES IN THOUSANDS

YEAR	NUMBER OF FAMILIES ('000)	NUMBER DOUBLING UP ('000)	PERCENTAGE OF TOTAL FAMILIES DOUBLING UP
1951	3,025	321	10.6
1961	3,932	236	6.0
1971	4,925	172	3.5

SOURCE: CMHC, Canadian Housing Statistics, 1974, Table 113.

TABLE 6
LIVING SPACE IN CANADA, 1961, 1971
(AVERAGE NUMBER OF ROOMS PER PERSON)

HOUSEHOLD TYPE	1961	1971
AVERAGE FOR ALL CANADIAN HOUSEHOLDS	1.4	1.6
AVERAGE FOR FIRST QUINTILE INCOME HOUSEHOLDS	1.2	1.8
AVERAGE FOR SECOND QUINTILE INCOME HOUSEHOLDS	1.3	1.6
AVERAGE FOR THIRD QUINTILE INCOME HOUSEHOLDS	1.3	1.6
AVERAGE FOR FOURTH QUINTILE INCOME HOUSEHOLDS	1.4	1.6
AVERAGE FOR FIFTH QUINTILE INCOME HOUSEHOLDS	1.7	1.9

SOURCE: Economic Council of Canada, Eleventh Annual Review, "Economic Targets and Social Indicators," Information Canada, Ottawa, 1974.

Fortunately, as indicated with Table 7 the provision of plumbing facilities within the housing stock has increased to such proportions that the term "amenity" would no longer be appropriate.

Having identified improvement in the quantity and quality of housing production the Fraser Institute report subsequently focussed upon the third indicator of housing industry performance - affordability.

In examining housing affordability, the Fraser Institute utilized CMHC and Statistics Canada - Consumer Price Index data as contained within Tables 8 and 9. In referring to the Consumer Price Index (CPI), a definition of the CPI as:

"A measure of the change in the cost of living relative to a particular period in the past, represented as a percentage increase over or decrease from the cost of selected goods in the base period"²

will suffice pending a detailed examination of the use and value of the Consumer Price Index within Chapter Six.

When a comparison of the Table 8 data for two specific periods, 1965-1969 and 1970-1974 is undertaken in relation to four basic factors, a number of trends are identified as:

<u>FACTOR</u>	<u>1965 - 1969</u> #/% Increase	<u>1970 - 1974</u> #/% Increase
CONSUMER PRICE INDEX	16.9/16.9	37.1/28.6
CPI RENT INDEX	14.4/14.3	9.8/8.2
CPI HOMEOWNER INDEX	33.3/28.9	65.8/40.8
TOTAL PERSONAL INCOME	68.9/50.5	134.1/60.7

TABLE 7
QUALITY OF LIVING SPACE, CANADA
SELECT YEARS, BY PERCENTAGE
OF TOTAL HOUSEHOLDS

YEAR	PERCENTAGE OF TOTAL HOUSEHOLDS		
	Without Toilet Facilities	Without Piped Hot/Cold Water	Without Bath or Shower
1951	29.3	43.1	39.2
1957	20.4	28.9	28.5
1961	12.8	19.8	19.1
1966	8.4	12.6	12.8
1971	4.0	6.5	6.6
1974	2.3	4.3	3.8

SOURCE: CMHC, Canadian Housing Statistics, 1974, p.87.

- i) the Consumer Price Index increased at a greater rate within 1970-1974 in comparison to 1965-1969,
- ii) total personal incomes increased at a greater rate within 1970-1974 in comparison to 1965-1969, and
- iii) whereas the rate of increase in the homeowner index was greater during 1970-1974 than in 1965-1969, the rate of increase in the rent index declined over the same periods.

Given that total personal incomes not only increased within each five year period but increased to a greater extent within the 1970-1974 period in comparison to the 1965-1969 period, the proportion of increases in shelter cost indexes assists in determining whether one is better off over time. Therefore, the comparison in the shelter index over time for each tenure type reveals that among:

i) Homeowners

- during 1965-1969 the proportion of increased personal income offset by increases in the homeowner index (i.e. $33.3/68.9$) was 48.3%,
- during 1970-1974 the proportion of increased personal income offset by increases in the homeowner index increased to ($65.8/134.1$) 49.1%.

ii) Renters

- during 1965-1969 the proportion of increased personal income offset by increases in the rent index ($14.4/68.9$) was 20.9%, and
- during 1970-1974 the proportion of increased personal income offset by increases in the rent index ($9.8/134.1$) was 7.3%.

While recognizing that the Fraser Institute analysis identified that shelter costs were increasing at greater rates among homeowners than renters and that renters were thus in a more favorable position, two points of concern

**TABLE 8
PRICES AND INCOME
IN CANADA
1961 - 1974 BY TENURE**

Cost of Housing:						
	For Tenants (CPI Rent Index)	For Homeowners (CPI Homeowners Index)	General Cost of Living	Total Personal Incomes	Effective Income Tax Rate	After Tax (and Transfer) Personal Incomes
1961	100.0	100.0	100.0	100.0	10.6	100.0
1962	100.2	102.8	101.2	108.9	10.5	109.1
1963	100.3	105.9	103.0	115.7	10.5	115.8
1964	101.2	110.4	104.8	123.8	11.4	122.8
1965	101.9	115.0	107.4	136.4	11.7	134.8
1966	103.6	120.1	111.4	153.1	13.4	148.3
1967	107.1	126.9	115.4	168.0	14.7	160.3
1968	111.8	136.1	120.1	184.9	15.9	174.0
1969	116.3	148.3	125.5	205.3	17.7	189.2
1970	120.3	161.3	129.7	221.0	18.9	200.7
1971	122.5	174.3	133.4	244.6	19.2	221.1
1972	124.3	188.3	139.8	273.9	19.0	248.1
1973	126.4	207.0	150.4	312.2	19.2	282.4
1974	130.1	227.1	166.8	355.1	19.9	320.0
Increase 1961-1974	30.1%	127.1%	66.8%	255.1%	87.7%	220.0%

SOURCES: Central Mortgage and Housing - Canadian Housing Statistics, 1974, Tables 106, 102.

National Income and Expenditure Accounts, Statistics Canada, Various years to 1974.

must be identified. Firstly, one must note that average figures were being used in the comparative analysis and that secondly the apparent benefit to renters could, in fact, be short term, a factor subsequently recognized by the Fraser Institute itself for:

"... although tenants have been relatively more fortunate than homeowners in the recent past, this advantage has, to some extent, sown the seeds for a reversal in the future. The fact that rents have not risen has led to reduced construction and this, in turn, has produced a tighter housing market ... In this event, the relative advantage that tenants now enjoy will be removed."³

Notwithstanding the trends as identified within the Consumer Price Index data, we refer to Table 9 which identifies for various years the proportion of household income devoted to shelter costs regardless of tenure. In comparing the shelter cost proportions, one may note that increased amounts of income were spent upon shelter for all income households over the 1969-1972 period. In essence, shelter, based upon statistical averages was to a limited extent becoming more costly/less affordable over time. In contrast the Fraser Institute report contained a somewhat different perspective of the Table 9 data as:

"In 1969, for example, 16.9 per cent of all Canadians had incomes of \$4,000 or less. In 1972, only 13.3 per cent had incomes that low and so, even though shelter took a bigger portion of a person's income in 1972 if their income was less than \$4,000, there were fewer people affected. In fact, whereas in 1969, 64.4 per cent of Canadians paid out more than 18 per cent of their income to obtain shelter, by 1972 about 62 per cent paid less than 16 per cent."⁴

In assessing the standards of housing production and the increase in the general standard of living the Fraser Institute report concluded that firstly:

TABLE 9
 PERCENTAGE OF INCOME SPENT ON SHELTER (CANADA)
 SELECT YEARS

	1962	1969	1972
By all income groups	18.6	16.0	16.1
Percentage of Canadians	(100.0)	(100.0)	(100.0)
By households with income under \$4,000		29.9	30.7
Percentage of Canadians with income under \$4,000		(16.9)	(13.3)
By households with income between \$4,000 & \$10,000		18.3	19.8
Percentage of Canadians with income between \$4,000 and \$10,000		(47.5)	(34.7)
By households with income between \$10,000 and \$15,000		14.9	15.8
Percentage of Canadians with income between \$10,000 and \$15,000		(24.5)	(29.7)
By households with income over \$15,000		12.4	13.2
Percentage of Canadians with income over \$15,000		(11.0)	(32.3)

SOURCE: Statistics Canada, Family Expenditure In Canada, Volume III, Information Canada, 1969. Table II.

Statistics Canada, Urban Family Expenditure, 1972, Selected tables. Page 18.

"... there is no housing problem in the sense that the housing market is in a state of malfunction"⁵

however,

"Of course, Canadians are spending more on housing in 1975 than they did in 1961, but that is not surprising given the enormous improvement in the quality and quantity of space the average Canadian occupies"⁶

and that thirdly, on the basis of the Table 8 data;

"... in relative terms, Canadians are getting more (housing) for less (income) in 1975 than they got in 1961."⁷

Although having discounted the existence of a housing problem from a production and quality perspective, the Fraser Institute report nevertheless recognized the existence of hardship among certain households and the need to formulate solutions to resolve the basic cause, since;

"In large measure, social concerns about housing are, in effect, concerns about this inadequacy of the income of certain segments of the population; that is, lack of income, together with rising prices of necessities, inflicts hardship. The policies that are enacted to deal with these concerns should, therefore, be directed at this basic income problem."⁸

In summary, although significantly different in purpose and methodology from the previously referenced Dennis and Fish report - the Fraser Institute report contained a similar conclusion for shelter affordability problems were not the result of inadequate shelter but rather insufficient household income. Attention will therefore be focussed upon the Fraser Institute proposal for resolving the shelter affordability problem.

THE "REAL" PROBLEM

In fulfilling its primary purpose of providing a rationale for the abolishment of rent controls, the Fraser Institute report authors also recognized that the absence of rent controls would impact unfavourably upon certain households, for:

"As the market adjusts ... the cost of basic shelter may rise and this may inflict hardship on low income groups whose incomes do not keep pace with the increase in rents. This is the real problem."⁹

Given the problem as identified, a solution was required which would relieve the hardship that arises when the cost of basic accommodation absorbs an increasing proportion of household income. In proposing potential remedies to the problem of inadequate household income, the Fraser Institute identified two forms of assistance - each being reflective of a different social objective. Specifically, the Fraser Institute concluded that firstly, where the social objective is to increase the effective discretionary income of a household, then assistance in the form of an income supplement would be most effective. Secondly, where the objective is to raise the standard of housing to levels equal to or greater than an established community minimum, then assistance in the form of a direct housing subsidy or a public housing scheme would be more appropriate.

Upon consideration of the above identified forms of assistance, the Fraser Institute report rejected the direct housing assistance alternative on the basis of objections to the inherent:

- i) judgement that people should live in good housing, whether they want to or not, because the existence of substandard housing creates other social problems,
- ii) restrictions placed upon individual choice as they effect shelter type and location, and
- iii) dependence placed upon the public sector in providing housing.¹⁰

Having identified the Fraser Institute preference for an income supplement program as a solution to the real problem, an examination of the Fraser Institute methodology will now be undertaken.

THE FRASER INSTITUTE INCOME SUPPLEMENT

The income supplement program as proposed by the Fraser Institute was based upon an assistance formula which embodied a number of determinant factors such as:¹¹

- i) regional shelter cost component - whereby assistance would be determined upon established basic accommodation cost guidelines as opposed to actual recipient shelter expenditure data,
- ii) regional shelter cost guidelines - the cost of basic accommodation would be established on a regional basis as opposed to a national average,
- iii) shelter cost components - provincial housing departments would establish the regional shelter cost guidelines on the basis of shelter and utility charges reflective of local conditions for units containing a minimum of 1.6 rooms of living space per household member, and
- iv) a flexible target shelter cost-to-income ratio on the basis of factors such as family size various shelter cost-to-income ratios could be established.

The incorporation of the above noted characteristics resulted in the establishment of an assistance formula as follows:¹²

$$\frac{C}{T\%} \$ - I\$ = S\$$$

where:

- C\$ is the cost of basic accommodation
- T% is the target shelter cost-to-income ratio
- I\$ is the recipient household income, and
- S\$ is the amount of income supplement required.

In effect the income supplement ($S^{\$}$) is identified as the difference between the target income $\frac{C^{\$}}{T\%}$ which established a dollar value, of which basic accommodation is exactly $T\%$, and the actual income of the recipient household ($I^{\$}$).

In recalling our previous sample household (as identified on page 38) an example of the Fraser Institute Income Supplement calculation is as follows:

Assumptions

$C^{\$}$: cost of basic accommodation, per month	\$ 65.00
$T\%$: target shelter cost-to-income ratio	20%
$I^{\$}$: recipient household income, per month	\$154.83

$$\frac{C^{\$}}{T\%} - I^{\$} = S^{\$}$$

$$\frac{\$65.00}{20\%} - \$154.83 = S^{\$}$$

$$\$325.00 - \$154.83 = \$170.17$$

$$S^{\$} = \$170.17$$

Therefore, where the cost of basic accommodation was \$65.00 per month and a 20 per cent target shelter cost-to-income ratio was used, a monthly income of \$325.00 would be required to adequately house the recipient household, however, given that the recipient monthly household income was \$154.83, an income supplement of \$170.17 per month would be required. As calculated, all households with monthly incomes less than the target income of \$325.00 per month would be in receipt of a monthly income supplement. In comparison, if the same hypothetical household were residing within a province where lower shelter costs were generally common such that the

cost of basic accommodation was \$45.00 per month, the income supplement - given all other factors being equal, would total \$70.17 on the basis of a \$225.00 target monthly income.¹³

Therefore, in the second example those households with monthly incomes less than the target income of \$225.00 would qualify for income supplements.

The relative ease in establishing an income supplement on the basis of the Fraser Institute formula is somewhat deceptive for although determining basic provincial shelter costs is relatively straightforward (when compared to national averages) a major policy decision is required in establishing an appropriate shelter cost-to-income ratio. Specifically,

"The selection process should recognize the fact that too large a subsidy, like all social assistance programs, encourage people to attempt to qualify by lowering their incomes or by falsifying their income declarations. On the other hand, the program should, at the outset, reduce the hardship of those people at the very bottom of the income scale."¹⁴

In that the Fraser Institute identified that the federal government be responsible for the costs of an income supplement program and that such a program "should be extended to all Canadians whether they choose to own or rent accommodation"¹⁵ the need to establish program cost controls was immediately apparent.

In an effort to control program costs, the Fraser Institute proposed that the income supplement be self-liquidating over time in that:

"The target shelter cost-to-income ratio should be selected in each year so as to eradicate, say, 25 per cent of the difference between the basic shelter cost-to-income ratio of the lowest income group and the average for all Canadians."¹⁶

On the basis of the Table 9 (page 59) data one identifies that in 1972 Canadian households on average devoted 16.1 per cent of household income to

shelter expenditures and that among the lowest income households the respective percentage was 30.7 per cent. Therefore, the shelter expenditure difference or gap between average and low income households totalled (30.7 - 16.1) 14.6 per cent. Assuming that shelter expenditures of the lowest income group represented basic shelter expenditure for the year 1972, the subsequent 1973 shelter cost-to-income ratio would be $30.7 - [(.25) (14.6)] = 27.1$ per cent. Repeating the shelter cost-to-income ratio reduction procedure within subsequent years would eventually render the gap negligible.

While questionable with regards to application, given potential year to year shelter cost variation, the Fraser Institute rationalized the success of the self-liquidating procedure on the basis of two factors since:

- i) the amount of subsidy was tied to the cost of basic accommodation (C\$) since basic accommodation was the key factor in establishing the target income $\frac{C\$}{T\%} = \text{TARGET}$ used in determining the supplement

amount. Given that the cost of basic accommodation has decreased relative to incomes (as identified within Table 8) the subsidy amount which would be equal to the difference between the target $\frac{C\$}{T\%}$ and

actual income (I\$) would be reduced, and

- ii) as incomes increase for the population in general, it was expected that fewer people would be experiencing low incomes and as a result, the income supplement would apply to fewer people.

In summary, the Fraser Institute income supplement proposal resulted from the identification and the consideration of a number of critical factors. Firstly, in reviewing the performance of the Canadian housing industry the Fraser Institute identified that housing production historically exceeded both family and household formation. Secondly, income growth increased at rates substantially greater than those in the general cost of living index

and that given such there was no housing problem per se. However, the Fraser Institute did acknowledge that for a proportion of Canadian households insufficient income placed restriction upon the opportunity to secure adequate shelter within the marketplace. Having identified insufficient household income as the source of difficulty, the Fraser Institute concluded that existing solutions based upon publicly sponsored building and subsidy programs were cost inefficient and that future assistance be redirected towards improving household incomes.

In summary, in identifying a more effective solution to the problem of insufficient household incomes the Fraser Institute proposed an income supplement program incorporating a number of principles whereby:

- assistance should be determined on the basis of what household must spend to acquire basic shelter as opposed to what they do spend,
- individual choice as to shelter type and location be considered paramount,
- housing production be the sole responsibility of the private sector,
- expenditure guidelines which accurately reflect regional conditions, and
- assistance be available to all low income households regardless of tenure.

On the basis of the above noted principles the Fraser Institute put forth an income supplement program which would effectively offset the difference in shelter expenditures between low income and average Canadian households.

Chapters Three and Four have identified the fundamental rationale and alternative solutions for resolving shelter affordability problems as contained within the Dennis and Fish and Fraser Institute reports. As identified within each report the major problem confronting low income households throughout Canada was insufficient income and the related inability to secure adequate affordable shelter in the marketplace. Given that insufficient household income was a prime conclusion of the 1969 Federal Task Force on Housing and Urban Development, the subsequent Dennis and Fish and Fraser Institute report findings were not precedent.

In assessing the proposed solutions a substantial difference in methodology was identified for whereas the Dennis and Fish report proposed a shelter allowance program based upon what recipient households do spend on shelter, the Fraser Institute income supplement proposal was based upon the principle of a basic shelter expenditure guideline or what a recipient household must spend to acquire shelter.

In addition, whereas the Dennis and Fish solution incorporated national shelter expenditure guidelines, the Fraser Institute income supplement proposal incorporated regional shelter cost guidelines.

The third essential difference between the Dennis and Fish and Fraser Institute solutions concerned program longevity as the Dennis and Fish solution was designed to be incorporated within a future guaranteed income program whereas the Fraser Institute solution was to be self-liquidating.

Having identified two sources of proposed solutions for resolving shelter affordability problems, attention shall thus be focussed within Chapter Five upon the shelter and expenditure characteristics of a sample of elderly Manitobans as such existed in 1977. Within subsequent chapters the assistance proposals as previously identified will be applied to the original survey data.

1. Rent Controls A Popular Paradox, The Fraser Institute, p.XV
2. Gage Canadian Dictionary, p.253
3. OP CIT., p.p.'s 22-23
4. IBID, p.16
5. IBID, p.23
6. IBID, p.23
7. IBID, p.23
8. IBID, p.25
9. IBID, p.201
10. IBID, p.203
11. IBID, p.p.'s. 207-210
12. IBID, p.208
13. specifically, the supplement formula calculation is:

$$\frac{\$45.00}{.20} - \$154.83 = S^{\$}$$

$$\$225.00 - \$154.83 = \$70.17$$

$$\text{therefore, } S^{\$} = \$70.17$$

14. OP CIT., p.209
15. IBID, p.203
16. IBID, p.209

CHAPTER FIVE

The Low Income Elderly of Manitoba - 1977

Introduction

Having identified the respective Dennis and Fish and Fraser Institute allowance proposals, the subsequent application and analysis of each proposal to a specific component of the population necessitated the use of survey data. Given the range in household income, size, shelter requirements and expenditure patterns within the general population, a survey of such was considered inappropriate given manpower and cost limitations. Accordingly, the review of potential survey respondents identified the need to maintain control of a number of key variables, for;

- i) households within which income or shelter expenses were fixed or subject to a limited range,
- ii) households which were subject to little if any change in family size, and
- iii) households which would be amenable to devoting the effort required to completing and returning a twelve page survey questionnaire,

were required to assist in securing the base data.

The consideration of the above noted factors led to the identification of the elderly population of Manitoba as the most appropriate for survey purposes. In an attempt to establish control of a key variable, such being monthly household income, a request was forwarded to the Federal Department of Health and Welfare - Income Security Branch for permission to access Guaranteed Income Supplement(1) and Old Age Security benefit files.(2) Access to the Income Security Branch files was considered imperative given that:

- i) the Guaranteed Income Supplement (hereinafter referred to as GIS) is a means-tested benefit and as such the full GIS benefit would be forwarded to an elderly person of lowest monthly income, and

- ii) by recording the recipients marital status - the total monthly income of the recipient household could be determined.

In July of 1977, permission was received from the Department of Health and Welfare granting access to the Income Security Branch files.

Methodology

In establishing an adequate survey sample size it was determined that on the basis of March, 1977 Income Security Branch data that 20,404 elderly Manitobans were receiving full GIS benefits. However, upon identifying and removing the names of those GIS recipients who were:

- i) having benefits forwarded to addresses outside of the Province of Manitoba,
- ii) institutionalized (i.e. medical, penal),
- iii) residing within personal care homes, and
- iv) having benefits forwarded in trust to a third party,

the survey universe was subsequently reduced to 15,980 persons. Given that firstly, a twelve page survey questionnaire (as contained with Appendix "A") was to be utilized in obtaining the required data, and secondly, that the questionnaire distribution and return was to be by means of the postal service it was subsequently determined that a sample size of 50 per cent or 7,990 persons of the available 15,980 person universe would secure a meaningful survey response.

Having determined the sample size, the questionnaire recipients were subsequently selected from the Income Security Branch listings. In those instances where each spouse of a household were in receipt of full GIS benefits the name of only one spouse would be selected and the other removed from the eligible universe. This removal process was utilized so as to firstly, prevent a household from being surveyed twice, and secondly to enhance the questionnaire distribution since 7,990 households were

effectively being surveyed. Although neither the Ottawa nor Winnipeg Income Security Branch offices could provide a geographical pattern of Manitoba's GIS recipients, it was anticipated that the documentation of questionnaire destination(3) would reveal a dispersal of low income elderly reflective of that existing among the total elderly population.

On September 7, 1977, the 7,990 survey questionnaires were distributed by mail throughout Manitoba. As evidenced within Appendix A, attached to each questionnaire was a covering letter provided by the Age and Opportunity Centre, Inc. of Winnipeg urging questionnaire completion. In addition the survey package contained a stamped, return envelope to the Manitoba Regional Office of the Central Mortgage and Housing Corporation. The deadline prior to the commencement of questionnaire processing was established as October 14, two weeks subsequent to the return date as identified upon the questionnaire covering letter. On October 14, 1977, a total of 1,853 questionnaires or 23.2 per cent of the survey sample, were forwarded for subsequent processing.(4) Following is a brief review of the survey data relating to respondent household, tenure, income and expense characteristics as contained within the survey data. Within Appendix "B" the survey regions and sub-regions are identified and within Appendix "C" are the entire survey results in tabular form.

Survey Data Summary

Prior to reviewing the survey data the reader is urged to familiarize themselves with each survey region by consulting the map and survey region descriptions contained with Appendix "B".

Response Summary

On the basis of the Table 10 population/survey distribution and response data, the survey regions may be described as consisting of one urban region accounting for 818 (44%) respondents and six urban/rural regions accounting for the remaining 1,035 (56%) respondents. In addition, the Table 10 data

indicates that the low income elderly are a larger component of the total elderly population within the Eastman, Interlake, Norman and Parklands regions and that therefore a potentially significant proportion of the said low income elderly reside within rural areas. However, when the survey distribution and response data are identified on a sub-regional basis as contained within Table 11, the data identifies that 4,784 (60%) of the survey recipients and 1,026 (55%) of the survey respondents were residing within an urban centre of Manitoba. Therefore, on the basis of the Table 11 data, the survey response may be characterized as being somewhat more reflective of an urban living condition.

Sex/Marital Status

In considering the sex and marital status composition of the elderly a number of assumptions are commonly assumed for it is expected that females would outnumber males and that single persons would be more numerous than married couples. On the basis of December, 1976 Manitoba Health Services Commission population statistics the above noted assumption regarding sex composition is verified for of the total elderly population of 109,702 persons 60,253 (55%) were female and 49,449 (45%) were male. Among the low income elderly survey respondents, the proportion of females to males is yet greater as evidenced within Table 12 for females comprised 59 percent and males 41 percent of the respondent group. In addition, on a comparative regional basis the more rural survey regions (i.e. Eastman, Interlake, Norman and Parklands) exhibited a greater number of male respondents whereas those survey regions which were exclusively urban (i.e. Winnipeg) or containing larger urban centres (i.e. Westman - City of Brandon, Central - City of Portage La Prairie) exhibited a majority of female respondents.

Consistent with the respondent sex composition was the marital status data as those survey regions exhibiting significant male populations also contained the largest proportion of married couples whereas the survey regions with substantial numbers of female respondents also exhibited the greatest number of single respondents.

Of additional note concerning the Table 13 marital status data, was that although 1,853 households responded to the survey, when married couples are identified the survey results are essentially providing information reflective of the living conditions of 2,458 individuals.

In summary, the response data indicates that among the low income elderly of Manitoba are a substantial proportion of single women living within urban centres.

Tenure Characteristics

Contained within Table 14 are the respondent tenure statistics as compiled on a regional and subregional basis. Although the total provincial response identifies a marginally greater number of renters (934/50.4%) than homeowners (919/49.6%) the variation in regional response is marked. Specifically, homeowners comprised no less than 51% of the respondents within all survey regions except Winnipeg where homeowner respondents accounted for only 216/26.4% of the regional response.

When tenure and marital status characteristics are combined as contained within Table 15, a number of trends are evident among the subgroups when ranked on the basis of largest proportion of regional response, for:

- a) within predominantly rural regions (Central, Eastman, Interlake, Norman, Parklands)
 - i - married owners
 - ii - single owners
 - iii - single renters
 - iv - married renters

- b) within predominantly urban regions (Westman, Winnipeg)
 - i - single renters
 - ii - single owners
 - iii - married owners (Westman) married renters (Winnipeg)
 - iv - married renters (Westman) married owners (Winnipeg)

- c) provincial total
 - i - single renters - 43.1%
 - ii - married owners - 25.4%
 - iii - single owners - 24.2%
 - iv - married renters - 7.3%

As identified within the tenure/marital status rankings, 24 percent of the low income elderly respondent group consisted of single homeowners. The single low income elderly homeowner may best be described as "asset rich and cash poor" for although maintaining an often considerable amount of equity by owning a home their monthly income and liquid assets are limited, yet were a decision made to sell their home the realization of the equity and financial gains would negate the need for means tested GIS benefits and its associated low income status. However, as identified previously in reference to the Federal Task Force and Dennis and Fish reports the elderly are no different from the remaining population age groups in that familiarity with ones house and neighbourhood often provides in security and status.

Shelter Occupancy

The response data as contained within the following tables:

Table 16: Type of Shelter Presently Occupied

Table 17: Size of Present Accommodation

Table 18: Living Arrangement,

reveals a number of characteristics with respect to shelter occupancy among the low income elderly.

As identified within Table 16, homeowners - regardless of marital status and married renter subgroups were found to predominantly occupy bungalow type dwellings with the high rise apartment unit the most prevalent shelter type among single renters. With regards to the overhoused condition of single

homeowners, as previously identified within Table 15 (i.e. 449 respondents) the detailed data as contained within Table 18 identified 137/30.5% single homeowners as sharing their homes with either children, relatives or friends thereby reducing the extent of the overhoused condition.

With reference to size of dwelling, the Table 17 response data portrays a number of characteristics as:

- i) single homeowners - exhibit an overhoused condition throughout the province,
- ii) married renters - are somewhat underhoused as 60% of this subgroup occupied studio and one bedroom apartment units,
- iii) single renters - exhibited a "best fit" characteristic relative to all subgroups since 596 or 75% of these respondents occupied studio or one bedroom apartment units,
- iv) although 202 (25%) single renter respondents were occupying two and three bedroom apartment units, reference to Table 18 data indicates that 224 (28%) single renters were sharing their accommodation with either children, relatives or friends.

Length of Residency

Contained within Table 19 is the length of residency within present accommodation response data which contains contrasting characteristics relative to respondent tenure. Specifically, among homeowner respondents, 513/56% occupied their present dwellings for more than 20 years and 122/13.3% for less than 5 years. Among renter respondents 61/6.5% and 620/66% had occupied their present accommodation for more than 20 and less than 5 years respectively. In addition, the length of residency data from renter respondents contains two significant characteristics for:

- i) as indicated within Table 19, that one quarter of the renter respondent group were identified as having occupied their existing accommodation for periods ranging from 6 - 20 years would lead one to assume that many of these respondents had never owned a home, for

- ii) when considering full GIS benefit recipients, one is not including the elderly person who recently sold their home and occupied rental accommodation since the consideration of financial assets inherent to the required means-test would effectively disqualify such an applicant from receiving GIS benefits.

In summary, when examining the combined tenure and demographic response data two predominant characteristics are evident among the survey respondents for:

- i) the rural survey regions exhibited substantial proportions of married homeowners and single renters occupying single level multiple unit dwellings, and
- ii) the urban region/subregion response data exhibited a predominance of single female homeowners and single female renters within apartment units.

Having examined the general shelter characteristics of the survey respondents, attention will be subsequently focussed upon each specific tenure subgroups shelter costs.

Homeowner Shelter Expense Characteristics

As previously identified within Table 14, 919 or 49.6% of the survey respondents were elderly homeowners of which 306 or 33% were residing within one of the province's eight urban centres.

Given the response data tabulation as contained within:

- Table 20: Homeowner Respondent Expense Items
- Table 21: Incidence of Home Repair
- Table 22: Homeowner Average Monthly Shelter Costs

the basic shelter cost characteristics of the homeowner respondents will be identified.

Homeowner Shelter Costs

In considering major shelter expenses the Table 20 data identifies:

- i) 861/94% of the elderly homeowners as mortgage free, and
- ii) 610/66% of the respondents as both mortgage and repair expense free.

Specifically referring to the 449 single homeowners the response data indicated that:

- i) 129 (28.7%) respondents incurred repair expenses,
- ii) 11 (2.4%) respondents incurred mortgage expenses,
- iii) 10 (2.2%) respondents incurred both mortgage and repair expenses, and
- iv) 299 (66.6%) respondents were mortgage and repair expense free.

Having previously identified 312 (69%) single homeowners as living alone (Table 18) that two thirds of the single homeowner respondents were subsequently identified as living within mortgage and repair expense free housing (Table 20) would appear to indicate that although overhoused these respondents nevertheless were occupying affordable shelter.

For those homeowners encountering repair expenditures, the Table 21 incidence of repair activity data indicates that firstly, home insulation activity was the most common expense item and that secondly, numerous households throughout the province required more than one type of repair.

Contained within Table 22 are the average monthly shelter costs for those homeowner subgroups:

- i) with repair expenses
- ii) with mortgage expenses
- iii) with both repair and mortgage expenses, and
- iv) without mortgage and repair expenses.

In addition to mortgage and repair expenses additional expenses such as property taxes, utilities and insurance were considered pursuant to those guidelines as contained within Appendix "D". The identification of average monthly shelter costs and the comparison of such to known monthly household incomes⁽⁵⁾ resulted in the establishment of a shelter-income ratio on the basis of respondent marital status and survey region.

In focussing upon the married homeowner respondent group, the Table 22 data indicates that for 311/66% respondents, the average monthly shelter costs of 22 percent of monthly income could not be considered as overly burdensome. However for those homeowners with:

- i) mortgage expenses (19/4.0%)
- ii) repair expenses (127/27.0%) and
- iii) both mortgage and repair expenses (13/2.8%)

the respective shelter-income proportions of 32, 27 and 35 percent lend themselves to a certain degree of concern. Specifically, while shelter-income ratios of 30 - 40 percent may not be considered critical given current mortgage industry gross debt service lending guidelines (i.e., 30 - 40%)(6) two prevalent factors among the respondent homeowners

are worthy of consideration. Firstly, in reference to repair expenditures, from the Table 19 data 513/56% homeowner respondents were identified as having lived within their homes for more than 20 years and as such, the probability of encountering a major repair expenditure given the minimum age of the occupied house would be substantial. More importantly, whereas home repair costs are reflective of a wide range of variables such as material, transportation and labour costs, the respondent must offset such costs from a relatively fixed monthly income.

Secondly, although the Table 22 married homeowner data does not indicate any serious housing affordability problems the data is nevertheless reflective of households with two monthly incomes. Given demographic reality, the subsequent loss of one monthly income could dramatically impact the shelter affordability situation of the affected household.

In examining shelter affordability among single elderly homeowners, the Table 22 shelter cost data indicates that the overhoused condition as previously identified was maintained at a considerable cost to the respondent. Specifically, that 299/67% of the single homeowner respondents were identified as requiring 39 percent of monthly income to offset shelter costs is of concern as these respondents exhibited the least costly situation. For those respondents with:

- i) mortgage expenses (11/2.5%)
- ii) repair expenses (129/29%) and
- iii) mortgage and repair expenses (10/2.3%)

the respective shelter-income ratios of 58,45 and 66 percent reflected the substantial cost associated with an overhoused condition. In addition, on a regional basis the data identified Winnipeg respondents as having shelter costs greater than the above identified provincial averages in all four categories.

The consideration of shelter expense data among homeowner respondents indicates that:

1. among married homeowners, a substantial proportion of respondents (66%) encountered average monthly shelter costs which required 22% of monthly household income and were thus quite affordable,
2. married homeowners with either or both mortgage and repair expenses exhibited average monthly shelter costs ranging from 27 - 35% of monthly income which was relatively affordable given the existence of two monthly incomes,
3. among single homeowners, the largest proportion of respondents (67%) exhibited average monthly shelter costs requiring 39% of monthly income, thereby identifying the financial impact associated with an overhoused condition and financial vulnerability in the event of unexpected repair expenses,
4. single homeowners with either or both mortgage and repair expenses identified homeownership as a financial liability given that 45 - 66% of monthly income was required to maintain homeownership.

In summary, the response data identifies the single homeowner with repair, mortgage or a combination of both expenses as having substantial housing affordability problems. On the basis of the Table 22 response data, the single homeowner with the above noted additional expenses may be offsetting their shelter costs by a variety of means, the more common being:

- by supplementing monthly income with proceeds from limited savings accounts, or
- by reducing expenditures upon other items such as food, clothing or transportation, or
- by receiving financial assistance from family members.

In addition, the continued financial stability of those single homeowners without major repair expenses is of concern given that major repairs are

rarely planned and budgeted for. As such, whereas the Table 22 data identifies 299 single homeowners as not encountering major repair expenses, one must also consider the length of residency data (Table 19) from which one could infer that the age of the housing stock occupied and potential need for major repair is significant. Given limited monthly income, the costs associated with a furnace or roof replacement could seriously impact the financial situation of the single homeowner.

Having examined the homeowner respondent shelter cost data, a review of renter respondents will now be undertaken.

Renter Shelter Expense Characteristics

In reviewing the location (Table 14) and shelter type occupied (Table 23) data of renter respondents a number of factors are apparent as:

- i. of the total renter respondent group, 730/78% were residing within an urban area with 602/64% specifically located within the Winnipeg survey region (Table 14),
- ii. the largest proportion of renter respondents, 417/45%, were residing within elderly person's housing (Table 23),
- iii. 112/90% of all renters occupying private sector apartments resided within the Westman and Winnipeg survey regions (Table 23),
- iv. living within the home of one's children was the second most common form (146/15.6%) of shelter accommodation province wide (Table 23).

In summary, the survey data identified a significant proportion of renter respondents (45%) as being occupants of elderly persons housing (EPH) units throughout the province. In addition, of the 574 (Table 18) renters identified as living alone, 361 or 63% (Table 24) were subsequently identified as residing within EPH units, where rents are geared to monthly income. For those respondents not occupying EPH units, the most common forms of accommodation were:

- a child's home (15.6%)
- a private (market) rental apartment (13.3%) and
- a rented single family home (9.4%).

Contained within Table 24 is the renter respondent monthly shelter cost data as tabulated on the basis of survey region, marital status and designation of accommodation, i.e. whether subsidized or non-subsidized. Given the numerous variables affecting rental levels within EPH units throughout the

Province an average shelter cost value was calculated which approached 25% of monthly income.(7) The subsequent examination of renter respondent shelter costs will focus upon non-subsidized and subsidized tenants respectively, however, the shelter cost examination and analysis will not include those elderly renter respondents who were previously identified as living within the home of one of their children. The deletion of elderly respondents was deemed necessary upon discovering that of the 92 Winnipeg region respondents living within the home of one of their children, 43 (47%) identified themselves as not encountering any rental expenses. In addition, of the remaining 49 respondents, token rental expenses averaging \$60.00 per month were identified.

Non-Subsidized Renter Respondents

As evidenced by the Table 24 data, 38.7% of single and 45.6% of married renter respondents occupied non-subsidized rental accommodation.

With respect to single renters the regional shelter cost data exhibited a limited range of approximately 5% of monthly income with Westman and Norman/ Winnipeg region respondents devoting 46% and 51% of monthly income respectively for rental accommodation.

The provincial average monthly shelter cost of \$135.57 or 49.5% of income was influenced by the \$140.00/51.2% average of Winnipeg region respondents who accounted for 193 or 63% of all non-subsidized rental respondents.

In addition, within those survey regions where monthly shelter costs exceeded the 49% provincial average (Winnipeg 51.2% and Norman 51.2%) the data identifies renter respondents as virtually devoting one half of their monthly income for rent thereby indicating a substantial shelter affordability problem.

For married respondents occupying non-subsidized rental accommodation, the Table 24 data indicates that:

- i) the range in percentage of household income devoted to shelter costs between survey regions was 6.0% and marginally greater than that evidenced among single renters,
- ii) the average provincial monthly shelter cost of \$233.57 or 44% of monthly household income was approximately 7% less than the respective average for single renters,
- iii) as was previously determined among single renters, the Norman region shelter costs were also the greatest (\$255.00/48.3%) among married renter respondents,
- iv) the Winnipeg region response increased the provincial average since the shelter costs of the 32 (52%) respondents were slightly greater than the provincial average.

Given that within non-subsidized rental housing an overhoused condition has a direct financial impact everytime one pays rent, that married renters exhibited less burdensome shelter expenses was not totally unexpected, as a result of two factors. Firstly, whereas rental costs for married respondents were .2% (Westman) to 10% (Central) greater than those found among single renters, the married respondents benefitted from two monthly incomes from which to offset rental expenses. Secondly, from the Table 17 data one identifies 116 or 85% of all married renters as occupying one or two bedroom units and that therefore the existence of an overhoused

condition was not extensive among married renters occupying non-subsidized accommodation.

Subsidized Renter Respondents

As alluded to previously, the various programs under which subsidized housing is provided (i.e., non-profit, public housing) and differing methods of establishing rental costs throughout the province necessitated the use of a province wide shelter cost average. Specifically, a 25% shelter cost - income ratio was identified and subsequently applied to the survey data as a result of two factors. Firstly, for the majority of renter respondents(8) monthly rental costs included heat and water utilities and offset 24.7% to 26.1% of monthly income. Secondly, for the remaining renter respondents(9) the shelter cost data ranged from 19.8% to 22.6% of monthly income, however, the costs of heat and water utilities were excluded from rental costs. Accordingly, in an attempt to secure uniform rental costs for all subsidized respondents the costs of heat and water utilities were added to the base rent data, resulting in subsequent shelter costs ranging from 24.2% to 26.4% of monthly income. Due to the relatively insignificant range in basic accommodation expenses within subsidized housing, it was subsequently determined that a 25% shelter - income ratio would serve as a realistic guideline.

Although the shelter cost data within subsidized housing was not subject to wide regional variation, the Table 24 data nevertheless contains a number of noteworthy factors. With specific reference to the single low income elderly renter:

- i) the Winnipeg survey region accounted for 69% of all subsidized respondents, and
- ii) as a proportion of total regional response, the Eastman (58%), Winnipeg (47%), Interlake (46%) and Central (44%) regions exhibited the greatest proportions of subsidized respondents.

Among married respondents:

- i) the Winnipeg survey region accounted for 64% of all subsidized respondents, and
- ii) as a proportion of total regional response, the Central (50%), Winnipeg (47%) and Interlake (43%) regions contained the greatest proportions of subsidized respondents.

In reviewing the survey data of all subsidized renter respondents the predominance of Winnipeg survey respondents is readily apparent.

Summary

Within Chapter Five we have provided a summary of the economic and housing condition of the low income elderly of Manitoba as such existed in September of 1977. A survey questionnaire distributed to approximately one half of the "poorest" elderly of Manitoba achieved a response of approximately 23% which equalled 11.6% of the total 15,980 low income elderly province wide universe.

On the basis of the survey data, the low income elderly of Manitoba were found to:

- i. reside within urban (55%) areas more than rural (45%) areas,
- ii. be comprised of more females (59%) than males (41%),
- iii. be comprised of more single (67.4%) than married (32.6%) respondents,
- iv. be relatively equal in tenure composition as renters (50.4%) only slightly outnumbered homeowner (49.6%) respondents,
- v. reflect tenure and marital status proportions as follows,

- single renters	43.1%
- married owners	25.4%
- single owners	24.2%
- married renters	7.3%

- vi. exhibit a significantly overhoused condition among single homeowners within rural areas,
- vii. consist of a mobile renter respondent group with 66% having lived within their existing accommodation for less than 5 years, and
- viii. consist of an immobile homeowner respondent group with 56% having lived within their existing accommodation for more than 20 years.

Regarding specific tenure type based characteristics the survey data revealed the following.

Homeowners

- i. shelter costs for 66% of the married homeowner respondents averaged 22% of income per month.
- ii. for married homeowners with mortgage, repair or both types of expenses, monthly shelter costs required 27-35% of income throughout all survey regions.
- iii. for 67% of the single homeowner respondents, monthly shelter costs required an average of 39% of monthly income.
- iv. for single homeowners with mortgage, repair or both types of expenses, monthly shelter costs required 45-66% of available monthly income.

Renters

Among renter respondents the survey data identified:

- i. that 78% of all renter respondents were residing within urban areas,
- ii. that 64% of all renter respondents were residing within the Winnipeg survey region,

- iii. that 417 (45%) of all renter respondents were occupying elderly persons housing (EPH) units,
- iv. that 146 (15.6%) renter respondents were living within the homes of one of their children,
- v. that elderly persons housing, (private market rental units) and (the home of one of their children) were the three most prevalent forms of accommodation,
- vi. that the shelter costs of respondents within elderly persons housing were the most affordable of all shelter types,
- vii. monthly shelter costs for single respondents within non-subsidized housing averaged 49.5% of income on a provincial basis, however, regional costs ranged from 46-51% of monthly income,
- viii. monthly shelter costs for married respondents within non-subsidized housing averaged 30% of monthly income.

In summary, the survey data revealed that a significant component of the low-income elderly population of Manitoba were single women occupying apartment units within urban centres. In addition, elderly GIS/OAS recipients who were occupying elderly persons housing units were identified as experiencing the most favourable shelter cost-income ratios. For the single homeowner respondent the existence of an essentially overhoused condition was accompanied by significant shelter costs. As such, were the single homeowner to decide to sell their home the resultant financial benefit from the sale of the home would remove the respondent from the low-income elderly universe.

Having examined the shelter and income characteristics of the low income elderly of Manitoba in September of 1977 attention will be directed within Chapter Six to establishing the shelter and income environment of the said population five years later.

Chapter Five: Endnotes

1. Guaranteed Income Supplement (GIS)

- established by a 1966 amendment to the Old Age Security Act - effective January, 1967.
- the Old Age Security pension and the Guaranteed Income Supplement together guarantee recipients that their monthly income from all sources will not fall below specified levels.
- in April of 1973, the benefit increases were altered so as to reflect the full increase in the Consumer Price Index.
- because of the needs - text provision within GIS, recipients are required to file application forms for each benefit year.

Source: Statistics Canada, Catalogue 86-509, Occasional, pp's 14-19.

2. Old Age Security Act (OAS)

- effective in January 1952, this act established Old Age Security payments which were flat rate benefits on a universal basis for everyone aged 70 or more who met residency requirements and was administered by the federal government.
- in 1970, the eligibility age for Old Age Security was effectively lowered to age 65.
- in April of 1973, the benefit increases were altered so as to reflect the full increase in the Consumer Price Index.

Source: Statistics Canada, Catalogue 86-509, Occasional pp's 9-14.

- ### 3. Questionnaire destination was recorded on the basis on noting the first three characters of the recipients postal code by means of a distinct marking on the return envelope.

4. Although a total of 2,349 (29.4%) of the survey questionnaires were returned, 496 (6.2%) were subsequently removed from further processing due to factors such as:

- 208/41.9% incomplete response data
- 180/36.3% language barrier
- 56/11.3% respondent relocated to personal care home
- 30/6.1% respondent deceased
- 22/4.4% respondent recently relocated out of Manitoba

5. On the basis of Old Age Security Benefit Schedules, household incomes at the time of the survey were:

- \$250.19 per month for OAS and full GIS single recipients, and
- \$466.26 per month for OAS and full GIS married couples.

6. It is with envy that the following mortgage data is provided:

<u># Respondents</u>	<u>Marital Status</u>	<u>Average Monthly Payment</u>	<u>Average Number of Payments Remaining</u>
11	single	\$ 56.00	26
19	married	\$ 61.00	19

7. Due to the myriad of operating agreements, unit types such as NHA Section 15, 15(1) non-profit/rent supplement, Section 40.1, 44.1(6) public housing/rent supplement and various effects upon rent to income ratios was marked as a range from 19.8% to 26.4% of monthly income was discovered within the survey data. In addition, utility costs were not consistently dealt with for within a number of projects heat and water utilities were included in the monthly rent whereas in other projects the response data identified renters as responsible for utilities.

8. Specifically, 346 (82.9%) subsidized renters consisting of 294 (85%) single renters and 52 (15%) married renters.

9. Specifically, 71 (17.1%) subsidized renters consisting of 67 (94%) single renters and 4 (6%) married renters.

CHAPTER SIX

The Manitoba Elderly: 1982

Introduction

Chapter Five identified the living circumstance of Manitoba's low income elderly population based upon the income and expenditure data as received by means of a 1977 survey questionnaire.

Within Chapter Six an update of population, income and shelter costs will be presented in order that one may identify the changes in the living circumstance of the low income elderly of Manitoba as of 1982 - five years subsequent to the original survey. The updating of population, income and shelter costs will be exercised by means of reference to various statistical sources and will facilitate the establishment of a 1982 low-income elderly population profile. The identification of a 1982 low income elderly population profile within this Chapter will facilitate the subsequent application of the Dennis and Fish and Fraser Institute allowance formulas within Chapter Seven.

Population

On the basis of the following tabular data;

Table 45: Manitoba Population, 1976

Table 46: Manitoba Population, 1982

Table 47: Manitoba Population Change 1976-1982,

a number of factors are evidenced within the composition of the provincial population during the 1976-1982 period.

Firstly, with respect to total population the five year total increase of 20,340 persons and concurrent decrease of 12,960 persons resulted in a five year net increase in population of 7,380 persons.

Secondly, the 1976-1982 period was marked by population increases within the Central (4.8%), Eastman (9.4%), Interlake (8.5%) and Winnipeg (.7%) survey regions and population decreases within the Norman (10.9%), Parklands (4.4%) and Westman (1.0%) survey regions.

Thirdly, with specific reference to age groups the Norman (-10.3%) and Parklands (-2.1%) regions exhibited decreased populations within the 20-64 year age group thereby indicating a significant out migration of population from the respective regions. For all remaining survey regions population growth in the 20-64 year age group increased from 2.9 percent within Westman to 16.9 percent within the Eastman survey regions.

Elderly population growth was evidenced within all survey regions with five year population increases ranging from 11.2 percent within Westman to 22.2 percent within the Interlake survey region. In terms of absolute numbers the Winnipeg region exhibited, not surprisingly, the largest increase in elderly population at 9,652 persons.

The decrease in working age population (i.e. 20-64 years) when combined with an increase in elderly population directly impacts two important variables these being the i) percentage of total population and ii) age dependency ratio of each individual survey region and the province as a whole. As a percentage of total population, a comparison of the Table 45 and 46 data indicates an increase in elderly population growth of approximately 1.5 percent over the five year period (1976 = 10.16%, 1982 = 11.64%) indicating an aging of the provincial population. In addition, a comparison of age dependency ratios for 1976 and 1982 illustrates a noteworthy trend.

TABLE 45
MANITOBA POPULATION 1976: SURVEY REGION POPULATION STATISTICS
SURVEY REGION POPULATION STATISTICS BY TOTAL POPULATION, POPULATION AGED 20-64 YEARS,
AND 65+ YEARS BY NUMBER AND PERCENT OF SURVEY REGION TOTAL BY SEX

SURVEY REGION	TOTAL POPULATION			POPULATION AGED 20-64 YEARS			POPULATION AGED 65+ YEARS			AGE/DEPENDENCY RATIO 20-64/65+ = 1:
	Total	Male #/(%)	Female #/(%)	Total	Male #/(%)	Female #/(%)	Total	Male #/(%)	Female #/(%)	
CENTRAL	88,006	44,483 (50.5)	43,523 (49.5)	43,199 (49.1)	21,995 (25.0)	21,204 (24.1)	10,517 (11.9)	5,002 (5.7)	5,515 (6.2)	$\frac{43,199}{10,517} = 1:4.10$
EASTMAN	70,089	36,050 (51.4)	34,039 (48.6)	34,122 (48.7)	17,653 (25.2)	16,469 (23.5)	6,270 (8.9)	3,165 (4.5)	3,105 (4.4)	$\frac{34,122}{6,270} = 1:5.44$
INTERLAKE	63,169	32,700 (51.8)	30,469 (48.2)	31,994 (50.6)	16,665 (26.4)	15,329 (24.2)	6,331 (10.0)	3,251 (5.1)	3,080 (4.9)	$\frac{31,994}{6,331} = 1:5.05$
NORMAN	86,051	46,289 (53.8)	39,762 (46.2)	43,160 (50.1)	24,098 (28.0)	19,062 (22.1)	2,807 (3.3)	1,533 (1.8)	1,274 (1.5)	$\frac{43,160}{2,807} = 1:15.37$
PARKLANDS	53,043	27,341 (51.5)	25,702 (48.5)	26,438 (49.8)	13,718 (25.9)	12,720 (23.9)	7,411 (13.9)	3,784 (7.1)	3,627 (6.8)	$\frac{26,438}{7,411} = 1:3.56$
WESTMAN	121,524	60,918 (50.1)	60,606 (49.9)	62,591 (51.1)	31,465 (25.9)	31,126 (25.6)	16,768 (13.8)	7,946 (6.5)	8,822 (7.3)	$\frac{62,591}{16,768} = 1:3.73$
WINNIPEG	596,847	291,551 (48.8)	305,296 (51.2)	343,972 (57.6)	168,356 (28.2)	175,616 (29.4)	59,598 (9.9)	24,768 (4.1)	34,830 (5.8)	$\frac{343,972}{59,598} = 1:5.77$
MANITOBA	1,078,729	539,332 (49.99)	539,397 (50.01)	585,476 (54.3)	293,950 (27.3)	291,526 (27.0)	109,702 (10.2)	49,449 (4.6)	60,253 (5.6)	$\frac{585,476}{109,702} = 1:5.33$

TABLE 46
MANITOBA POPULATION 1982: SURVEY REGION POPULATION STATISTICS
SURVEY REGION POPULATION STATISTICS BY TOTAL POPULATION, POPULATION AGED 20-64 YEARS,
AND 65+ YEARS BY NUMBER AND PERCENT OF SURVEY REGION TOTAL BY SEX

SURVEY REGION	TOTAL POPULATION			POPULATION AGED 20-64 YEARS			POPULATION AGED 65+ YEARS			AGE/DEPENDENCY RATIO
	Total	Male #/(%)	Female #/(%)	Total	Male #/(%)	Female #/(%)	Total	Male #/(%)	Female #/(%)	20-64/65+ = 1:
CENTRAL	92,196	46,388 (50.3)	45,808 (49.7)	47,572 (51.6)	24,115 (26.2)	23,457 (25.4)	11,962 (13.0)	5,535 (6.0)	6,427 (7.0)	$\frac{47,572}{11,962} = 1:3.97$
EASTMAN	76,644	39,269 (51.2)	37,375 (48.8)	39,895 (52.0)	20,567 (26.8)	19,328 (25.2)	7,252 (9.5)	3,601 (4.7)	3,651 (4.8)	$\frac{39,895}{7,252} = 1:5.50$
INTERLAKE	68,547	35,035 (51.1)	33,512 (48.9)	36,777 (53.6)	18,866 (27.5)	17,911 (26.1)	7,739 (11.3)	3,854 (5.6)	3,885 (5.7)	$\frac{36,777}{7,739} = 1:4.75$
NORMAN	76,664	39,987 (52.2)	36,677 (47.8)	38,730 (50.5)	20,469 (26.7)	18,261 (23.8)	3,307 (4.3)	1,710 (2.2)	1,597 (2.1)	$\frac{38,730}{3,307} = 1:11.71$
PARKLANDS	50,705	25,799 (50.9)	24,906 (49.1)	25,886 (51.0)	13,314 (26.2)	12,572 (24.8)	8,290 (16.3)	4,013 (7.9)	4,277 (8.4)	$\frac{25,886}{8,209} = 1:3.12$
WESTMAN	120,289	59,771 (49.7)	60,518 (50.3)	64,402 (53.5)	32,223 (26.8)	32,179 (26.7)	18,646 (15.5)	8,519 (7.1)	10,127 (8.4)	$\frac{64,402}{18,646} = 1:3.45$
WINNIPEG	601,064	290,759 (48.4)	310,305 (51.6)	360,549 (60.0)	175,606 (29.2)	184,943 (30.8)	69,250 (11.5)	27,956 (4.7)	41,294 (6.8)	$\frac{360,549}{69,250} = 1:5.20$
MANITOBA	1,086,109	537,008 (49.4)	549,101 (50.6)	613,811 (56.5)	305,160 (28.1)	308,651 (28.4)	126,446 (11.6)	55,188 (5.1)	71,168 (6.5)	$\frac{613,811}{126,446} = 1:4.85$

COMPARISON OF AGE DEPENDENCY RATIOS
by survey regions 1976 and 1982

<u>Survey Region</u>	<u>Age Dependency Ratio</u>		<u>+/-</u>
	1976	1982	
Central	1:4.10	1:3.97	-.36
Eastman	1:5.44	1:5.50	+.06
Interlake	1:5.05	1:4.75	-.30
Norman	1:15.37	1:11.71	-3.66
Parklands	1:3.56	1:3.12	-.44
Westman	1:3.73	1:3.45	-.28
<u>Winnipeg</u>	<u>1:5.77</u>	<u>1:5.20</u>	<u>-.57</u>
Manitoba	1:5.33	1:4.85	-.48

Briefly, the age dependency ratio is a statistic which essentially indentifies the number of working age persons within the population in comparison to the number of elderly. From the 1976-1982 age dependency ratio comparison one notes that with the exception of the Eastman survey region, the population of all survey regions aged. For the province, aging of the population was indicated given that in 1976 there were 5.33 working age persons for every elderly person, a ratio which by 1982 declined to 4.85 working age persons for each elderly person. Simply stated, during the 1976-1982 period the number of public pension plan contributors declined relative to the number of public pension plan recipients.

The 1976-1982 population data also contains an additional noteworthy factor, namely - the increase in the number of elderly females. As evidenced by the Table 47 data the proportion of survey region elderly population growth consisting of females ranged from 55.6 percent (Eastman) to 73.9 percent (Parklands). In addition, females accounted for 65.7 percent of the growth in the provincial elderly population.

TABLE 47
MANITOBA POPULATION CHANGE 1976-1982, NUMBER AND PERCENTAGE INCREASE/DECREASE BY POPULATION SUBGROUP AS IDENTIFIED BY SURVEY REGION AND PROVINCIAL TOTAL

SURVEY REGION	REGIONAL POPULATION CHANGE			POPULATION AGED 20-64 YEARS +/-			POPULATION AGED 65+ YEARS		
	Total +/- #/%	Male +/- #/%	Female +/- #/%	Total +/- #/%	Male +/- #/%	Female +/- #/%	Total +/- #/%	Male +/- #/%	Female +/- #/%
CENTRAL	+4,190 (+4.8)	+1,905 (+45.5)	+2,285 (+54.5)	+4,373 (+10.1)	+2,120 (+48.5)	+2,253 (+51.5)	+1,445 (+13.7)	+533 (+36.9)	+912 (+63.1)
EASTMAN	+6,555 (+9.4)	+3,219 (+49.1)	+3,336 (+50.9)	+5,773 (+16.9)	+2,914 (+50.5)	+2,859 (+49.5)	+982 (+15.7)	+436 (+44.4)	+546 (+55.6)
INTERLAKE	+5,378 (+8.5)	+2,335 (+43.4)	+3,043 (+56.6)	+4,783 (+14.9)	+2,201 (+46.0)	+2,582 (+54.0)	+1,408 (+22.2)	+603 (+42.8)	+805 (+57.2)
NORMAN	-9,387 (-10.9)	-6,302 (-67.1)	-3,085 (-32.9)	-4,430 (-10.3)	-3,629 (-81.9)	-801 (-18.1)	+500 (+17.8)	+177 (+35.4)	+323 (+64.6)
PARKLANDS	-2,338 (-4.4)	-1,542 (-65.9)	-796 (-34.1)	-552 (-2.1)	-404 (-73.2)	-148 (-26.8)	+879 (+11.9)	+229 (+26.1)	+650 (+73.9)
WESTMAN	-1,235 (-1.0)	-1,147 (-92.9)	-88 (-7.10)	+1,811 (+2.9)	+758 (+41.9)	+1,053 (+58.2)	+1,878 (+11.2)	+573 (+30.5)	+1,305 (+69.5)
WINNIPEG	+4,217 (+.7)	-792 (-18.8)	+5,009 (+118.8)	+16,577 (+4.8)	+7,250 (+43.7)	+9,327 (+56.3)	+9,652 (+16.2)	+3,188 (+33.0)	+6,464 (+67.0)
MANITOBA	+7,380 (+.7)	-2,324 (-31.5)	+9,704 (+131.5)	+28,335 (+4.8)	+11,210 (+39.6)	+17,125 (+60.4)	+16,744 (+15.3)	+5,739 (+34.3)	+11,005 (+65.7)

"The area commanding perhaps the greatest degree of consensus among witnesses appearing before the Task Force was the urgent need to eradicate poverty among today's elderly. The group in greatest need is the single elderly, most of whom are women".¹

Pending significant pension reforms the increase in the number of elderly women is of significant economic impact given that maximum GIS benefits are more common among women than men as a result of a number of historical factors.

"Women in the paid labour force have few opportunities to acquire adequate pensions. They earn low wages. For a variety of reasons, employers do not provide them with private pension plans: they claim that they cannot afford them; they believe that women are not interested in pensions because they work part time, or that they only work to provide the family with non-essential income; or they simply do not bother....even when they do belong to a pension plan, they may leave the plan before they are entitled to benefits. Women who participate in defined contribution plans also suffer the consequences of their longevity, because they receive benefits that are lower than those received by men with similar earnings histories".²

In summary, on the basis of population increase, percentage of total population and decreasing age dependency ratios the population in Manitoba during the 1976-1982 period illustrated a shift in aging. In addition, the significant increased growth in the number of elderly women warrants economic concerns since gender impacts upon pension income much more significantly than upon shelter and living costs.

Income

An important factor impacting upon the living circumstance of the elderly is monthly income. Table 48 contains the income data pertaining to the low

TABLE 48

OLD AGE SECURITY, GUARANTEED INCOME SUPPLEMENT AND MANITOBA SUPPLEMENT FOR THE ELDERLY BENEFITS BY QUARTER, 1977-1982
PROGRAM BENEFITS BY MARITAL STATUS, CALCULATED ON A MONTHLY, QUARTERLY AND ANNUAL BASIS

YEAR/QUARTER	OLD AGE SECURITY	GUARANTEED INCOME SUPPLEMENT		MANITOBA SUPPLEMENT		HOUSEHOLD INCOME			
		Single	Married Per Spouse	Single	Married Per Spouse	Single Monthly	Single Quarterly	Married Monthly	Married Quarterly
1977									
JANUARY	\$141.34	\$ 99.13	\$ 88.03	\$23.46	\$25.29	\$263.93	\$ 791.79	\$509.32	\$1,527.96
APRIL	143.49	100.62	89.35	23.46	25.29	267.54	802.62	516.20	1,548.60
JULY	147.05	103.14	91.58	23.46	25.29	273.65	820.95	527.84	1,583.52
OCTOBER	150.43	105.51	93.69	23.46	25.29	279.40	838.20	538.82	1,616.46
ANNUAL TOTAL							\$3,253.56		\$6,276.54
1978									
JANUARY	\$153.44	\$107.62	\$ 95.56	\$23.46	\$25.29	\$284.52	\$ 853.56	\$548.58	\$1,645.74
APRIL	156.66	109.88	97.57	23.46	25.29	290.00	870.00	559.04	1,677.12
JULY	159.79	112.08	99.52	23.46	25.29	295.33	885.99	569.20	1,707.60
OCTOBER	164.74	115.55	102.61	23.46	25.29	303.75	911.25	585.28	1,755.84
ANNUAL TOTAL							\$3,520.80		\$6,786.30
1979									
JANUARY	\$167.21	\$137.28	\$114.15	\$23.46	\$25.29	\$327.95	\$ 983.85	\$613.30	\$1,839.90
APRIL	170.39	139.89	116.32	23.46	25.29	333.74	1,001.22	624.00	1,872.00
JULY	174.82	143.53	119.34	23.46	25.29	341.81	1,025.43	638.90	1,916.70
OCTOBER	179.02	146.97	122.20	23.46	25.29	349.45	1,048.35	653.02	1,959.06
ANNUAL TOTAL							\$4,058.85		\$7,587.66
1980									
JANUARY	\$182.42	\$149.76	\$124.52	\$23.46	\$25.29	\$355.63	\$1,072.41	\$664.46	\$1,993.38
APRIL	186.80	153.35	127.51	23.46	25.29	363.61	1,090.83	679.20	2,037.60
JULY	191.28	192.03	148.07	23.46	25.29	406.77	1,243.77	729.28	2,238.42
OCTOBER	196.83	197.60	152.36	46.92	50.58	430.23	1,324.05	779.86	2,398.62
ANNUAL TOTAL				46.92	50.58	441.35	\$4,731.06	799.54	\$8,668.02

TABLE 48 CONT'D

OLD AGE SECURITY, GUARANTEED INCOME SUPPLEMENT AND MANITOBA SUPPLEMENT FOR THE ELDERLY BENEFITS BY QUARTER, 1977-1982
PROGRAM BENEFITS BY MARITAL STATUS, CALCULATED ON A MONTHLY, QUARTERLY AND ANNUAL BASIS

YEAR/QUARTER	OLD AGE SECURITY	GUARANTEED INCOME SUPPLEMENT		MANITOBA SUPPLEMENT		HOUSEHOLD INCOME			
		Single	Married Per Spouse	Single	Married Per Spouse	Single Monthly	Single Quarterly	Married Monthly	Married Quarterly
1981									
JANUARY	\$202.14	\$202.94	\$156.47	\$46.92	\$50.58	\$452.00	\$1,356.00	\$818.38	\$ 2,455.14
APRIL	208.20	209.03	161.16	46.92	50.58	464.15	1,392.45	839.88	2,519.64
JULY	214.86	215.72	166.32	46.92	50.58	477.50	1,432.50	863.52	2,590.56
OCTOBER	221.74	222.62	171.64	46.92	50.58	491.28	1,473.84	887.92	2,663.76
ANNUAL TOTAL							\$5,654.79		\$10,229.10
1982									
JANUARY	\$227.73	\$228.63	\$176.27	\$46.92	\$50.58	\$503.28	\$1,509.84	\$909.16	\$ 2,727.48
APRIL	232.97	233.89	180.32	46.92	50.58	513.58	1,541.34	927.74	2,783.22
JULY	239.73	240.67	185.55	46.92	50.58	527.32	1,581.96	951.72	2,855.16
OCTOBER	246.92	247.89	191.12	46.92	50.58	541.73	1,625.19	977.24	2,931.72
ANNUAL TOTAL							\$6,258.33		\$11,297.58

SOURCE: DEPARTMENT OF HEALTH AND WELFARE: OTTAWA
DEPARTMENT OF HEALTH AND SOCIAL SERVICES: WINNIPEG

income elderly of Manitoba during the 1977-82 period. The Table 48 data identifies the maximum benefit payments calculated on a monthly, quarterly and yearly basis for single and married couple households. The income sources are Old Age Security (OAS), Guaranteed Income Supplement (GIS) and Manitoba Supplement for the Elderly benefits and are received by the poorest of the elderly population in Manitoba.

In regard to benefit level increases, the OAS and GIS benefits are designed to account for the growth of inflation and are thus increased quarterly to reflect national Consumer Price Index (CPI) activity. However, the automatic increases in OAS and GIS benefits are not reflective of provincial or local urban CPI activity and may not therefore totally offset specific provincial or local urban price increases. Notwithstanding the inherent flaws of applying national averages to local conditions, a substantial reassessment of GIS benefits did take place in the latter part of 1978 and was incorporated into a significant increase in benefits on January 1, 1979.

The Manitoba Supplement for the Elderly was established in July of 1974 and made available a flat rate benefit paid quarterly to those elderly in receipt of the full GIS benefit. In essence, the Manitoba Supplement is indirectly means tested and paid to the poorest of the elderly in order to increase household income to a basic level of subsistence as determined by the provincial government. Effective July 1, 1980 the Manitoba Supplement for the Elderly was virtually doubled for single and married elderly to reflect increases in the cost of living. On September 1, 1980 the Manitoba Supplement for the Elderly was renamed and is since referred to as the Manitoba Supplement for Pensioners.

During the 1976-1982 period the annual household income of single elderly Manitoban's virtually doubled with increases of \$3,004.77 or 92.4% of January 1977 income. Among married elderly Manitoban's the increase in annual household income totalled \$5,021.04 or 80% of January 1977 income.

Based upon marital status the quarterly household income increase during the 1972-1982 period by percentage were as follows:

PERCENTAGE HOUSEHOLD INCOME INCREASE
By Marital Statust Per Quarter, 1977-1982

Year	1st Quarter		2nd Quarter		3rd Quarter		4th Quarter	
	Married	Single	Married	Single	Married	Single	Married	Single
1977	1.3	1.4	1.4	1.4	2.3	2.2	2.0	2.1
1978	1.9	1.8	1.9	1.9	1.8	1.8	2.8	2.9
1979	4.8	7.9	1.7	1.8	2.4	2.4	2.2	2.2
1980	1.7	1.8	2.2	1.7	7.4	11.9	9.6	8.5
1981	2.4	2.4	2.6	2.7	2.8	2.9	2.7	2.9
1982	2.4	2.4	2.0	2.1	2.6	2.6	2.7	2.7

Notwithstanding the rate of income increase on a percentage basis, a comparison of 1982 household incomes to a number of commonly used measures of poverty indicate the persistence of a rather straitened financial situation among Manitoba's low income elderly.

MONTHLY HOUSEHOLD INCOME - POVERTY LINE COMPARISON

By Household Size

	Household Size	
	<u>Single</u>	<u>Couple</u>
1982 Annual Income Manitoba Elderly	\$6,258.33	\$11,297.58
Poverty Lines ³		
- Canadian Council On Social Development (CCSD)	\$7,970.00	\$11,510.00
- Statistics Canada Low Income Cut-offs:		
Rural	\$7,342.00	\$ 9,663.00
Urban	\$8,914.00	\$11,761.00

As identified from the household income - poverty line comparison for the single elderly, annual incomes were approximately \$1,712 less than the Canadian Council on Social Development (CCSD) poverty line and \$1,084 and \$2,655 less than the respective Statistics Canada rural and urban poverty lines. Among married elderly couples household income - poverty line comparison results are mixed as the 1982 household incomes were approximately \$212.00 below the CCSD poverty line and \$1,635.00 above and \$463.00 below the respective Statistics Canada rural and urban poverty lines. However, when the annual household incomes of the single elderly (\$6,258.33) and elderly couples (\$11,297.58) are compared to the respective 1982 national averages⁴ of \$10,854.00 and \$24,077 the rather menial economic existence of the Manitoba elderly is much more apparent.

During the 1976-1982 period one positive factor among the low income elderly of Manitoba was evident as is identified within the Table 49 data. From the Table 49 data one can identify that the number of elderly receiving full or partial income supplements declined over the five year period. Specifically;

- i) the number of elderly receiving income supplements decreased 6.6%,
- ii) the number of elderly receiving full income supplements decreased by 29%,
- iii) the proportion of married and single elderly receiving full income supplements (i.e. the poorest of the elderly) declined by approximately 42% and 23% respectively.

One final factor of elderly income requires notice for a shift in income sources among the elderly occurred during the 1976-1982 period. A comparison of the number of elderly persons receiving OAS benefits as a proportion of the total elderly population⁵ for the years 1976 and 1982 indicates a decline in OAS recipients as a percentage of the total elderly. Specifically,

TABLE 49
 OLD AGE SECURITY, GUARANTEED INCOME SUPPLEMENT RECIPIENTS 1977-1982
 NUMBER OF RECIPIENTS OF OAS AND GIS BENEFITS BY YEAR 1976-1982
 NUMBER OF FULL GIS RECIPIENTS BY MARITAL STATUS BY YEAR

YEAR	TOTAL OLD AGE SECURITY RECIPIENTS	TOTAL GUARANTEED INCOME SUPPLEMENT RECIPIENTS	FULL GUARANTEED INCOME SUPPLEMENT RECIPIENTS		
			Married	Single	Total
1977	110,945	70,796	6,651	13,753	20,404
1978	112,145	70,016	6,609	13,181	19,790
1979	115,454	69,268	6,088	12,587	18,675
1980	117,691	68,670	5,483	11,652	17,135
1981	119,971	67,784	4,985	11,590	16,575
1982	122,796	66,157	3,863	10,612	14,475
+/-	+11,851	-4,639	-2,788	-3,141	-5,929
=/%					
Change 1977-1982	+10.7%	-6.6%	-42.0%	-22.8%	-29.0%

SOURCE: DEPARTMENT OF HEALTH AND WELFARE
 INCOME SECURITY BRANCH, OTTAWA

1976:	total number of OAS recipients:	<u>108,645</u>	=	99.0%
	total number of elderly	109,702		
1982:	total number of OAS recipients:	<u>122,796</u>	=	97.1%
		126,446		

The significance of the above noted shift in income source is noteworthy for it indicates a decline in the number of elderly who are dependent upon a flat rate age determined income benefit (OAS) and a concurrent increase in the number of elderly who are beginning to receive benefits from the Canada Pension Plan (CPP) - an income source which is determined by the employment and earnings history of the recipient. The shift from OAS to CPP benefits is not without benefit for as identified previously CPP benefits are determined on the basis of the recipients employment, earnings and CPP contributions history. However, given the historic differences in male and female employment patterns a substantial gap may occur in CPP benefit levels between males and females until such time as those women who have spent a substantial proportion of their working age lives employed begin retirement.⁶

In summarizing the changes to elderly household income during the 1977-1982 period, a number of impacts can be identified. Firstly, by 1982 the level of OAS, GIS and Manitoba Supplement for Pensioners (MSP) benefits approximately double the 1977 household incomes of both single and married elderly recipients. Secondly, notwithstanding the increase in household income, for the vast majority of OAS/GIS/MSP recipients, household incomes did not offset commonly accepted poverty lines and were substantially lower than national elderly annual household income averages. Thirdly, the 1977-1982 period identified a reduction in the number of elderly in need of full GIS and associated MSP benefits and as such indicated that for an increasing proportion of the elderly, retirement income was originating by means of CPP benefits. The shift in retirement benefits from OAS to CPP is precisely how the public pension system within Canada was designed to operate three decades ago as the onset of CPP benefits which are greater than flat rate OAS benefits are expected to positively impact upon the household incomes of the elderly over time.

Shelter Costs

In determining the changes in shelter costs for the low income elderly of Manitoba during the 1977-1982 period considerable use was made of the Consumer Price Index. The Consumer Price Index essentially measures "price changes from one time period to another"⁷ throughout the country, individual provinces and select urban centres. In regard to general housing prices, the Consumer Price Index (hereinafter referred to as the CPI) is comprised of a number of component indices. Within Table 50 are three CPI indices identifying general housing and specific rented and owned price components for Winnipeg and Canada during the 1978-1982 period. The CPI housing index reflects price movements throughout the entire housing sector and as such accounts for rented and owned accommodation, household operations, utilities and related services. For the purposes of updating shelter cost movements for the 1977 survey respondents specific rental and owned accommodation component indices will be utilized.⁸ Regarding the rental and owned accommodation indices, a comparison of the Table 50 Winnipeg and Canada statistics identifies a narrow range in the rental index (1978 = -.8) and a substantially greater range in the owned accommodation index (1979 = +5.8).

Within Table 51, the annual CPI rental accommodation indices for the years 1978-1982 were applied to the 1977 renter respondent (unsubsidized) shelter cost data for the purposes of arriving at year end 1982 shelter costs. The subsequent comparison of updated shelter costs for renter respondents to the known 1982 year end monthly incomes as previously identified within Table 48 indicates a substantial decrease in shelter costs as a percentage of monthly income as will be subsequently identified.

TABLE 50
 CONSUMER PRICE INDEX (CPI) INCREASES 1977-1982
 CPI INDEX ACTIVITY FOR SELECTED SHELTER COMPONENTS, WINNIPEG AND CANADIAN INCREASES BY INDEX AND PERCENTAGE

		<u>CONSUMER PRICE INDEX COMPONENT</u>					
YEAR		HOUSING		RENTED ACCOMMODATION		OWNED ACCOMMODATION	
		CPI Rate	% Increase	CPI Rate	% Increase	CPI RATE	% INCREASE
1977	WINNIPEG	166.0	-	136.7	-	183.7	-
	CANADA	151.9	-	127.6	-	186.2	-
1978	WINNIPEG	185.0	11.5	142.8	4.5	195.2	6.3
	CANADA	174.1	7.5	134.4	5.3	196.1	5.3
1979	WINNIPEG	198.8	7.5	149.9	5.0	208.6	12.0
	CANADA	186.2	7.0	140.6	4.6	208.3	6.2
1980	WINNIPEG	213.9	7.6	156.6	4.5	220.0	5.5
	CANADA	201.4	8.2	147.6	5.0	223.9	7.5
1981	WINNIPEG	236.1	10.4	167.6	7.0	244.1	11.0
	CANADA	226.1	12.4	157.4	6.6	252.5	12.8
1982	WINNIPEG	262.9	11.4	182.7	9.0	277.8	13.8
	CANADA	254.7	12.5	171.6	9.0	286.8	13.6

SOURCE: STATISTICS CANADA, CONSUMER PRICES AND PRICE INDEXES, OCTOBER-DECEMBER, 1977, 1981, 1982, CATALOGUE 62-010 QUARTERLY

TABLE 51
 RENTER RESPONDENT SHELTER COST INCREASES 1978-1982
 ANNUAL RENTAL RATES RESULTING FROM THE APPLICATION OF CONSUMER PRICE INDEX ANNUAL
 RENT COMPONENT INCREASES TO THE 1977 MARKET RENTAL COST SURVEY DATA BY REGION AND RESPONDENT MARITAL STATUS

Region	Marital Status	1977 Shelter Costs	1978		1979		1980		1981		1982	
			% Increase	\$ Rent	% Increase	\$ Rent	% Increase	\$ Rent	% Increase	\$ Rent	% Increase	\$ Rent
Central	Single	\$135.00	4.5	141.08	5.0	148.13	4.5	154.79	7.0	165.64	9.0	180.58
	Married	\$210.00	4.5	219.45	5.0	230.50	4.5	240.75	7.0	257.62	9.0	280.84
Eastman	Single	\$130.00	4.5	135.85	5.0	142.65	4.5	149.09	7.0	159.52	9.0	173.92
	Married	\$230.00	4.5	240.35	5.0	252.35	4.5	263.69	7.0	282.17	9.0	307.55
Interlake	Single	\$135.00	4.5	141.08	5.0	148.13	4.5	154.79	7.0	165.64	9.0	180.58
	Married	\$240.00	4.5	250.80	5.0	263.35	4.5	275.19	7.0	294.44	9.0	320.90
Norman	Single	\$140.00	4.5	146.30	5.0	153.60	4.5	160.53	7.0	171.80	9.0	187.28
	Married	\$255.00	4.5	266.48	5.0	279.78	4.5	292.38	7.0	312.82	9.0	340.99
Parklands	Single	\$130.00	4.5	135.85	5.0	142.65	4.5	149.09	7.0	159.52	9.0	173.92
	Married	\$225.00	4.5	235.13	5.0	246.88	4.5	258.00	7.0	276.06	9.0	300.90
Westman	Single	\$125.00	4.5	130.65	5.0	137.18	4.5	143.35	7.0	153.35	9.0	167.13
	Married	\$240.00	4.5	250.80	5.0	263.35	4.5	275.19	7.0	294.44	9.0	320.90
Winnipeg	Single	\$140.00	4.5	146.30	5.0	153.60	4.5	160.53	7.0	171.80	9.0	187.28
	Married	\$235.00	4.5	245.58	5.0	257.88	4.5	269.49	7.0	288.32	9.0	314.24
Manitoba	Single	\$135.57	4.5	141.69	5.0	148.79	4.5	155.50	7.0	166.42	9.0	181.36
	Married	\$233.57	4.5	244.10	5.0	256.30	4.5	267.82	7.0	286.58	9.0	312.41

RENTER SHELTER COSTS AS A PERCENTAGE OF MONTHLY INCOME

<u>Region</u>	<u>Marital Status</u>	<u>1977</u>	<u>1982</u>	<u>% Decrease</u>
Central	Single	49.3%	33.3%	-16.0%
	Married	39.8%	28.7%	-11.1%
Eastman	Single	47.5%	32.1%	-15.4%
	Married	43.6%	31.5%	-12.1%
Interlake	Single	49.3%	33.3%	-16.0%
	Married	45.5%	32.8%	-12.7%
Norman	Single	51.2%	34.6%	-16.6%
	Married	48.3%	34.9%	-13.4%
Parklands	Single	47.5%	32.1%	-15.4%
	Married	42.6%	30.8%	-11.8%
Westman	Single	45.7%	30.9%	-14.8%
	Married	45.5%	32.8%	-12.7%
Winnipeg	Single	51.2%	34.6%	-16.6%
	Married	44.5%	32.2%	-12.3%
Manitoba	Single	49.5%	33.5%	-16.0%
	Married	44.3%	32.0%	-12.3%

As indicated by the shelter/income percentages the proportion of income required to offset shelter costs among the single elderly decreased from 16.6% in the Norman and Winnipeg regions to 14.8% within the Central regions, with the average provincial rate decrease of 16.6% being influenced by the Winnipeg region representation.

Among the married elderly renters the decrease in shelter costs as a percentage of monthly income was less pronounced as a range from 13.4% (Norman) to 11.1% (Central) was identified. On a province wide basis the average shelter cost as a proportion of income decrease of 12.3% indicated that rental accommodation was less financially burdensome among the married elderly in 1982 than was the situation in 1977.

In attempting to further identify changes in rental rates over the 1977-1982 period, apartment vacancy rate and rental cost data was obtained for the City of Winnipeg. Table 52 contains data identifying the percentage of apartment type universe by average rent as measured in \$50.00 rental cost increments. The determination of the apartment type percentage means subsequently results in the identification of the average monthly rent for each apartment type in each year of the 1977-1982 period. From the Table 53 comparison two factors are evident for firstly rental increases are visibly determined by vacancy rates and secondly the average rents as identified are significantly greater than the shelter cost averages as contained within Table 51. In attempting to determine the potential factors involved in the difference in shelter costs a number of impacts were discovered. Firstly, the Table 53 rent averages are compiled on the basis of \$50.00 increments and it cannot be determined from the original data whether the mean value for each unit type is at the minimum or maximum value within the \$50.00 increment (i.e. \$151.00 or \$199.00 per month) thereby negating the value of the data to a certain degree. Secondly, the Table 52 statistics include rental units not subject to rent controls as in effect in the Province of Manitoba. Therefore, 3,869 units constructed during the 1977-1982⁹ period entered the market at rents initially not subjected to rent controls and as such would be expected to influence the resulting rental averages of a universe of controlled and uncontrolled rental units by increasing the average rent. Thirdly, as identified within Table 17,

- i) 569/75% of single renter respondents occupied bachelor/studio and one bedroom apartments, and
- ii) 81/59.6% of married renter respondents occupied one bedroom units.

TABLE 52
 RENTAL ACCOMMODATION BY AVERAGE MONTHLY RENT, 1977-1982, CITY OF WINNIPEG
 PERCENTAGE OF RENTAL UNIT UNIVERSE BY MONTHLY RENTAL COST AS GROUPED
 ANNUAL VACANCY RATE BY APARTMENT TYPE (OCTOBER) *: DENOTES PRICE GROUPING CONTAINING 50TH PERCENTILE

YEAR/APT. TYPE	AVERAGE MONTHLY RENTAL COST RANGE										% Vacancy Rate
	\$50-\$100	\$100-\$150	\$150-\$200	\$200-\$250	\$250-\$300	\$300-\$350	\$350-\$400	\$400-\$450	\$450-\$500	\$500-\$550	
1980: 2-BDRM											1.5
1977: Studio	4.4	48.3*	33.5	7.5	5.9	.4	-	-	-	-	1.9
1-bdrm	.8	4.4	32.8	37.4*	16.5	6.9	1.2	-	-	-	1.8
2-bdrm	-	.2	5.9	22.3	45.6*	12.6	8.3	5.1	-	-	
1978: Studio	3.5	38.3	39.3*	10.2	8.0	.6	-	-	-	-	3.1
1-bdrm	.6	2.7	25.0	38.7*	22.5	8.8	1.6	.1	-	-	3.3
2-bdrm	-	.1	4.7	17.6	42.2*	17.2	11.3	6.9	-	-	4.5
1979: Studio	2.9	31.5	41.5*	13.1	10.2	.8	-	-	-	-	5.2
1-bdrm	.5	2.2	20.6	34.7*	28.5	11.3	2.1	.1	-	-	4.6
2-bdrm	-	.1	3.9	14.5	36.5*	21.7	14.5	8.8	-	-	5.3
1980: Studio	2.6	28.4	40.5*	15.7	12.5	1.2	.1	-	-	-	8.6
1-bdrm	.4	1.9	17.8	30.0*	34.4	13.5	2.5	.1	-	-	5.3
2-bdrm	-	.1	3.4	12.5	31.5	24.9*	17.2	10.4	-	-	3.9
1981: Studio	2.4	25.7	40.6*	17.3	13.8	-	.2	-	-	-	9.0
1-bdrm	.1	1.7	16.1	27.2	37.1*	14.9	2.8	.1	-	-	3.6
2-bdrm	-	.1	3.1	11.3	28.5	26.5*	19.0	11.5	-	-	2.2
1982: Studio	-	7.2	30.2	33.9*	21.4	6.8	.5	-	-	-	2.3
1-bdrm	-	.7	3.9	16.0	25.6	33.2*	16.2	2.9	1.2	.3	1.6
2-bdrm	-	.1	.5	3.7	10.3	19.5	27.5*	22.4	9.4	6.7	0.9

SOURCE: CMHC APARTMENT VACANCY SURVEYS 1977-1982, CANADIAN HOUSING STATISTICS 1977, 1978, 1979, 1980, 1982
 STATISTICS CANADA, CONSUMER PRICES AND PRICE INDEXES, OCT-DEC, 1982, CATALOGUE 62-010

TABLE 53
 AVERAGE MONTHLY RENT AND VACANCY RATE (OCTOBER OF EACH YEAR)
 BY APARTMENT TYPE, WINNIPEG, 1977-1982

YEAR	STUDIO/BACHELOR		ONE BEDROOM		TWO BEDROOM	
	Vacancy Rate %	\$ Average Rent	Vacancy Rate %	\$ Average Rent	Vacancy Rate %	\$ Average Rent
1977	1.5	125.00	1.9	225.00	1.8	275.00
1978	3.1	175.00	3.3	225.00	4.5	275.00
1979	5.2	175.00	4.6	225.00	5.3	275.00
1980	8.6	175.00	5.3	225.00	3.9	325.00
1981	9.0	175.00	3.6	275.00	2.2	325.00
1982	2.3	225.00	1.6	325.00	0.9	375.00

SOURCE: CMHC: APARTMENT VACANCY SURVEYS, 1978 - 1983
 CMHC: CANADIAN HOUSING STATISTICS, 1977 - 1983

That such significant proportions of renter respondents were found to be occupying relatively smaller and subsequently less expensive rental units would support the lower shelter cost/monthly income proportions in addition to fuelling concern regarding the previously identified \$50.00 rental cost increments. As a final factor, one must consider the limited mobility of the elderly renter as opposed to the younger renter for as was identified within Table 19, 491 (51.6%) of the 1977 renter respondent group were identified as having occupied their existing accommodation between 3-10 years and as such would be largely expected to remain within a rent controlled apartment for as long as possible. Upon consideration of the four factors as identified the application of the CPI percentage increases to the original 1977 survey shelter cost data was considered as the more reflective of the elderly renters shelter circumstance in 1982.

With respect to the low income elderly homeowners of Manitoba, the 1977-1982 period contained a decline in shelter costs as a percentage of monthly income although not to the same extent as was previously identified among elderly renters. As is identified within Table 54, the application of the Table 50 owned accommodation component of the CPI to the 1977 homeowner respondent shelter costs reduced shelter costs as a percentage of household income for both single and married elderly homeowners in all survey regions. However, the application of the CPI owned accommodation component was restricted to those homeowners previously identified within Table 22 as not incurring additional expense such as major home repairs or mortgage payments or a combination of both. The restriction to homeowner respondent not incurring additional expenses was based upon the following rationale.

Firstly, the 1977 data received from the relatively small group of homeowners with mortgages (30/3.3%) indicated that the mortgages would have been fully discharged by the first quarter of 1980 (endnote #6, p.90). Secondly, with respect to the owner respondents home repair data (Table 21) the types of repairs incurred were considered major and in many instances not of the type normally incurred on a monthly basis, i.e. roof and foundation repairs, insulation upgrading. As a result of the nature of the identified repairs it was not deemed prudent to include the resulting homeowner shelter costs in the five year projection of shelter increases.

TABLE 54
 HOMEOWNER SHELTER COST INCREASES 1978-1982
 ANNUAL INCREASED COSTS OF HOMEOWNERSHIP BASED UPON CONSUMER PRICE INDEX OWNED ACCOMMODATION
 COMPONENT INCREASES: APPLICATION TO 1977 SURVEY DATA (RESPONDENTS WITHOUT ADDED EXPENSES)
 COST INCREASE BY REGION AND RESPONDENT MARITAL STATUS

Region	Marital Status	MONTHLY HOMEOWNERSHIP COSTS PER YEAR					
		1977 Shelter Costs	1978: 6.3% Increase	1979: 12.0% Increase	1980: 5.5% Increase	1981: 11.0% Increase	1982: 13.8% Increase
Central	Single	\$104.00	\$110.55	\$123.87	\$130.69	\$145.10	\$165.11
	Married	\$110.00	\$116.93	\$130.97	\$138.18	\$153.36	\$174.47
Eastman	Single	\$ 92.60	\$ 98.46	\$110.22	\$116.27	\$129.03	\$146.83
	Married	\$118.00	\$125.43	\$140.43	\$148.13	\$164.41	\$187.04
Interlake	Single	\$110.00	\$116.93	\$130.97	\$138.18	\$153.36	\$174.47
	Married	\$126.00	\$133.90	\$149.98	\$158.23	\$175.61	\$199.90
Norman	Single	\$112.50	\$119.62	\$134.00	\$141.37	\$156.88	\$178.55
	Married	\$135.00	\$143.51	\$160.79	\$169.65	\$188.48	\$214.42
Parklands	Single	\$ 94.50	\$100.49	\$112.49	\$118.65	\$131.74	\$149.96
	Married	\$102.00	\$108.43	\$121.39	\$128.05	\$142.13	\$161.73
Westman	Single	\$114.00	\$121.18	\$135.70	\$143.18	\$158.91	\$180.85
	Married	\$112.00	\$119.06	\$133.34	\$140.66	\$156.17	\$177.70
Winnipeg	Single	\$107.50	\$114.30	\$127.98	\$135.02	\$149.87	\$170.57
	Married	\$118.00	\$124.43	\$140.43	\$148.13	\$164.41	\$187.04
Manitoba	Single	\$105.72	\$112.40	\$125.89	\$132.82	\$147.45	\$167.74
	Married	\$114.85	\$122.10	\$136.74	\$144.28	\$160.12	\$182.20

The comparison of the updated Table 54 shelter cost data for homeowner respondents to the known 1982 year end monthly incomes as contained within Table 48 indicates a moderate decrease in homeowners shelter costs as a percentage of monthly income. By marital status the 1977-1982 decrease in shelter cost/income percentages averaged 7.6% for single homeowners and 3.2% for married homeowners throughout Manitoba. On a regional and marital status of respondent basis the 1977-1982 comparisons are as follows:

HOMEOWNER SHELTER COSTS AS A PERCENTAGE OF MONTHLY INCOME

<u>Region</u>	<u>Marital Status</u>	<u>1977</u>	<u>1982</u>	<u>% Decrease</u>
Central	Single	38.0%	30.5%	-7.5%
	Married	20.8%	17.9%	-2.9%
Eastman	Single	33.8%	27.1%	-6.7%
	Married	22.4%	19.1%	-3.3%
Interlake	Single	40.2%	32.3%	-8.0%
	Married	23.9%	20.5%	-3.4%
Norman	Single	41.1%	33.0%	-8.1%
	Married	25.6%	21.9%	-3.7%
Parklands	Single	34.5%	27.7%	-6.8%
	Married	19.3%	16.6%	-2.7%
Westman	Single	41.7%	33.4%	-8.3%
	Married	21.2%	18.2%	-3.0%
Winnipeg	Single	39.3%	31.5%	-7.8%
	Married	22.4%	19.1%	-3.3%
Manitoba	Single	38.6%	31.0%	-7.6%
	Married	21.8%	18.6%	-3.2%

From the above noted shelter cost/household income comparisons for the years 1977 and 1982 it is evident that the single homeowners benefited the most over the five year period with shelter costs absorbing 6.7% (Eastman) to 8.1% (Norman) less household income per month. Among married elderly

homeowners the shelter cost as a proportion of monthly income comparisons revealed decreases ranging from 2.7% in the Norman region to 3.7% in the Parklands region.

In summary, without benefit of a second survey of the elderly population, annual percentage changes in the various Consumer Price Index housing components have been utilized in updating the 1977 shelter cost as a proportion of monthly income statistics to reflect the shelter circumstance of 1982. While admittedly the use of the CPI requires caution it is nevertheless maintained that CPI percentage changes on an annual basis adequately account for realistic price movements over time.

Within Chapter Six population, income and shelter cost data has been utilized to provide a perspective of the living conditions of a segment of Manitoba's elderly population in 1982 - five years subsequent to the 1977 housing needs and income expenditure patterns survey of elderly Manitobans. The 1977-1982 comparison has identified a 15.3% increase in the elderly population of Manitoba which combined with a decrease in younger population groups has resulted in a decreased age/dependency ratio. As such, the number of working age persons in comparison to elderly persons is declining, thus signifying the aging of the provincial population. Not unexpectedly the largely populated regions of Manitoba, i.e., Winnipeg +9,652, Westman +1,878 and Central +1,445, exhibited the largest increases in elderly population. An additional noteworthy factor in the elderly population growth was the proportional growth in the number of elderly women with the Winnipeg region (67%) significantly impacting upon the provincial total (+65.7%).

With respect to income growth, the data as presented identified substantial increases in annual income among single (92.4%) and married (80%) elderly households as benefits by means of the Old Age Security, Guaranteed Income Supplement and Manitoba Supplement for Pensioners programs virtually doubled during the 1977-1982 period. Notwithstanding the substantial increase in monthly household income the single elderly remained substantially below and married elderly only approximated commonly adopted national poverty lines in 1982. A somewhat positive note concerning the income of the elderly was identified in that the number of elderly in need of the Guaranteed Income

Supplement for Pensioners declined by 2% over the 1977-1982 period.

The application of rental and owned accommodation indices of the Consumer Price Index to the 1977 shelter data and subsequent projection of index increases to 1982 resulted in a significant reduction in shelter cost/household income percentages among elderly renters and moderate reductions among elderly homeowners. Notwithstanding the reductions in shelter cost/household income proportions the benefits were nevertheless insufficient to decrease the said proportions below the commonly accepted 30% guideline. Married elderly homeowners who were mortgage and repair expense free illustrated the most favourable shelter cost/household income comparisons averaging 18.6% province wide.

Within Chapter Seven the profiles of the 1977 and 1982 low income elderly of Manitoba will be utilized in the application of the respective Dennis and Fish and Fraser Institute allowance proposals.

1. Report of The Parliamentary Task Force on Pension Reforms, p.21
2. IBID, p.74
3. Statistics Canada, "Income Distributions by Size in Canada", 1982, Cat. 13-207, p.31
Canadian Council on Social Development, Not Enough, pp's 30-31
4. Statistics Canada, "Income Distribution by Size in Canada", 1982, Cat. 13-207, pp's 16-17
 - In fact the 1982 recipient incomes only marginally exceed the average 1977 annual incomes for all Canadian elderly, \$5,237.00, singles, \$10,314.00, married couples
 - Statistics Canada, "Expenditure Patterns and Income Adequacy for the Elderly, 1969-1977, Cat. 13-575, p.25
5. Statistical source for the years 1976 and 1982 were the same, i.e.
 - : Manitoba Health Services Commission - Population Summary Report, 1976, 1982
 - : Department of National Health and Welfare, Income Security Branch Statistics, 1976 and 1982
6. This statement is not meant as a slight to homemakers and mothers, but unfortunately the CPP does not recognize homemaking and motherhood as formal employment in determining CPP benefits for the single elderly woman. In 1982 elderly women not widowed were entitled to a spouse's allowance which would terminate upon age 65 or the death of the husband.
7. Statistics Canada, Consumer Prices and Price Indexes, Oct-Dec, 1982, p.101, Cat. 62-010 Quarterly
8. While recognizing that the CPI is not without its limitations, namely that price movements are measured within urban areas of 30,000+ population, use of the CPI was nevertheless considered appropriate given that 1,019 (55%) of the processed questionnaires originated from urban centres and that the CPI was established on a regular (monthly/annual) basis relative to alternate information sources.

9. Rental Construction Activity: 1977-1982

<u># Units in Structure</u>	<u>1977</u>		<u>1982</u>	
	<u># of Structures</u>	<u># Units</u>	<u># of Structures</u>	<u># Units</u>
6 - 19	861	9,815	822	9,423
20 - 49	495	14,353	497	14,381
50 - 199	171	15,810	201	19,508
200+	24	6,574	26	7,109
TOTAL	1,551	46,552	1,546	50,421

SOURCE: CMHC, Canadian Housing Statistics, 1977, 1982

CHAPTER SEVEN

Shelter Allowance Proposals: A Comparison

Within previous chapters research activity has focussed upon:

Chapter Two - identifying the conceptual birth of shelter allowance proposals,

Chapter Three - examining the Dennis and Fish shelter allowance proposals,

Chapter Four - examining the Fraser Institute shelter allowance proposal,

Chapter Five - documenting the results of a 1977 survey of low income elderly shelter and income expenditure patterns, and

Chapter Six - updating by statistical projection, the economic condition of the low income elderly to reflect their income/shelter situation within the year - 1982.

Having completed the above noted research activity, attention will subsequently be devoted within this chapter to firstly; provide a brief summary of the Dennis and Fish allowance proposals and to identify the parameters to be used in the subsequent application process. Secondly, the Fraser Institute allowance proposal will be briefly reviewed and impacts upon the subsequent application will be recognized.

The third major activity to be contained within this chapter will be the application of the Dennis and Fish and Fraser Institute allowance proposals to the 1977 and 1982 shelter/income profiles as established. The subsequent comparison and analysis of the allowance proposal application will assist in determining the allowance proposal most effective in offsetting the shelter/income needs of the low-income elderly of Manitoba and will subsequently prove or disprove the hypothesis:

"that the Dennis and Fish rebate system allowance proposal would be the more responsive, equitable and cost efficient proposal to administer when applied to the low-income elderly of Manitoba".

Dennis and Fish Review

In proposing methods of assisting low-income families to meet their shelter costs, Dennis and Fish put forth two solutions, the first being a general allowance program and the second a rebate system.

The primary goal of the Dennis and Fish general allowance program focussed upon the delivery of financial assistance to all low income households in an amount sufficient to offset the difference between the cost of a rental unit required to adequately accommodate the recipient household and 20 per cent of the recipient households income. With respect to the Dennis and Fish rebate system proposal, the primary goal was to direct assistance to households which were devoting a disproportionate share of household income towards the acquisition and maintenance of shelter. Each of the two Dennis and Fish assistance proposals shared common design benefits such as flexibility in delivery and conversion to other forms of assistance given that each proposal could be expanded or contracted to assist specific groups such as renters, owners, families with children and the elderly. With regard to conversion capability each of the assistance proposals were designed to be easily incorporated into a future guaranteed annual income program.

As was extensively documented within chapter three, the application of each Dennis and Fish assistance proposal to hypothetical case situations revealed a number of shortcomings in the general allowance program. Simply stated, the general allowance program was not only more expensive to deliver with respect to benefits but also failed to account for differences in the levels of recipient need. In comparison, the rebate system effectively allocated increased amounts of assistance to those in greatest need and subsequently reduced shelter/income ratios for all recipients to the desired thresholds.

Given the above noted limitations with respect to the general allowance program the application of assistance proposals to the 1977 and 1978 low-income elderly profiles will focus upon the use of the rebate system program as proposed by Dennis and Fish.

Fraser Institute Review

In attempting to identify an alternative action to the imposition of rent controls, the Fraser Institute put forth an income allowance proposal as a viable method of assisting those confronted with excessive shelter costs. The Fraser Institute assistance proposal embodied two principles, these being:

- i) that based upon regional shelter costs an allowance would be paid to those whose incomes were not sufficient to offset actual shelter costs within a 20% threshold of household income, and
- ii) that assistance be determined upon what people must spend to acquire basic shelter as opposed to what they do spend which could be greater (overhoused) or less than (underhoused) required on a regional basis.

In essence as implied by name, the Fraser Institute income allowance proposal was primarily focussed upon income and resulted from the belief that sufficient income would offset any concerns with regard to affordable shelter. In addition, the Fraser Institute identified the critical need for accurate shelter cost guidelines and criticized the continued dependence upon national averages as the basic criteria in establishing public sector housing programs and remedies.

In reviewing the rationale and proposed solution to housing affordability problems, the Fraser Institute income allowance proposal neglected to consider a limited but potentially large segment of the homeowner group. Specifically, while maintaining the position that assistance should be determined by the income which must be devoted to acquiring basic shelter and should not be directed to those presently overhoused, the Fraser Institute proposal effectively deleted the single elderly homeowners from

any serious assistance consideration. While agreeing that it would be safe to consider it somewhat contradictory that a single elderly person occupying a three bedroom home (with its associated equity) could also qualify for Guaranteed Income Supplement benefits, that such situations were not incorporated into the formulation of the Fraser Institute proposal is noteworthy.

Having reviewed the proposal solutions our attention will be directed to the establishment of application guidelines and the subsequent comparison of solutions as proposed.

Allowance Proposal Parameters

In comparing the Dennis and Fish rebate system proposal to the Fraser Institute income allowance proposal a number of parameters are required.

Firstly, in establishing an adequate shelter cost/household income proportion, use of the 20% threshold was not deemed appropriate for a number of reasons as:

- i) the Dennis and Fish 20% threshold was identified within a report published in 1971 and as such would not accurately reflect the price and income growth over the 1971-1982, period,
- ii) monthly shelter cost/household income ratios within subsidized elderly persons housing (EPH) units were averaging 27.5% of monthly income and as such the use of a threshold below that of EPH units was considered inequitable,
- iii) use of a 27.5% shelter cost/household income ratio would accurately reflect the changes in prices and incomes over the 1977-1982 period, and
- iv) mortgage industry lending guidelines increased gross debt ratios from 25-30% to 30-35% for home purchasers in general during the 1976-1982 period. As such, a shelter cost/household income ratio of 27.5% for a population dependent upon relatively fixed incomes was considered appropriate.

As a result of the above noted considerations, a shelter cost/monthly income threshold of 27.5% was identified as appropriate for the low-income elderly population.

Secondly, a cost of basic accommodation indicator reflective of the Manitoba market was required for as previously identified the Fraser Institute income allowance proposal was largely dependent upon the establishment of a basic accommodation indicator. On the basis of the 1977 survey respondent shelter cost data and subsequent 1982 update (Tables 22, 24, 51 and 54) data the resulting average provincial shelter costs were considered as an appropriate measure of basic accommodation costs. The rationale for utilizing the original and update survey data for the establishment of basic accommodation costs focussed upon the Table 17 data which identified that the elderly renter respondents were by no means overhoused since:

- i) 75% of single renters occupied bachelor/studio and one bedroom apartments, and
- ii) 85% of married elderly renters occupied one and two bedroom apartments.

On the basis of the Table 17 occupancy data one discovers that elderly renters were occupying basic accommodation at the time of the 1977 survey and that the use of survey region and provincial shelter cost averages would accurately reflect basic accommodation costs. However, with respect to elderly homeowners the need to consider assistance proposals was seriously questioned in consideration of the original survey data which identified that:

- i) 312 (34%) of the elderly homeowners respondent group (Table 18) were in receipt of Guaranteed Income Supplement and Manitoba Supplement for Pensioners in addition to Old Age Security Benefits which living alone with two and three bedroom homes (Table 17) relatively debt free (Table 22),
- ii) within all survey regions the shelter cost/household income percentages of single owners without repair or mortgage expenses

- were less (Table 22) than the corresponding ratios for single renters (Table 24),
- iii) for the 311 (66.2%) married homeowner respondents who did not incur additional expenses the shelter cost/household income ratios in 1977 (Table 22) were comfortably affordable at 21.8% in comparison to the 44.3% among married renters (Table 24).

The consideration of the above noted factors assists in determining that shelter cost impacts among elderly homeowners did not sufficiently warrant further analysis as a persistent shelter affordability problem was not identified within the survey data and that in comparison to elderly renters the elderly homeowners:

"... have the advantage of having lower shelter costs as for the great majority of them these expenditures are limited to property taxes, insurance and maintenance which normally amount to less than rents".¹

The Rebate Proposal Application

The Dennis and Fish Rebate proposal is based upon the following formula:

$$\frac{\$MI}{\%R} - \$ER = \$R$$

Where:

MI: represents monthly income
%R: represents the threshold ratio
ER: represents existing rent
R : represents the resulting rebate benefit

More specifically the rebate calculation components are as follows:

MI: third quarter monthly income as identified (Table 48)
%R: 27.5% as previously established
ER: represents average annual rent by region and marital status (Table 51)
R : is the resulting monthly rebate required to reduce existing shelter costs to the 27.5% of monthly income threshold.

The rebate allowance as proposed by Dennis and Fish was applied to the Table 51 renter respondent shelter cost profile in order to determine the monthly rent rebate required to reduce shelter costs to the 27.5 percent threshold of monthly income.

Table 55 indentifies those monthly rebate benefits required to reduce shelter costs to 27.5 percent of monthly household income on the basis of marital status and survey region. Examples of rebate calculations are as follows:

1. Central Region, Single Renters, 1978

$$\frac{\$MI}{\%R} - \$ER = \$R$$

Where:

$$\begin{aligned} \$MI &= \$273.65 \quad (\text{Table 48}) \\ \%R &= 27.5\% \quad \text{previously determined} \\ \$ER &= \$135.00 \quad (\text{Table 51}) \end{aligned}$$

$$\begin{aligned} \text{a) } & \frac{\$273.65}{27.5} - \$135.00 = \$ \text{Rebate required} \\ \text{b) } & \$75.25 - \$135.00 = \$59.75 \end{aligned}$$

therefore, a monthly rebate of \$59.75 would reduce the shelter cost/monthly income threshold from 49.3 percent as identified within Table 24 to the desired 27.5 percent.

2. Winnipeg Region, Married Renters, 1981

$$\begin{aligned} \$MI &= \$863.52 \quad (\text{Table 48}) \\ \%R &= 27.5\% \quad \text{previously identified} \\ \$ER &= \$288.32 \quad (\text{Table 51}) \end{aligned}$$

therefore:

$$\begin{aligned} \text{a) } & \frac{\$863.52}{27.5\%} - \$288.32 = \$ \text{Rebate required} \\ \text{b) } & \$237.47 - \$288.32 = \$50.85 \end{aligned}$$

TABLE 55
 AVERAGE DOLLAR MONTHLY REBATE PURSUANT TO DENNIS AND FISH REBATE PROPOSAL
 APPLICATION TO 1977-1982 RENTER RESPONENT SHELTER COST DATA
 AVERAGE MONTHLY DOLLAR REBATE VALUE BY MARITAL STATUS AND REGION

Region	Marital Status	# Respondents	1977	1978	1979	1980	1981	1982
			Avg. \$ Monthly Rebate	Avg. \$ Monthly Rebate	Avg. \$ Monthly Rebate	Avg. \$ Monthly Rebate	Avg. \$ Monthly Rebate	Avg. \$ Monthly Rebate
Central	Single	20	\$ 59.75	\$ 59.86	\$ 54.13	\$ 36.48	34.33	\$ 35.47
	Married	2	\$ 64.84	\$ 62.92	\$ 54.80	\$ 26.29	20.15	\$ 19.12
Eastman	Single	11	\$ 54.75	\$ 54.63	\$ 48.65	\$ 30.78	28.21	\$ 28.91
	Married	7	\$ 84.84	\$ 83.82	\$ 76.65	\$ 49.23	44.70	\$ 45.83
Interlake	Single	11	\$ 59.75	\$ 59.86	\$ 54.13	\$ 34.68	34.33	\$ 35.57
	Married	3	\$ 94.84	\$ 94.27	\$ 87.65	\$ 60.73	56.97	\$ 59.18
Norman	Single	7	\$ 64.75	\$ 65.08	\$ 59.60	\$ 42.22	40.49	\$ 42.27
	Married	5	\$109.84	\$109.95	\$104.08	\$ 77.92	75.35	\$ 79.27
Parklands	Single	12	\$ 54.75	\$ 54.63	\$ 48.65	\$ 30.78	28.21	\$ 28.91
	Married	7	\$ 79.84	\$ 78.60	\$ 71.18	\$ 43.54	38.59	\$ 39.18
Westman	Single	55	\$ 49.75	\$ 49.43	\$ 43.18	\$ 25.04	22.04	\$ 22.12
	Married	6	\$ 94.84	\$ 94.27	\$ 87.65	\$ 60.73	56.97	\$ 59.18
Winnipeg	Single	193	\$ 64.75	\$ 65.08	\$ 59.60	\$ 42.22	40.49	\$ 42.27
	Married	32	\$ 89.84	\$ 89.05	\$ 82.18	\$ 55.03	50.85	\$ 52.52
Manitoba	Single	309	\$ 58.32	\$ 58.37	\$ 52.26	\$ 34.86	32.59	\$ 33.66
	Married	62	\$ 88.41	\$ 87.55	\$ 80.60	\$ 53.35	49.08	\$ 50.61

As identified a monthly rebate of \$50.85 per married renter household in Winnipeg in 1981 would have reduced shelter cost/household income ratios from 33.4% (288.32/863.52) to the target threshold of 27.5 percent.

As examination of the Table 55 calculations identifies the primary benefit of the rebate proposal, as increased rebate benefits are directed to those respondents identified previously (Table 24) as being in greatest need notwithstanding that the Table 24 calculations identified all renters as requiring assistance in securing affordable accommodation. In addition, benefits are sensitive to shelter cost and household income changes for as identified within Table 55 rebate levels decline over the 1977-1982 period signifying a greater increase in monthly income relative to increases in shelter costs.

On a provincial basis the average monthly rebate benefits for single and married renters declined 42.3% and 42.8% respectively over the 1977-1982 period while maintaining the target threshold of 27.5 percent of monthly income.

Identified within Table 56 are the total annual rebate benefits required to maintain the 27.5 percent threshold for each household and for the specific region as determined by the original respondents marital status. The identification of rebate benefits was determined by simply multiplying the monthly benefit pursuant to Table 55 by twelve to obtain an annual household total and subsequently by the number of respondents to arrive at the annual regional total. Over the 1977-1982 period annual rebate benefits declined from \$292,203.00 to \$176,174.00 for a total decrease of \$116,029.00 or 40 percent. For the total period of application the average annual cost of the rebate system was approximately \$229,537.00. As could be expected the annual rebate totals enhanced the previously identified income and shelter cost increases for the 1977-1978 period was characterized by a greater percentage increase in the Consumer Price Index rented accommodation component than occurred in OAS/GIS/MSP benefits which was substantially reversed during the 1979-1980 period when GIS and MSP benefits were substantially increased.

In summary, the application of the Dennis and Fish rebate proposal to 1977-1982 shelter cost/income profiles of low-income elderly Manitobans effectively reduced the shelter cost/household income ratios of the sample group to the targetted 27.5% threshold at a total cost of \$1,377,220.00 in direct rebate benefits.

TABLE 56

TOTAL INCOME ALLOWANCE COSTS: DENNIS & FISH REBATE ASSISTANCE PROPOSAL APPLIED TO MANITOBA ELDERLY RESPONDENTS 1977-1982
TOTAL INCOME ALLOWANCE BENEFITS AS CALCULATED ANNUALLY PER HOUSEHOLD AND REGION BY RESPONDENT MARITAL STATUS

Region	Marital Status	# Respondents	1977		1978		1979		1980		1981		1982	
			\$ Household	\$ Region	\$ Household	\$ Region	\$ Household	\$ Region	\$ Household	\$ Region	\$ Household	\$ Region	\$ Household	\$ Region
Central	Single	20	717.00	14,340.00	718.00	14,366.00	649.00	12,991.00	438.00	8,755.00	412.00	8,240.00	427.00	8,539.00
	Married	2	778.00	1,556.00	755.00	1,510.00	658.00	1,315.00	315.00	630.00	242.00	484.00	229.00	458.00
Eastman	Single	11	657.00	7,227.00	656.00	7,212.00	584.00	6,422.00	369.00	4,063.00	338.00	3,724.00	347.00	3,816.00
	Married	7	1,018.00	7,126.00	1,006.00	7,042.00	920.00	6,440.00	591.00	4,135.00	536.00	3,755.00	550.00	3,850.00
Interlake	Single	11	717.00	7,887.00	718.00	7,902.00	650.00	7,145.00	438.00	4,815.00	412.00	4,532.00	427.00	4,695.00
	Married	3	1,138.00	3,414.00	1,131.00	3,394.00	1,052.00	3,155.00	729.00	2,186.00	684.00	2,051.00	710.00	2,130.00
Norman	Single	7	777.00	5,349.00	781.00	5,467.00	715.00	5,006.00	507.00	3,547.00	486.00	3,401.00	507.00	3,551.00
	Married	5	1,318.00	6,590.00	1,319.00	6,597.00	1,249.00	6,245.00	935.00	4,675.00	904.00	4,521.00	951.00	4,756.00
Parklands	Single	12	657.00	7,884.00	656.00	7,867.00	584.00	7,005.00	369.00	4,432.00	339.00	4,062.00	347.00	4,163.00
	Married	7	958.00	6,707.00	943.00	6,602.00	854.00	5,979.00	522.00	3,657.00	463.00	3,241.00	470.00	3,291.00
Westman	Single	55	597.00	32,835.00	593.00	32,624.00	518.00	28,499.00	300.00	16,526.00	264.00	14,546.00	265.00	14,599.00
	Married	6	1,139.00	6,828.00	1,131.00	6,787.00	1,016.00	6,095.00	729.00	4,372.00	684.00	4,102.00	710.00	4,261.00
Winnipeg	Single	193	777.00	149,961.00	781.00	150,725.00	715.00	138,034.00	507.00	97,782.00	486.00	93,775.00	507.00	97,897.00
	Married	32	1,079.00	34,499.00	1,069.00	34,195.00	986.00	31,557.00	660.00	21,132.00	610.00	19,526.00	630.00	20,168.00
Manitoba	Single	309		225,483.00		226,163.00		205,102.00		139,920.00		132,280.00		137,260.00
	Married	62		66,720.00		66,127.00		60,786.00		40,787.00		37,680.00		38,914.00
				292,203.00		292,290.00		265,888.00		180,707.00		169,960.00		176,174.00

ASSISTANCE PROPOSAL TOTAL: \$1,377,220.00

The Income Allowance Application

The Fraser Institute Income Allowance proposal is based upon the following formula:

$$\frac{\$C}{\%R} - \$MI = \$IA$$

Where:

\$C: represents the cost of basic accommodation
%R: represents the threshold ratio
\$MI: represents existing monthly income
\$IA: represents the required income allowance.

Specifically for the purposes of income allowance calculations the required components are as follows:

\$C: as previously identified, basic accommodation is reflected by the annual provincial average shelter cost as determined on the basis of marital status (Table 51)

%R: 27.5% as previously established

\$MI: third quarter monthly income as identified (Table 48)

\$IA: is the resulting monthly income allowance required to decrease or maintain the cost of basic accommodation to the 27.5% threshold ratio.

The application of the Fraser Institute Income Allowance formula to the Table 51 renter shelter cost data identified, in monetary terms the substantial difference in approach to solving a shelter affordability problem. As identified within Table 57 the monthly income allowance benefits required are considerable in proportion to the total monthly income of the recipient. The use of examples reveals the factors impacting upon benefit amounts.

1. Central Region, Single Renters, 1977

$$\frac{\$C}{\%R} - \$MI = \$IA$$

Where:

$$\begin{aligned} \$C &= \$135.57 \text{ (Table 51)} \\ \%R &= 27.5\% \text{ as previously established} \\ \$MI &= \$273.65 \text{ (Table 48)} \end{aligned}$$

applied as follows:

$$\begin{aligned} \text{a) } & \frac{\$135.57}{27.5\%} - \$273.65 = \$ \text{ income allowance established} \\ \text{b) } & \$492.98 - \$273.65 = \$219.33 \end{aligned}$$

As identified in this example a monthly income allowance of \$219.33 would be required to reduce the cost of basic accommodation to the threshold ratio of 27.5 percent of household income.

2. Winnipeg Region, Married Renters, 1981

$$\frac{\$C}{\%R} - \$MI = \$IA$$

where:

$$\begin{aligned} \$C &= \$286.58 \text{ (Table 51)} \\ \%R &= 27.5\% \text{ as previously established} \\ \$MI &= \$863.52 \text{ (Table 48)} \end{aligned}$$

TABLE 57
AVERAGE DOLLAR MONTHLY INCOME ALLOWANCE BENEFIT PURSUANT TO FRASER INSTITUTE INCOME ALLOWANCE FORMULA
APPLICATION TO 1977-1982 RENTER RESPONDENT SHELTER COST DATA
AVERAGE MONTHLY DOLLAR BENEFIT BY MARITAL STATUS AND REGION

Region	Marital Status	# Respondents	1977	1978	1979	1980	1981	1982
			Ave. \$ Monthly Benefit	Avg. \$ Monthly Benefit	Avg. \$ Monthly Benefit	Avg. \$ Monthly Benefit	Avg. \$ Monthly Benefit	Avg. \$ Monthly Benefit
Central	Single	20	\$219.33	\$219.91	\$199.24	\$135.22	\$127.66	\$132.17
	Married	2	\$321.51	\$318.44	\$293.10	\$194.03	\$178.59	\$184.32
Eastman	Single	11	\$219.33	\$219.91	\$199.24	\$135.22	\$127.66	\$132.17
	Married	7	\$321.51	\$318.44	\$293.10	\$194.03	\$178.59	\$184.32
Interlake	Single	11	\$219.33	\$219.91	\$199.24	\$135.22	\$127.66	\$132.17
	Married	3	\$321.51	\$318.44	\$293.10	\$194.03	\$178.59	\$184.32
Norman	Single	7	\$219.33	\$219.91	\$199.24	\$135.22	\$127.66	\$132.17
	Married	5	\$321.51	\$318.44	\$293.10	\$194.03	\$178.59	\$184.32
Parklands	Single	12	\$219.33	\$219.91	\$199.24	\$135.22	\$127.66	\$132.17
	Married	7	\$321.51	\$318.44	\$293.10	\$194.03	\$178.59	\$184.32
Westman	Single	55	\$219.33	\$219.91	\$199.24	\$135.22	\$127.66	\$132.17
	Married	6	\$321.51	\$318.44	\$293.10	\$194.03	\$178.59	\$184.32
Winnipeg	Single	193	\$219.33	\$219.91	\$199.24	\$135.22	\$127.66	\$132.17
	Married	32	\$321.51	\$318.44	\$293.10	\$194.03	\$178.59	\$184.32
Manitoba	Single	309	\$219.33	\$219.91	\$199.24	\$135.33	\$127.66	\$132.17
	Married	62	\$321.51	\$318.44	\$293.10	\$194.03	\$178.59	\$184.32

applied as follows:

$$\text{a) } \frac{\$286.58}{27.5\%} - \$863.52 = \$ \text{ income allowance required}$$

$$\text{b) } \$1,042.00 - \$863.52 = \$178.59$$

From this example, a monthly income allowance of \$178.59 would be required to reduced the cost of basic accommodation to the threshold ratio of 27.5 percent of household income.

The application of the income allowance formula to shelter cost data reveals that the underlying goal of the income allowance is to effectively raise all household incomes to such an extent that the cost of shelter are maintained at the threshold ratio. Furthermore, given the cash transfers required to reduce threshold ratios to the target levels within the examples the subsequent identification of total income allowance benefits as identified within Table 58 is substantial.

As identified with the Table 58 data the costs associated with the reduction of shelter costs to threshold levels by means of income allowances are considerable given that the respondent group was relatively small totalling 371 renters. Over the 1977-1982 period total annual income allowance benefits decreased from \$1,052,175 (1977) to \$627,128 (1982) thereby indicating 40% decline. In addition, the average annual cost in benefits incurred by the income allowance approach was approximately \$823,495.00

In summary, the application of the Fraser Institute income allowance to 1977-1982 shelter cost/income profiles of low-income elderly Manitoban's reduced the shelter cost/household income ratios of the sample group to the targetted 27.5% threshold at a total cost of \$4,940,972.00 in direct income allowance benefits.

TABLE 58
 TOTAL INCOME ALLOWANCE COSTS: FRASER INSTITUTE PROPOSAL APPLIED TO MANITOBA ELDERLY RESPONDENTS 1977-1982
 TOTAL INCOME ALLOWANCE BENEFITS AS CALCULATED ANNUALLY PER HOUSEHOLD AND FOR REGION BY MARITAL STATUS

Region	Marital Status	# Respondents	1977		1978		1979		1980		1981		1982	
			\$ Household	\$ Region	\$ Household	\$ Region	\$ Household	\$ Region	\$ Household	\$ Region	\$ Household	\$ Region	\$ Household	\$ Region
Central	Single	20	2,631.00	52,620.00	2,639.00	52,780.00	2,391.00	47,820.00	1,623.00	32,460.00	1,532.00	30,640.00	1,586.00	31,720.00
	Married	2	3,858.00	7,716.00	3,821.00	7,642.00	3,517.00	7,034.00	2,328.00	4,656.00	2,143.00	4,286.00	2,212.00	4,424.00
Eastman	Single	11	2,631.00	28,941.00	2,639.00	29,029.00	2,391.00	26,301.00	1,623.00	17,853.00	1,532.00	16,852.00	1,586.00	17,446.00
	Married	7	3,858.00	27,006.00	3,821.00	26,747.00	3,517.00	24,619.00	2,328.00	16,296.00	2,143.00	15,001.00	2,212.00	15,484.00
Interlake	Single	11	2,631.00	28,941.00	2,639.00	29,029.00	2,391.00	26,301.00	1,623.00	17,853.00	1,532.00	16,852.00	1,586.00	17,446.00
	Married	3	3,858.00	11,574.00	3,821.00	11,463.00	3,517.00	10,551.00	2,328.00	6,984.00	2,143.00	6,429.00	2,212.00	6,636.00
Norman	Single	7	2,631.00	18,417.00	2,639.00	18,473.00	2,391.00	16,737.00	1,623.00	11,361.00	1,532.00	10,724.00	1,586.00	11,102.00
	Married	5	3,858.00	19,290.00	3,821.00	19,105.00	3,517.00	17,585.00	2,328.00	11,640.00	2,143.00	10,715.00	2,212.00	11,060.00
Parklands	Single	12	2,631.00	31,572.00	2,639.00	31,668.00	2,391.00	28,692.00	1,623.00	19,476.00	1,532.00	18,384.00	1,586.00	19,032.00
	Married	7	3,858.00	27,006.00	3,821.00	26,747.00	3,517.00	24,619.00	2,328.00	16,296.00	2,143.00	15,001.00	2,212.00	15,484.00
Westman	Single	55	2,631.00	144,705.00	2,639.00	145,145.00	2,391.00	131,505.00	1,623.00	89,265.00	1,532.00	84,260.00	1,586.00	87,230.00
	Married	6	3,858.00	23,148.00	3,821.00	22,926.00	3,517.00	21,102.00	2,382.00	13,968.00	2,143.00	12,858.00	2,212.00	13,272.00
Winnipeg	Single	193	2,631.00	507,783.00	2,639.00	509,327.00	2,391.00	461,463.00	1,623.00	313,239.00	1,532.00	295,676.00	1,586.00	306,098.00
	Married	32	3,858.00	123,456.00	3,821.00	122,528.00	3,517.00	112,544.00	2,382.00	74,496.00	2,143.00	68,576.00	2,212.00	70,784.00
Manitoba	Single	309		812,979.00		815,451.00		738,819.00		501,507.00		473,388.00		490,074.00
	Married	62		239,196.00		237,158.00		218,054.00		144,336.00		132,866.00		137,144.00
			1,052,175.00		1,052,609.00		956,873.00		645,843.00		606,254.00		627,218.00	

ASSISTANCE PROPOSAL TOTAL: \$4,940,972.00

Summary

The Rebate - Income Allowance Comparison

The application of the Dennis and Fish and Fraser Institute approaches for maintaining affordable shelter costs illustrates two very divergent methods of resolving a common problem. In illustrating the rebate and income allowance methodologies in resolving the shelter affordability issue use of the S/I ratio is required where S represents shelter costs and I represents available income whereby maintenance of S at 27.5% of I is considered the resolution of the shelter affordability issue.

In applying the rebate system approach to the 1977-1982 shelter cost data the results indicate that the rebate system responds to fluctuations in S: shelter costs by essentially directing benefits to recipient households in such amounts that shelter costs could be reduced to the 27.5% S/I ratio. In addition as identified by Dennis and Fish, the delivery of rebate system benefits would be similar to that undertaken annually with respect to income tax assessments as verification of actual shelter costs and total household income would be required in order to accurately determine individual household S/I ratios and subsequent rebate benefits. Therefore, as implied by the name, the rebate approach allocates benefits subsequent to the payment of increased shelter costs by the recipient household.

In comparison, the income allowance approach is premised upon the fact that regional costs of basic accommodation are the accepted minimum and that any increase in the S shelter component is by nature required to secure basic accommodation. As a result should S (shelter costs) increase to such an extent that it absorbs 30% of I (income), then the appropriate solution is one where the increased S determines the required increase in I such that the new level of I sufficiently reduces the level of S to the appropriate ratio of $S/I = 27.5\%$. Inherent to the income allowance approach among the low-income elderly on fixed incomes is the issue of equality for as identified within Tables 57 and 58, given average regional shelter cost

parameters and similar household incomes the subsequent income allowance benefits are equal in amount for all homeowners within similar economic situations. As a result the income allowance approach does not accurately account for minor differences within individual households as it is based upon the assumption that where S absorbs 30% of I then the benefits required to sufficiently increase I will be forwarded to all I households regardless of any difference which justify greater or less increases in income within the respective household group.

The delivery of income allowance benefits are such that the costs of basic accommodation are identified within a specific region and subsequently compared to existing household incomes. The identification of an increased S/I ratio within households determines the increased benefits required in I so as to render S equal to 27.5% of I. The delivery of income allowance benefits is similar to that of the rebate system with the primary difference being the use of regional average shelter (S) and income (I) statistics to determine required benefits as opposed to the verification of individual household situations.

By means of a common example a comparison of the income allowance and rebate system is as follows:

INCOME ALLOWANCE

Parameters:

- monthly income (MI) = \$363.64
- monthly rent (MR) = \$100.00
- target S/I ratio (%R) = 27.5%

Formula:

$$\frac{MR - MI}{\%R} = \$ \text{ income allowance}$$

or

$$\frac{\$100.00 - \$363.64}{27.5\%} = \$ 0$$

Assumptions:

MR increases to \$130.00
 therefore new MR = \$130.00
 and new %R = 35.7%

Solution:

- to maintain a %R @ 27.5% income
 income must be increased (new MI)
 in order that new %R is equal to
 27.5% of new MI.

therefore:

$$\frac{\text{new MR} - MI}{\%R} = \$ \text{ income allowance}$$

$$\text{a) } \frac{\$130.00 - \$363.64}{27.5\%} = \$ \text{ income allowance}$$

or

$$\text{b) } \$472.73 - \$363.64 = \$109.09$$

$$\text{and } \frac{\text{new MR}}{\text{new MI}} = \%R$$

as

$$\frac{\$130.00}{\$472.73} = 27.5\%$$

REBATE

Parameters:

- monthly income (MI) = \$363.64
- monthly rent (MR) = \$100.00
- target S/I ratio (%R) = 27.5%

Formula:

$$\frac{MI - MR}{\%R} = \$ \text{ rebate}$$

$$\frac{\$363.64 - \$100.00}{27.5\%} = \$ 0$$

Assumptions:

MR increases to \$130.00
 therefore new MR = \$130.00
 and new %R = 35.7%

Solution:

- to maintain a %R @ 27.5%
 a rebate must be determined in
 order to reduce new %R to 27.5%.

therefore:

$$\frac{MI - \text{new MR}}{\%R} = \$ \text{ rebate}$$

$$\text{a) } \frac{\$363.64 - \$130.00}{27.5\%} = \$ \text{ rebate}$$

or

$$\text{b) } \$100.00 - \$130.00 = \$-30.00$$

and a rebate of \$30.00 would maintain
 the %R at the desired 27.5% since it
 offset the increase in MR to new MR.

In essence, the Dennis and Fish rebate approach is essentially one which accounts for changes in individual household S/I ratios and provides rebates in order to reduce shelter costs (S) to the desired threshold of household income (I). In comparison the Fraser Institute income allowance approach accounts for changes in regional shelter costs for basic accommodation and thus accepts such increases as absolute. Therefore, on the basis of increased costs in basic accommodation the income allowance approach focuses upon the determination of the increases in household income required to sufficiently maintain the accepted threshold of household income.

Having applied the respective rebate and income allowance formulas to the 1977-1982 low income elderly shelter cost profiles, the required benefits as tabulated within Table 55 and 57 are substantially different.

Identified within Table 59 is the difference in monthly benefits required to maintain a shelter/income threshold of 27.5 percent. As calculated on the basis of marital status and survey region the Table 59 dollar values are those by which the Fraser Institute income allowance approach exceeds the Dennis and Fish rebate approach in the process of maintaining shelter/income thresholds of 27.5 percent. As is clearly evident from the Table 59 data the use of the Fraser Institute income allowance approach to maintaining the desired 27.5% shelter/income ratio is considerably greater with respect to total benefits than is the Dennis and Fish rebate approach.

Specifically, in referring to single renters during the 1977-1982 period, the range within which income allowance benefits exceeded rebate benefits was identified as \$161.01 per month to \$98.51 per month resulting in an average difference in benefits of \$122.20 per month per year. With respect to married renters the range within which income allowance benefits exceeded rebate benefits was \$233.10 to \$135.71 per month resulting in an average difference in assistance proposals of \$180.07 per month per year.

In an attempt to gauge the differences in year to year benefits required to maintain a 27.5% shelter cost/household income threshold for 371 renters the following comparison of benefits required is provided.

TABLE 59
AVERAGE MONTHLY ASSISTANCE DIFFERENCE IN DOLLAR VALUE FOR FRASER INSTITUTE AND DENNIS AND FISH ASSISTANCE
PROPOSALS 1977-1982 AMOUNT IN DOLLARS PER MONTH BY MARITAL STATUS AND REGION
DOLLAR VALUE REFLECTS AMOUNT BY WHICH FRASER INSTITUTE PROPOSAL BENEFITS EXCEED THAT OF DENNIS AND FISH

Region	Marital Status	# Respondents	1977	1978	1979	1980	1981	1982
Central	Single	20	\$159.58	\$160.05	\$145.11	\$ 98.74	\$ 93.33	\$ 96.60
	Married	2	\$256.67	\$255.52	\$238.30	\$167.74	\$158.44	\$165.20
Eastman	Single	11	\$164.58	\$165.28	\$150.59	\$104.44	\$ 99.45	\$103.26
	Married	7	\$263.67	\$234.62	\$216.45	\$144.80	\$133.89	\$138.49
Interlake	Single	11	\$159.58	\$160.05	\$145.11	\$ 98.74	\$ 93.33	\$ 96.60
	Married	3	\$226.67	\$224.17	\$205.45	\$133.30	\$121.62	\$125.14
Norman	Single	7	\$154.58	\$154.83	\$139.64	\$ 93.60	\$ 87.17	\$ 89.90
	Married	5	\$211.67	\$208.49	\$189.02	\$116.11	\$103.24	\$105.05
Parklands	Single	12	\$164.58	\$165.28	\$150.50	\$104.94	\$ 99.45	\$103.26
	Married	7	\$241.67	\$239.84	\$221.94	\$150.49	\$140.00	\$145.14
Westman	Single	55	\$169.58	\$170.48	\$156.06	\$110.18	\$105.62	\$110.05
	Married	6	\$226.67	\$224.17	\$205.45	\$133.30	\$121.62	\$125.14
Winnipeg	Single	193	\$154.58	\$154.84	\$139.64	\$ 93.00	\$ 87.17	\$ 89.90
	Married	32	\$231.67	\$229.39	\$210.92	\$139.00	\$127.74	\$131.80
Manitoba	Single	309	\$161.01	\$161.54	\$146.68	\$100.36	\$ 95.07	\$ 98.51
	Married	62	\$233.10	\$230.89	\$212.50	\$138.68	\$129.51	\$135.71

		<u>Rebate</u>	<u>Income Allowance</u>
Total Benefits by Year	1977	\$ 292,203.00	\$1,052,175.00
	1978	\$ 292,290.00	\$1,052,609.00
	1979	\$ 265,888.00	\$ 956,873.00
	1980	\$ 180,707.00	\$ 645,843.00
	1981	\$ 169,960.00	\$ 606,254.00
	1982	\$ 176,174.00	\$ 627,218.00
Total Benefits:	1977 - 1982	\$1,377,220.00	\$4,940,972.00
Average Annual Benefits:		\$ 229,536.67	\$ 823,495.33

As is evident from the yearly benefit totals the use of an income allowance approach requires substantially more benefits than does the rebate approach in attempting to maintain shelter cost/household income thresholds of 27.5% for 371 elderly renters. Accordingly, given that the higher benefits required by the income allowance approach are in essence costs to the source of benefits one can therefore conclude that the alternate perspective is one whereby the income allowance approach is approximately 359% more costly than the rebate approach in achieving the objective of maintaining a 27.5% shelter cost/household income ratio.

In summary, the application of the Dennis and Fish rebate and Fraser Institute income allowance methodologies to low-income elderly shelter cost and income profiles over the 1977-1982 period has identified a number of factors.

Firstly with respect to the ability of the rebate and income allowance approaches to respond to the need to alleviate burdensome shelter costs among a specific group of low income elderly the application of each approach identified an equal level of responsiveness to an identified problem. Simply stated, given established goals, the rebate and income allowance proposals can adequately respond to the need to decrease shelter/income ratios to whatever target ratio is determined to be acceptable. However, as a function of time, the income allowance proposal could potentially contain an advantage with respect to households dependent upon relatively fixed incomes due to the potential opportunity to establish benefit levels in advance of anticipated expenditures. In comparison, the

rebate approach to achieving specific shelter/income thresholds is by nature dependent upon verification of actual shelter expenditures and household incomes. As a result, the rebate approach resembles that found with respect to payment of income tax rebates for benefits accrued in any specific tax year are not received until the subsequent year.

Regarding the issue of equity, the rebate approach benefits from design for assistance is determined by individual need as identified by the above noted requirement for verification of actual expenditures and household income. Therefore, where warranted increased amounts of benefits are forwarded to those individual households which have exhibited relatively increased need.

The income allowance approach to resolving shelter/income needs may be described as overly equitable in that as a result of the dependence upon regional indicators of shelter costs and income, the income allowance approach does not take into account specific household situations. Therefore where household incomes and shelter costs are relatively equal, those individual households which administer their respective operations in a more prudent manner may well devote portions of their income allowances to needs other than housing. Conversely, the income allowance which may be considered substantial in one household may for a variety of reasons be insufficient within another household.

With respect to cost efficiency, the application of the rebate and income allowance approaches to low-income elderly profiles reflective of the 1977-1982 period has conclusively identified the rebate system as the more cost efficient method of resolving shelter cost/household income deficiencies given that the income allowance approach was approximately 3.5 times more costly than the rebate approach in total benefits allocated.

Conclusion

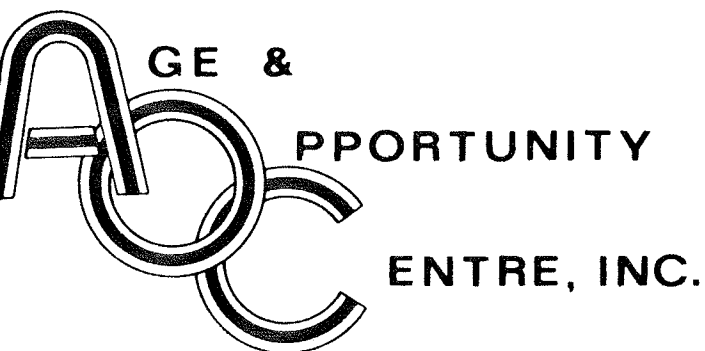
The application of the Dennis and Fish rebate allowance and Fraser Institute income allowance proposals to shelter/income profiles reflective of the low-income elderly within Manitoba during the 1978-1982 period has proven our hypothesis correct in that:

"the Dennis and Fish rebate allowance proposal would be the more responsive, equitable and cost efficient proposal to administer when applied to the low income elderly of Manitoba".

1. Expenditure Patterns and Income Adequacy for the Elderly 1969-1976,
Statistics Canada, Catalogue 13-575, Occasional, p.24

APPENDIX "A"

STUDY QUESTIONNAIRE



1102 - 211 Portage Avenue
Winnipeg, Manitoba
R3B 2A2

PRESIDENT:

Mrs. L. Bercuson

EXECUTIVE DIRECTOR:

Mrs. Yhetta Gold

PHONE: 947-1276

August 29, 1977

Dear Sir or Madam,

The Age and Opportunity Centre Inc. is writing to encourage you to complete the enclosed questionnaire.

This questionnaire is designed by Central Mortgage and Housing Corporation and Manitoba Housing and Renewal Corporation to help them to understand the housing and living expenses that Senior Citizens must meet.

This study would make it possible for the Government to review their present system of distributing money, programs and services.

All your answers will be treated as confidential. You are asked to return the questionnaire without putting your name or address on it. Just send it in the enclosed stamped and addressed envelope.

If it is difficult for you to do this alone, please ask your family or a friend to help you to fill out the questionnaire.

If you are too ill to fill it out, please check this box and send it back anyway.

Thank you.

Sincerely,

(Mrs) Yhetta M. Gold
Executive Director

YMG:tca

Encl. 1

PLEASE RETURN TO C.M.H.C. REGIONAL OFFICE BY OCTOBER 1 - 1977

THE UNITED WAY



АКО ВИ МОЖЕТЕ КРАЏЕ ЧИТАТИ ЦЕ ЈАК ПО
АНГЛИЈСКИ, ПРОШУ ЗАЗНАЧИТИ В КВАДРАТИ ,
ПОВЕРНИТЬ ЦЕЙ ФОРМУЛЯР НАЗАД.

Wenn Sie dies besser als das Englisch lesen
können dann Kreuzen Sie bitte dieses Fach
an und geben die Formulare zurück.

GDY WAM JEST LEPIEJ TO CZYTAĆ A NIŻ PO
ANGIELSKU, PROSZE ZAZNACZYĆ W KWADRATKU
, I ZWRUCIĆ TEN FORMULARZ NAZAD.

Si vous pouvez lire ceci mieux que de l'Anglais,
il vous plaît mettre un crochet dans la case
et retourner le papier.

VÓCE PODER LER ISTO MELHOR QUE INGLÊS MARQUE AQUI
 E MANDA-NOS OS PAPEIS.

אם אתם יכולים לקרוא טוב יותר מאנגלית
נא לסמן ב- ולחזור לנו את הניירת.
אם אתם יכולים לקרוא טוב יותר מאנגלית

如果你不甚明白英文，請在此格
內 ，並交回這份文件。

QUESTIONNAIRE: THE HOUSING NEEDS AND INCOME EXPENDITURE PATTERNS

OF THE ELDERLY IN MANITOBA

INSTRUCTIONS: PLEASE ENTER ONTO EACH LINE YOUR CHOICE. MOST QUESTIONS NEED ONLY A "✓" IN ONE OR MORE GROUPS OF LINES, WHERE A WORD IS NEEDED PLEASE PRINT IT ONTO THE LINE PROVIDED.

1. I AM A MALE
 FEMALE

2. I AM YEARS OF AGE.

3. I AM MARRIED
 WIDOW/WIDOWER
 SINGLE
 DIVORCED
 SEPARATED

4. IF MARRIED: MY HUSBAND OR WIFE IS YEARS OLD.

5. I HAVE LIVED WHERE I AM PRESENTLY LIVING FOR:
 0 - 2 YEARS
 3 - 5 YEARS
 6 - 10 YEARS
 11 - 20 YEARS
 MORE THAN 20 YEARS
 ALL MY LIFE

6. I AM A HOMEOWNER
 RENTER

NOTE: IF YOU ARE A HOMEOWNER GO TO QUESTION # 7

IF YOU ARE A RENTER GO TO QUESTION # 8

7 THIS QUESTION TO BE ANSWERED BY HOMEOWNERS ONLY PLEASE.

- A) I LIVE IN MY OWN HOME
 MY OWN TOWNHOUSE OR DUPLEX
 MY OWN CONDOMINIUM APARTMENT

- B) MY DWELLING IS FULLY PAID FOR
 NOT FULLY PAID FOR

IF NOT FULLY PAID FOR:

MY MORTGAGE PAYMENTS ARE APPROXIMATELY \$ _____ PER MONTH.
FOR HOW MANY MORE YEARS? _____

- C) I PAID \$ _____ FOR PROPERTY TAXES THIS YEAR.

- D) MY DWELLING IS A COMFORTABLE SIZE
 TOO LARGE
 TOO SMALL

- E) MY DWELLING IS EASY TO TAKE CARE OF
 DIFFICULT TO TAKE CARE OF

F) CHECK THOSE THAT APPLY TO YOU:

- I LIVE ALONE
 WITH MY HUSBAND OR WIFE
 WITH ONE OF MY CHILDREN
 WITH OTHER RELATIVES
 WITH A FRIEND

G) THIS PAST YEAR I HAD TO REPAIR THE: (CHECK THOSE WHICH APPLY TO YOU)

- ROOF OF MY DWELLING
 PLUMBING
 FURNACE
 FOUNDATION
 WALL
 OTHERS (SPECIFY) _____

H) THE REPAIRS IDENTIFIED IN PART (G) COST APPROXIMATELY \$ _____

I) CONSIDERING MY PRESENT DWELLING AND THE NEIGHBOURHOOD I WOULD SAY THAT I AM:

- SATISFIED
 NOT SATISFIED

HOMEOWNERS GO TO QUESTION # 9

8. THIS QUESTION TO BE ANSWERED BY RENTERS ONLY.

- A) I LIVE IN A RENTED DUPLEX
 A RENTED TOWNHOUSE
 A RENTED SINGLE FAMILY HOME
 A RENTED ROOM
 A RENTED ROOM WITH BOARD
 THE HOME OF ONE OF MY CHILDREN
 AN APARTMENT IN A SENIOR CITIZENS BUILDING
 AN APARTMENT IN A PRIVATELY OWNED BUILDING
 A HOSTEL OR A PERSONAL CARE (NURSING) HOME.

- B) I LIVE ALONE
 WITH MY HUSBAND OR WIFE
 WITH ONE OF MY CHILDREN
 WITH OTHER RELATIVES
 WITH A FRIEND OR ANOTHER PERSON

C) APPROXIMATELY HOW MUCH RENT DID YOU PAY LAST MONTH? _____

OR

D) APPROXIMATELY HOW MUCH DID YOU PAY FOR BOARD AND ROOM LAST MONTH?

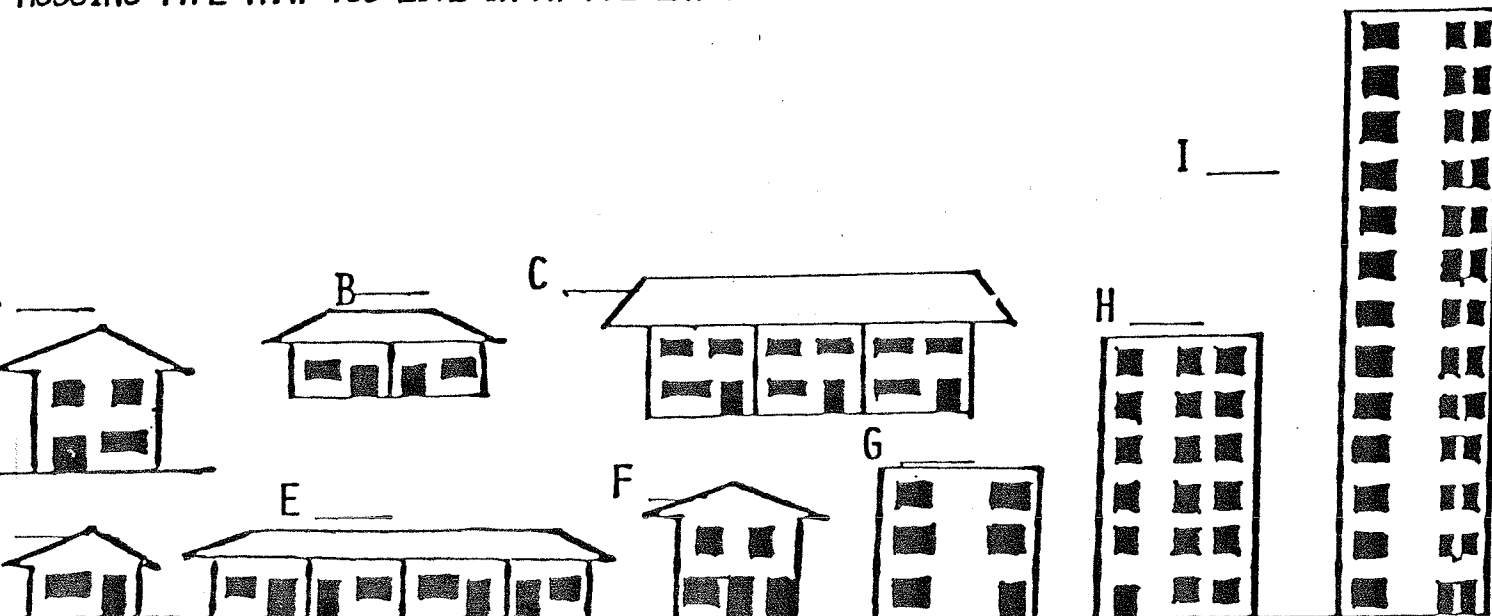
\$ _____

E) CONSIDERING MY PRESENT DWELLING AND THE NEIGHBOURHOOD I WOULD SAY THAT I AM:

- SATISFIED
 NOT SATISFIED

ALL RESPONDENTS TO ANSWER THE FOLLOWING QUESTIONS

I AM PRESENTLY LIVING IN HOUSING TYPE: (CHECK THE SPACE BY THE CORRECT HOUSING TYPE THAT YOU LIVE IN AT PRESENT)



10. MY PRESENT DWELLING CONTAINS: (CHECK THOSE THAT APPLY TO YOU)

- LIVING ROOM
- DINING ROOM
- COMBINED LIVING AND KITCHEN AREA
- COMBINED LIVING AND SLEEPING AREA
- ONE BEDROOM
- TWO BEDROOMS
- THREE OR MORE BEDROOMS
- KITCHEN
- BATHROOM

11. IN WHICH HOUSING TYPE IN THE ABOVE DIAGRAM HAVE YOU LIVED MOST OF YOUR LIFE? _____

12. IN WHICH HOUSING TYPE IN THE ABOVE DIAGRAM WOULD YOU MOST LIKE TO LIVE?
PLEASE PRINT THE LETTER OF THE HOUSING TYPE IN THE LINE, EG. A,B

- _____ 1ST CHOICE
- _____ 2ND CHOICE
- _____ 3RD CHOICE

13. IN WHICH HOUSING TYPE IN THE DIAGRAM IN QUESTION # 9 WOULD YOU NOT LIKE TO LIVE? (PLEASE PUT THE LETTER OF THE HOUSING TYPE ON THE LINE, EG. A, B.)

___ LEAST LIKED

14. WHEN CHOOSING A PLACE TO LIVE, IS THE TYPE OF HOUSING:

- ___ MOST IMPORTANT
- ___ SOMEWHAT IMPORTANT
- ___ NOT AT ALL IMPORTANT

15. WHEN CHOOSING A PLACE TO LIVE, IS THE NEIGHBOURHOOD:

- ___ MOST IMPORTANT
- ___ SOMEWHAT IMPORTANT
- ___ NOT AT ALL IMPORTANT

16. IF YOU HAD TO MOVE, WHICH WOULD YOU CONSIDER TO BE THE MOST IMPORTANT:

- ___ THE TYPE OF HOUSING
- ___ THE NEIGHBOURHOOD

17. IF I COULD LIVE ANYWHERE I WANTED, I WOULD:

- ___ LIKE TO LIVE IN ANOTHER TYPE OF HOUSING
- ___ NOT LIKE TO LIVE IN ANOTHER TYPE OF HOUSING

18. A) IF I WERE TO CHANGE DWELLING TYPE, I WOULD LIKE TO LIVE:

- ___ IN MY OWN HOME
- ___ IN A SINGLE ROOM IN A BOARDING HOUSE
- ___ IN A ROOM WITH BOARD IN AN APARTMENT BLOCK
- ___ IN A ROOM WITH BOARD IN A BOARDING HOME
- ___ IN A HOSTEL OR PERSONAL CARE (NURSING) HOME FOR THE ELDERLY

B) IF I WERE TO CHANGE DWELLING TYPE, I WOULD LIKE TO LIVE:

- ___ IN A COMBINED LIVING AND SLEEPING APARTMENT WITH KITCHEN AND BATH
- ___ IN A ONE BEDROOM APARTMENT WITH KITCHEN AND BATH
- ___ IN A TWO BEDROOM APARTMENT WITH KITCHEN AND BATH
- ___ IN AN APARTMENT WITH KITCHEN AND BATH IN A BUILDING WITH EATING AND HOUSEKEEPING FACILITIES

19. A) IF I WERE TO CHANGE MY DWELLING TYPE, IT WOULD BE BECAUSE I NEED:
 (CHECK THOSE THAT APPLY TO YOU)

- MORE SPACE
- LESS SPACE
- TO SELL MY HOME BECAUSE OF THE HIGH COSTS OF OWNERSHIP
- CHEAPER HOUSING

B) IF I WERE TO CHANGE MY DWELLING TYPE OR NEIGHBOURHOOD, IT WOULD BE BECAUSE I WANT: (CHECK THOSE THAT APPLY TO YOU)

- TO BE CLOSER TO FRIENDS, STORES, CHURCH, AND TRANSPORTATION
- HELP IN COOKING, SHOPPING, HOMEMAKING
- TO FEEL MORE SAFE AND SECURE

20. IF YOU HAD A CHOICE (AND ARE NOT ALREADY LIVING IN SUCH HOUSING) WOULD YOU LIVE IN:

- YES NO LOW-RENT SUBSIDIZED HOUSING FOR THE ELDERLY
- YES NO NON-SUBSIDIZED COMMERCIAL HOUSING FOR THE ELDERLY
- YES NO LOW-RENT SUBSIDIZED HOUSING FOR ALL AGES
- YES NO PRIVATELY OWNED HOUSING

21. DO YOU HAVE A TELEPHONE?

- YES
- NO

22. LAST MONTH I PAID: (PUT A "✓" BELOW THE COST YOU PAID FOR THE ITEMS)

ITEM	\$5-\$10	\$11-\$15	\$16-\$20	\$21-\$30	\$31-\$40	\$40 +
EX. TELEPHONE	✓	_____	_____	_____	_____	_____
FOOD	_____	_____	_____	_____	_____	_____
CLOTHING	_____	_____	_____	_____	_____	_____
LIGHTING	_____	_____	_____	_____	_____	_____
HEATING*	_____	_____	_____	_____	_____	_____

* COULD YOU PLEASE TELL US APPROXIMATELY HOW MUCH YOU PAID FOR HEATING IN THE MONTH OF JANUARY LAST WINTER? \$ _____

23. DURING THIS PAST YEAR MY HEALTH NEEDS AND COSTS WERE:

HEALTH NEEDS

COSTS/YEAR

- A) EYEGASSES - OTHER EYE CARE AND DOCTORS FEES \$ _____
- B) HEARING AID - OTHER EAR CARE AND DOCTORS FEES \$ _____
- C) FALSE TEETH - OTHER DENTAL CARE AND DENTAL FEES \$ _____
- D) WHEELCHAIRS, CANE, OR CRUTCH AND OTHER BRACES \$ _____
- E) SPECIAL SHOES - OTHER FOOT CARE \$ _____
- F) TRANSPORTATION COSTS - WHEELCHAIR VANS, ETC. \$ _____
- G) MEDICINE \$ _____

24. I AM RETIRED:

- YES
- NO

25. IF RETIRED, I RETIRED AT AGE _____.

26. A) AT AGE 65 OR WHEN I RETIRED, MY INCOME:

- INCREASED
- DECREASED

B) THE AMOUNT OF THIS CHANGE IN INCOME WAS:

- | | |
|--|--|
| <input type="checkbox"/> \$ 0 - \$ 49 PER MONTH | <input type="checkbox"/> \$250 - \$299 PER MONTH |
| <input type="checkbox"/> \$50 - \$ 99 PER MONTH | <input type="checkbox"/> \$300 - \$349 PER MONTH |
| <input type="checkbox"/> \$100 - \$149 PER MONTH | <input type="checkbox"/> \$350 - \$399 PER MONTH |
| <input type="checkbox"/> \$150 - \$199 PER MONTH | <input type="checkbox"/> \$400 - \$449 PER MONTH |
| <input type="checkbox"/> \$200 - \$249 PER MONTH | <input type="checkbox"/> MORE THAN \$450 PER MONTH |

27. EVERYONE COULD PROBABLY USE AND WOULD LIKE TO HAVE MORE MONEY TO SPEND, BUT LOOKING AT YOUR OWN SITUATION, DO YOU THINK YOUR PRESENT INCOME GIVES YOU A COMFORTABLE LIVING?

- YES
- NO

28. WHAT WOULD YOU CONSIDER TO BE THE NECESSARY INCOME IN ADDITION TO WHAT YOU ARE PRESENTLY RECEIVING TO MAKE YOU ABLE TO LIVE MORE COMFORTABLY?

- LESS THAN \$24.00
- \$25.00 - \$49.00
- \$50.00 - \$74.00
- \$75.00 - \$99.00
- \$100.00 - \$149.00
- MORE THAN \$150.00 PER MONTH

29. A) IF YOU HAD SOME ADDITIONAL OR EXTRA INCOME WOULD YOU SPEND IT ON BETTER HOUSING?

- YES
- NO

29. B) IF YOU HAD SOME ADDITIONAL OR EXTRA INCOME, WOULD YOU MOVE FROM WHERE YOU ARE NOW LIVING?

- YES
- NO

30. IF YOU HAD SOME ADDITIONAL OR EXTRA INCOME, WOULD YOU SPEND IT ON MORE OR BETTER CLOTHING?

- YES
- NO

31. IF YOU HAD SOME ADDITIONAL OR EXTRA INCOME, WOULD YOU SPEND IT ON MORE OR BETTER FOOD?

- YES
- NO

32. IF YOU HAD SOME ADDITIONAL OR EXTRA INCOME, WOULD YOU SPEND IT ON MEDICAL OR HEALTH NEEDS?

- YES
- NO

33. IF NO ADDITIONAL MONEY WAS GIVEN TO YOU, HOW MUCH LONGER DO YOU THINK YOU WILL BE ABLE TO REMAIN LIVING IN YOUR PRESENT DWELLING?

LESS THAN 1 YEAR

1 - 2 YEARS

2 - 5 YEARS

I WILL NOT HAVE TO MOVE IN THE NEAR FUTURE

I CAN NO LONGER LIVE HERE BECAUSE _____

34. THERE HAS BEEN A LOT OF DISCUSSION ABOUT PROVIDING HOUSING FOR PEOPLE WITH MIXED INCOMES. WOULD YOU WANT TO LIVE IN HOUSING IN WHICH PEOPLE OF ALL INCOME RANGES LIVE?

YES

NO

35. I WOULD RATE MY PHYSICAL CAPACITY OR MY ABILITY TO GET AROUND AND DO THINGS AS:

A) NO INCAPACITY (CAN MOVE ABOUT EASILY AND KEEP HOUSE)

B) SLIGHTLY LIMITED PHYSICAL ABILITY IN THAT I HAVE SOME MINOR PROBLEMS EITHER IN MOVING ABOUT, DRESSING, BATHING, COMMUNICATING AND/OR KEEPING HOUSE

C) MODERATELY LIMITED PHYSICAL ABILITY/CAPACITY AS I HAVE A NOTICEABLE AMOUNT OF DIFFICULTY IN ONE ACTIVITY SUCH AS WALKING, BATHING, DRESSING, SEEING OR HEARING AND NEED SOME OR CONSTANT HELP.

D) SERIOUSLY LIMITED ABILITY IN AREAS OF WALKING, BATHING, DRESSING SEEING, OR HEARING, UNABLE TO DO MANY DAILY TASKS ON MY OWN.

THE FOLLOWING QUESTION TO BE ANSWERED BY HOMEOWNERS ONLY PLEASE.

36. A) WOULD YOU CONSIDER TRADING THE OWNERSHIP OF YOUR HOME TO THE GOVERNMENT IF THE GOVERNMENT LET YOU LIVE IN YOUR PRESENT HOME FOR AS LONG AS YOU WISHED AND THEY PAID THE TAXES, UTILITIES AND MAINTENANCE FOR YOU?

____ YES

____ NO

B) WOULD YOU CONSIDER TRADING THE OWNERSHIP OF YOUR HOME TO THE GOVERNMENT IF THE GOVERNMENT PROVIDED YOU WITH A SMALLER HOUSE OR APARTMENT AND LET YOU LIVE THERE AS LONG AS YOU WISHED AND THEY PAID ALL THE TAXES/RENT, UTILITIES, AND MAINTENANCE FOR YOU?

____ YES

____ NO

C) WOULD YOU CONSIDER SELLING YOUR HOUSE TO THE GOVERNMENT IF THE GOVERNMENT PROVIDED YOU WITH AN APARTMENT AND LET YOU LIVE THERE AS LONG AS YOU WISHED AND CHARGED YOU A FAIR RENT?

____ YES

____ NO

D) IF THE APARTMENT IN QUESTIONS B) AND C) ABOVE WERE IN PROJECTS FOR ELDERLY PERSONS, WOULD YOU LIVE IN IT?

____ YES

____ NO

37. WOULD YOU CONSIDER SELLING YOUR HOUSE TO THE GOVERNMENT AT A FAIR MARKET PRICE AND THEN FINDING ANOTHER TYPE OF DWELLING TO RENT OR BUY ON YOUR OWN?

____ YES

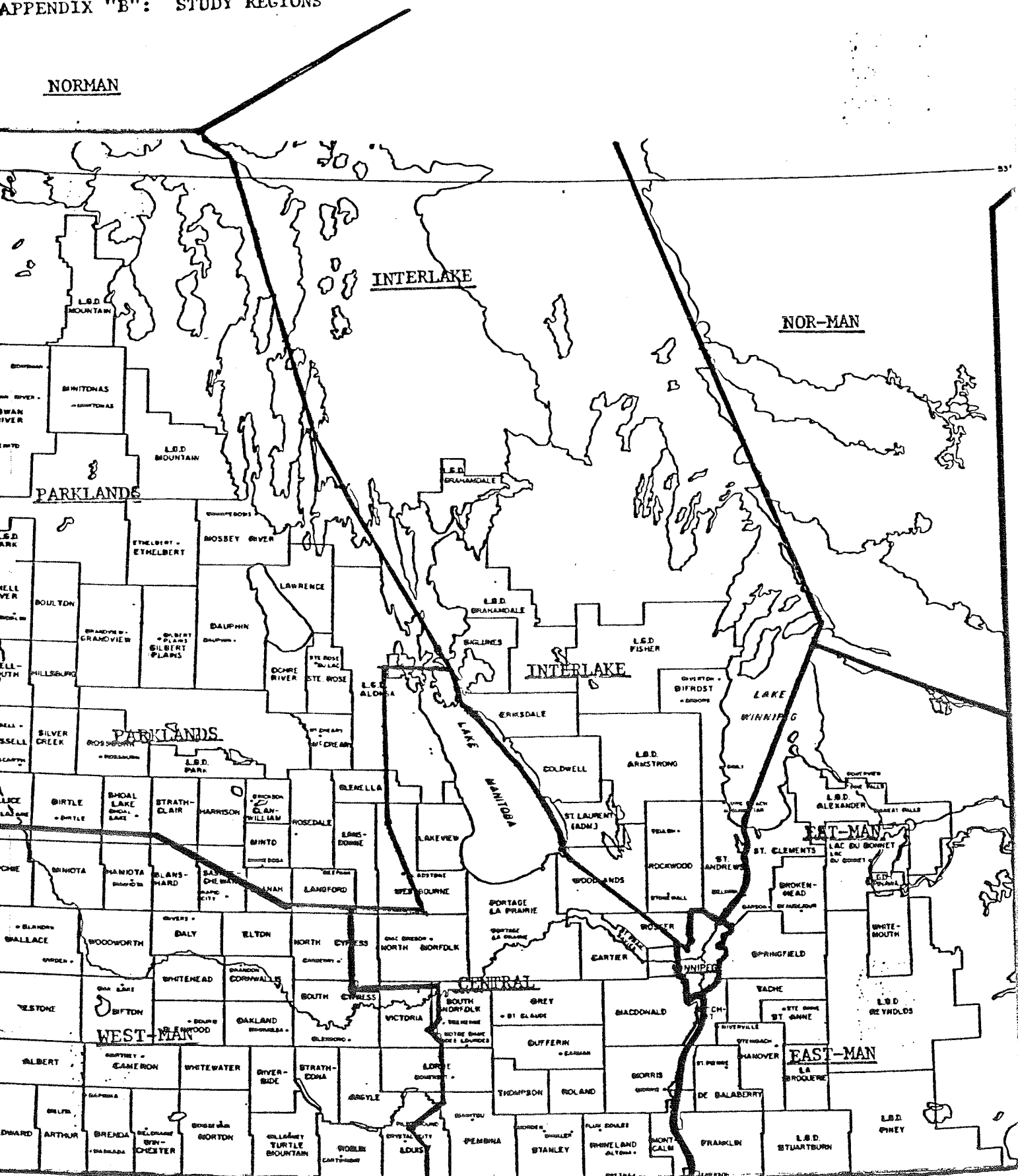
____ NO

38. WHAT DO YOU CONSIDER TO BE THE MARKET VALUE OF YOUR HOME TODAY?

\$ _____

APPENDIX "B"

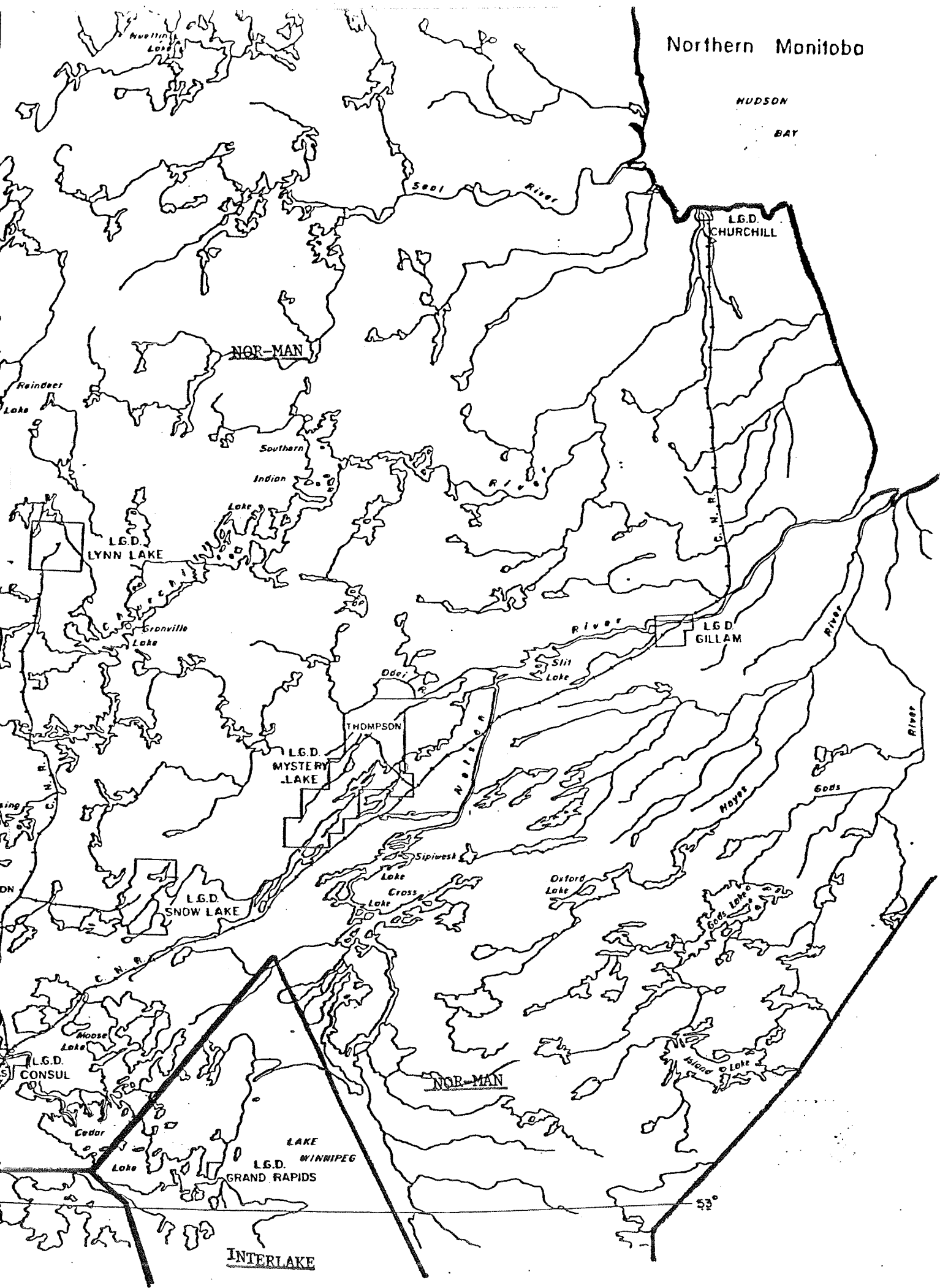
SURVEY REGION LOCATIONS
AND
INDEX OF COMPONENT CENTRES



Northern Manitoba

HUDSON

BAY



CENTRAL REGION

Alonsa	Letellier	St. Jean Baptiste
Altamont	Lowe Farm	St. Joseph
Altona	Macdonald	St. Leon
Amaranth	MacGregor	St. Marks
Aubigny	Manitou	Sanford
Austin	Marius	Sidney
Bagot	Marquette	Silver Ridge
Brunkild	Miami	Snowflake
Bruxelles	Morden	Somerset
Cardinal	Mowbray	Southport
Carman	Newton Siding	Sperling
Culross	Notre Dame De Lourdes	Springstein
Darlingford	Oak Bluff	Starbuck
Domain	Oakville	Stephenfield
Edwin	Pilot Mound	Swan Lake
Elie	Plum Coulee	Thornhill
Elm Creek	Poplar Point	Treherne
Fannystelle	<u>Portage La Prairie</u>	Vermette
Fort Whyte	Pratt	Westbourne
Glenlea	Rathwell	Winkler
Graysville	Roland	Woodside
Gretna	Roseisle	
Haywood	Rosenfeld	
Holland	Rosenort	
Homewood	Rossendale	
Horndean	Rosser	
Kinosota	Ste. Agathe	
La Riviere	St. Ambroise	
La Salle	St. Claude	
Lakeland	St. Eustache	
Langruth	St. Francis Xavier	
Lavenham	St. Germaine	

INTERLAKE REGION

Arborg	Little Bullhead
Argyle	Lockport
Arnes	Loon Straits
Ashern	Lundar
Balmoral	Malonton
Bloodvein River	Matheson Island
Broad Valley	Matlock
Camp Morton	Meleb
Camper	Moosehorn
Chatfield	Mulvihill
Clandeboyle	Narcisse
Clarkleigh	Oak Point
Dallas	Oakview
Easterville	Petersfield
Eriksdale	Pineimuta
Fairford Reserve	Poplarfield
Faulkner	Princess Harbour
Fisher Branch	Riverton
Fraserwood	St. Laurent
Gimli	St. Martin Station
Grahamdale	Sandridge
Grand Rapids	<u>Selkirk</u>
Grosse Isle	Silver
Gunton	Steeprock
Gypsumville	Stonewall
Hecla	Stony Mountain
Hilbre	Teulon
Hodgson	Vogar
Inwood	Warrenton
Komarino	Winnipeg Beach
Koostatak	Woodlands
Lake Francis	

EASTMAN REGION

Anola	Ile Des Chenes	St. Adolphe
Arbakka	Janow	Ste. Anne Des Chenes
Arnaud	Kleefeld	St. George
Beaconia	La Broquerie	St. Malo
Beausejour	Lac Du Bonnet	St. Pierre Jolys
Belair	Landmark	Sandilands
Bernic Lake	Libau	Sarto
Birds Hill	Lorette	Scanterbury
Bissett	Manigotogan	Seddons Corner
Blumenort	Marchard	Seven Sisters Falls
Caliento	Menisino	South Junction
Carlowrie	Middlebro	Sprague
Dominion City	Muskwa	Stead
Dufresne	New Bothwell	Steinbach
Dufrost	Niverville	Stuartburn
Dugald	Ohanly	Sundown
East Braintree	Oakbank	Tolstoi
East Selkirk	Otterburne	Tourond
Falcon Beach	Overstoneville	Traverse Bay
Fort Alexander	Pansy	Trentham
Gardenton	Pinawa	Tyndall
Garson Quarry	Pine Falls	Vassar
Ginew	Piney	Victoria Beach
Giroux	Pointe Du Bois	Vita
Grand Beach	Powerview	Wampum
Grand Marais	Randolph	Wanipigow
Great Falls	Rennie	Whitemouth
Green Ridge	Richer	Whiteshell
Grunthal	Ridgeville	Woodmore
Hadashville	River Hills	Woodridge
Halbstadt	Rosa	Zhoda
Hazelridge	Roseau River	

NORMAN REGION

Berens River	South Indian Lake
Brochet	Split Lake
Channing	Sundance
Churchill	Tadoule Lake
Cormorant	<u>The Pas</u>
Cranberry Portgage	Thicket Portgage
Cross Lake	<u>Thompson</u>
<u>Flin Flon</u>	Waasagomach Bay
Gillam	Wabowden
Gods Lake Narrows	Wanless
Gods River	York Landing
Granville	
Ilford	
Island Lake	
Jenpeg	
Lac Brochet	
Leaf Rapids	
Little Grand Rapids	
Long Spruce	
Lynn Lake	
Moose Lake	
Negginan	
Nelson House	
Norway House	
Oxford House	
Pikwitonei	
Pukatawagan	
Red Suker Lake	
St. Theresa Point	
Shamattawa	
Sherridon	
Snow Lake	

PARKLANDS

Angusville	Gilbert Plains	Riding Mountain
Arden	Gladstone	Roblin
Ashville	Glenella	Rorketon
Barrows	Grandview	Rossburn
Basswood	Inglis	Russell
Benito	Kelwood	Ste. Rose Du Lac
Bethany	Kenville	San Clara
Binscarth	Lake Audy	Sandy Lake
Birch River	Laurier	Shellmouth
Birdtail	Lenswood	Shoal Lake
Birnie	Mafeking	Shortdale
Boggy Creek	Makinak	Sifton
Bowsman	McCready	Silverton Station
Camperville	Meadow Portgage	Skownan
Cayer	Menzie	Solsgirth
Clanwilliam	Minitonas	Strathclair
Cowan	Minnedosa	Swan River
Crane River	Mountain Road	Toytes Aides
<u>Dauphin</u>	National Mills	Valley River
Dropmore	Neepawa	Vista
Duck Bay	Newdale	Waldersee
Durban	Oak Brae	Wasagaming
Ebb & Flow	Oakburn	Waterhen
Eddystone	Ochre River	Westgate
Eden	Ogilvie	Winnipegosis
Elphinstone	Olha	
Erickson	Onanole	
Ethelbert	Pelican Rapids	
Fork River	Pine River	
Foxwarren	Plumas	
Franklin	Polonia	
Garland	Renwer	

WESTMAN REGION

Alexander	Goodlands	Pierson
Baldur	Griswold	Pipestone
Belleview	Hamiota	Rapid City
Belmont	Harding	Reeder
Beulah	Hargrave	Reston
Birtle	Hartney	Rivers
Boissevain	Holmfield	St. Alphonse
Bradwardine	Isabella	St. Lazare
<u>Brandon</u>	Justice	Scarth
Brookdale	Kenton	Shilo
Carberry	Killarney	Sinclair
Cardale	Kirkella	Smith Hill
Carroll	Kola	Souris
Cartwright	Lauder	Stockton
Clearwater	Lenore	Tilston
Coulter	Lyleton	Virden
Crandall	Manson	Waskada
Cromer	Margaret	Wawanesa
Crystal City	Mariapolis	Wellwood
Cypress River	Mather	Wheatland
Decker	McAuley	
Deleau	Medora	
Deloraine	Melita	
Douglas Station	Miniota	
Dunrea	Minto	
Elgin	Moline	
Elkhorn	Napinka	
Elva	Nesbitt	
Fairfax	Ninette	
Forrest Station	Ninga	
Glenboro	Oak Lake	
Glenora	Oak River	

APPENDIX "C"

SURVEY RESPONSE DATA

TABLE 10
TOTAL POPULATION - MANITOBA 1976
TOTAL POPULATION & ELDERLY POPULATION BY REGION
SURVEY DISTRIBUTION & RESPONSE BY REGION - OCTOBER, 1977

Study Region		Total Population	Population 65+ Years	Percentage Of Region	Elderly Of Province	QUESTIONNAIRE DISTRIBUTION					
						Forwarded (1)		# Returned (2)		# Usable (3)	
						%	#	%	#	%	
Central	1	88,006	10,517	11.9	9.6	769	9.6	252	33.0	195	25.4
Eastman	2	70,089	6,270	8.9	5.7	660	8.3	201	30.5	177	26.8
Interlake	3	63,169	6,331	10.0	5.8	662	8.3	152	23.0	125	19.0
Norman	4	86,051	2,807	3.3	2.6	283	3.5	110	39.0	98	34.6
Parklands	5	53,043	7,411	13.9	6.8	753	9.4	229	30.4	183	24.4
Westman	6	121,524	16,768	13.7	15.3	992	12.4	324	32.7	257	25.9
Winnipeg	7	596,847	59,598	9.9	54.3	3,871	48.5	1,081	27.9	818	21.1
TOTAL		1,078,729	109,702	N/A	10.2	7,990	100	2,349	29.4	1,853	23.2

NOTES: (1) Percentage Of Total Sample Size
(2) Percentage Of Regional Distribution
(3) Percentage of Regional Distribution

SOURCE: MANITOBA HEALTH SERVICES COMMISSION STATISTICS, DECEMBER 31, 1976

TABLE 11
 SURVEY DISTRIBUTION/RESPONSE
 NUMBER AND PERCENTAGE OF RESPONSE BY SUB-REGION AND REGION
 BASED UPON INITIAL CHARACTERS OF POSTAL CODES

REGION/SUB-REGION	# Surveys Distributed	SURVEY DISTRIBUTION - RESPONSE			
		Returned		Processed	
		#	%	#	%
ROG	415	144	34.6	115	27.6
ROH	201	57	28.5	45	22.5
R1N (P.L. PRAIRIE)	153	51	33.3	35	22.8
CENTRAL TOTALS	769	252	32.7	195	25.4
ROA	336	120	35.7	101	30.1
ROE	324	81	25.0	76	23.5
EASTMAN TOTALS	660	201	30.5	177	26.8
ROC	555	127	22.9	108	19.5
R1A (SELKIRK)	107	25	23.4	17	15.9
INTERLAKE TOTALS	662	152	23.0	125	19.0
ROB	177	63	35.6	57	32.0
R8A (FLIN FLON)	26	14	53.8	11	42.0
R8N (THOMPSON)	7	4	57.0	4	57.0
R9A (THE PAS)	73	29	39.7	26	36.0
NORMAN TOTALS	283	110	39.0	98	34.6
ROJ	304	87	29.0	75	25.0
ROL	297	95	32.0	78	26.0
R7N (DAUPHIN)	152	47	31.0	30	20.0
PARKLANDS TOTALS	753	229	30.4	183	24.4
ROK	302	95	31.0	85	28.0
ROM	295	100	34.0	77	26.0
R70 (BRANDON)	395	129	33.0	95	24.0
WESTMAN TOTALS	992	324	32.7	257	25.9
R2	1,823	455	24.9	356	19.5
R3	2,048	626	30.6	462	22.6
WINNIPEG TOTALS	3,871	1,081	27.9	818	21.1
MANITOBA TOTALS	7,990	2,349	29.4	1,853	23.2

TABLE 12
SEX OF SURVEY RESPONDENT
NUMBER AND PERCENT BY REGION

REGION	RESPONDENT TOTAL #	SEX OF RESPONDENT			
		MALE		FEMALE	
		#	%	#	%
CENTRAL	195	97	49.0	98	51.0
EASTMAN	177	108	61.0	69	39.0
INTERLAKE	125	73	58.0	52	42.0
NORMAN	98	67	68.0	31	32.0
PARKLAND	183	117	64.0	66	36.0
WESTMAN	257	87	34.0	170	66.0
WINNIPEG	818	213	26.0	605	74.0
TOTAL	1,853	760	41.0	1,093	59.0

TABLE 13
MARITAL STATUS OF SURVEY RESPONDENT
NUMBER AND PERCENT BY REGION

REGION	RESPONDENT TOTAL #	MARITAL STATUS OF RESPONDENT			
		MARRIED		SINGLE (1)	
		#	%	#	%
CENTRAL	195	79	40.5	116	59.5
EASTMAN	177	90	50.6	87	49.4
INTERLAKE	125	64	50.9	61	49.1
NORMAN	98	57	58.2	41	41.8
PARKLAND	183	116	63.5	67	36.5
WESTMAN	257	59	22.8	198	77.2
WINNIPEG	818	140	17.1	678	82.9
TOTAL	1,853	605	32.6	1,248	67.4

(1) INCLUDES WIDOWED, DIVORCED, SINGLE AND SEPARATED.

TABLE 14
 RESPONDENT TENURE TYPE
 REGIONAL TENURE TYPE IN NUMBER AND PERCENT
 BASED UPON INITIAL CHARACTERS OF POSTAL CODES

SUB-REGION/REGIONAL TOTAL	Number Of Respondents	TENURE TYPE			
		Homeowners		Renters	
		#	%	#	%
R0G	115	81	70.4	34	29.6
R0H	45	40	88.9	5	11.1
R1N (P.L. PRAIRIE)	35	20	57.1	15	42.9
CENTRAL TOTALS	195	141	72.3	54	27.7
R0A	101	73	72.3	28	27.7
R0E	76	57	75.0	19	25.0
EASTMAN TOTALS	177	130	73.5	47	26.5
R0C	108	84	77.8	24	22.2
R1A (SELKIRK)	17	8	47.1	9	52.9
INTERLAKE TOTALS	125	92	73.6	33	26.4
R0B	57	51	89.5	6	10.5
R8A (FLIN FLON)	11	3	27.3	8	72.7
R8N (THOMPSON)	4	-	-	4	100.0
R9A (THE PAS)	26	13	50.0	13	50.0
NORMAN TOTALS	98	67	68.4	31	31.6
R0J	75	58	77.3	17	22.7
R0L	78	65	83.3	13	16.7
R7N (DAUPHIN)	30	18	60.0	12	40.0
PARKLANDS TOTALS	183	141	77.1	42	22.9
R0K	85	56	65.8	29	34.2
R0M	77	48	62.3	29	37.6
R70 (BRANDON)	95	28	29.5	67	70.5
WESTMAN TOTALS	257	132	51.4	125	48.6
R2	356	116	32.6	240	67.4
R3	462	100	21.7	362	78.3
WINNIPEG TOTALS	818	216	26.4	602	73.6
MANITOBA TOTALS	1,853	919	49.6	934	50.4

TABLE 15
TENURE AND MARITAL STATUS BY REGION AND PROVINCIAL TOTAL
NUMBER AND PERCENTAGE OF REGIONAL RESPONDENTS

REGION	TENURE	MARITAL STATUS				ROW TOTAL	
		MARRIED		SINGLE		#	%
		#	%	#	%	#	%
Central	Owners	73	37.4	68	34.9	141	72.3
	Renters	6	3.1	48	24.6	54	27.7
	Column Total	79	40.5	116	59.5	195	100.0
Eastman	Owners	81	45.8	49	27.7	130	73.5
	Renters	9	5.1	38	21.4	47	26.5
	Column Total	90	50.9	87	49.1	177	100.0
Interlake	Owners	57	45.6	35	28.0	92	73.6
	Renters	7	5.6	26	20.8	33	26.4
	Column Total	64	51.2	61	48.8	125	100.0
Norman	Owners	46	46.9	21	21.5	67	68.4
	Renters	11	11.2	20	20.4	31	31.6
	Column Total	57	58.1	41	41.9	98	100.0
Parkland	Owners	103	56.3	38	20.8	141	77.1
	Renters	14	7.7	28	15.2	42	22.9
	Column Total	116	64.0	67	36.0	183	100.0
Westman	Owners	47	18.3	85	33.1	132	51.4
	Renters	12	4.7	113	43.9	125	48.6
	Column Total	59	23.0	198	77.0	257	100.0
Winnipeg	Owners	63	7.7	153	18.7	216	26.4
	Renters	77	9.4	525	64.2	602	73.6
	Column Total	140	17.1	678	82.9	818	100.0
Manitoba	Owners	470	25.4	449	24.2	919	49.6
	Renters	136	7.3	798	43.1	934	50.4
	Column Total	606	32.7	1,247	67.3	1,853	100.0

Table 16 Index

<u>Designation</u>	<u>Shelter Type</u>
A	Two Storey Single Family Detached
B	Side By Side Duplex
C	Two Storey Townhouse
D	Single Family Detached Bungalow
E	Single Storey Rowhouse
F	Two Storey Duplex
G	Walk Up Apartment
H	Medium Rise Apartment
I	High Rise Apartment

TABLE 16
 TYPE OF SHELTER PRESENTLY OCCUPIED BY RESPONDENT
 NUMBER AND PERCENT OF RESPONDENTS WITHIN VARIOUS PHYSICAL TYPES OF
 SHELTER (AS PER INDEX) BY REGION, TENURE AND MARITAL STATUS

REGION	TENURE	MARITAL STATUS		SHELTER TYPE BY #, %																	
				A		B		C		D		E		F		G		H		I	
				#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Central	Owners	141 Single	68	16	23.5	9	13.2	-	-	40	58.8	1	1.5	2	2.9	-	-	-	-	-	-
		Married	73	21	28.8	8	11.0	-	-	39	53.4	-	-	5	6.9	-	-	-	-	-	-
	Renters	54 Single	48	12	25.0	1	2.1	3	6.3	3	6.3	15	31.3	2	4.2	3	6.3	3	6.3	6	12.5
		Married	6	-	-	1	16.7	-	-	4	66.7	1	16.7	-	-	-	-	-	-	-	-
Eastman	Owners	130 Single	49	13	26.5	8	16.3	-	-	26	53.1	1	2.0	1	2.0	-	-	-	-	-	-
		Married	81	20	24.7	11	13.6	-	-	47	58.0	-	-	3	3.7	-	-	-	-	-	-
	Renters	47 Single	38	-	-	9	23.7	-	-	5	13.2	16	42.1	3	7.9	5	13.2	-	-	-	-
		Married	9	-	-	1	11.1	1	11.1	4	44.4	2	22.2	1	11.1	-	-	-	-	-	-
Interlake	Owners	92 Single	35	6	17.1	12	34.3	-	-	17	48.6	-	-	-	-	-	-	-	-	-	-
		Married	57	13	22.8	8	14.0	-	-	33	57.9	-	-	3	5.3	-	-	-	-	-	-
	Renters	33 Single	26	2	7.7	1	3.9	-	-	4	15.4	13	50.0	1	3.9	5	19.2	-	-	-	-
		Married	7	1	14.3	1	14.3	-	-	5	71.4	-	-	-	-	-	-	-	-	-	-
Norman	Owners	67 Single	21	2	9.5	8	38.1	-	-	11	52.4	-	-	-	-	-	-	-	-	-	-
		Married	46	3	6.5	6	13.0	-	-	35	76.1	-	-	2	4.4	-	-	-	-	-	-
	Renters	31 Single	20	-	-	2	10.0	1	5.0	2	10.0	6	30.0	1	5.0	8	4.0	-	-	-	-
		Married	11	2	18.2	2	18.2	1	9.1	4	36.4	1	9.1	1	9.1	-	-	-	-	-	-
Parklands	Owners	141 Single	38	9	23.7	1	2.6	-	-	23	60.5	-	-	5	13.2	-	-	-	-	-	-
		Married	103	29	28.2	23	22.3	-	-	48	46.6	1	0.9	2	1.9	-	-	-	-	-	-
	Renters	42 Single	28	3	10.7	6	21.4	3	10.7	3	10.7	7	25.0	1	3.6	4	14.3	1	3.6	-	-
		Married	14	3	21.4	2	14.3	-	-	4	28.6	4	28.6	-	-	-	-	1	7.1	-	-
Westman	Owners	132 Single	85	24	28.2	8	9.4	-	-	48	56.5	2	2.4	3	3.5	-	-	-	-	-	-
		Married	47	8	17.0	6	12.8	-	-	27	57.5	2	4.3	4	8.5	-	-	-	-	-	-
	Renters	125 Single	113	12	10.6	10	8.9	15	13.3	14	12.4	28	24.8	4	3.5	7	6.2	13	11.5	10	8.9
		Married	12	2	16.7	1	8.3	-	-	2	16.7	-	-	-	-	1	8.3	5	41.7	1	8.3
Winnipeg	Owners	216 Single	153	34	22.2	9	5.9	-	-	104	67.9	-	-	6	3.9	-	-	-	-	-	-
		Married	63	29	46.0	6	9.5	-	-	26	41.3	-	-	2	3.2	-	-	-	-	-	-
	Renters	602 Single	525	58	11.1	46	8.8	-	-	42	8.0	35	6.7	39	7.4	77	14.7	88	16.8	140	26.7
		Married	77	9	11.7	2	2.6	-	-	18	23.4	-	-	-	-	31	40.3	9	11.7	8	10.4
Manitoba	Owners	919 Single	449	104	23.2	55	12.3	-	-	269	59.9	4	0.9	17	3.8	-	-	-	-	-	-
		Married	470	123	26.2	68	14.5	-	-	255	54.3	3	0.6	21	4.5	-	-	-	-	-	-
	Renters	934 Single	798	87	10.9	75	9.4	22	2.8	73	9.2	120	15.0	51	6.4	109	13.7	105	13.2	156	19.6
		Married	136	17	12.5	10	7.4	2	1.5	41	30.2	8	5.9	2	1.5	32	23.5	15	11.0	9	6.6
Manitoba Total 1,853				331	17.9	208	11.2	24	1.3	638	34.4	135	7.3	91	4.9	141	7.6	120	6.5	165	8.9

TABLE 17
SIZE OF PRESENT ACCOMMODATION BY TENURE, MARITAL STATUS AND REGION
BY NUMBER AND PERCENT OF MARITAL STATUS GROUPING

REGION	TENURE	MARITAL STATUS		SIZE OF PRESENT ACCOMMODATIONS							
		#	#	Bach Unit		1-Bedroom		2-Bedroom		3-Bedroom	
				#	%	#	%	#	%	#	%
Central	Owners	Single	68	-	-	-	-	46	67.7	22	32.3
		Married	73	-	-	-	-	39	53.4	34	46.6
	Renters	Single	48	14	29.2	22	45.8	5	10.4	7	14.6
		Married	6	-	-	2	33.3	2	33.3	2	33.3
Eastman	Owners	Single	49	-	-	-	-	39	79.6	10	20.4
		Married	81	-	-	-	-	47	58.1	34	41.9
	Renters	Single	38	11	28.9	11	28.9	4	10.5	12	31.6
		Married	9	-	-	7	77.8	2	22.2	-	-
Interlake	Owners	Single	35	-	-	-	-	23	65.7	12	34.3
		Married	57	-	-	-	-	39	68.4	18	31.6
	Renters	Single	26	7	26.9	10	38.5	5	19.2	4	15.4
		Married	7	-	-	4	57.1	2	28.6	1	14.3
Norman	Owners	Single	21	-	-	-	-	11	52.4	10	47.6
		Married	46	-	-	-	-	21	45.6	25	54.4
	Renters	Single	20	11	55.0	1	5.0	1	5.0	7	35.0
		Married	11	-	-	7	63.6	2	18.2	2	18.2
Parklands	Owners	Single	38	-	-	-	-	30	78.9	8	21.1
		Married	103	-	-	-	-	63	61.2	40	38.8
	Renters	Single	28	5	17.4	15	52.2	3	13.0	5	17.4
		Married	14	-	-	7	50.0	2	16.7	5	33.3
Westman	Owners	Single	85	-	-	-	-	63	74.1	22	25.9
		Married	47	-	-	-	-	27	57.5	20	42.5
	Renters	Single	113	36	31.8	42	37.2	21	18.6	14	12.4
		Married	12	-	-	6	50.0	4	33.3	2	16.7
Winnipeg	Owners	Single	153	-	-	-	-	108	70.6	45	29.4
		Married	63	-	-	-	-	37	58.7	26	41.3
	Renters	Single	525	221	42.1	190	36.2	61	11.6	53	10.1
		Married	77	-	-	48	62.3	21	27.2	8	10.4
Manitoba	Owners	Single	449	-	-	-	-	320	70.8	129	29.2
		Married	470	-	-	-	-	273	58.1	197	41.9
	Renters	Single	798	305	38.2	291	36.5	100	12.5	102	12.8
		Married	136	-	-	81	59.6	35	25.7	20	14.7

TABLE 18
NATURE OF LIVING ARRANGEMENT BY REGION AND TENURE
NUMBER AND PERCENTAGE OF RESPONDENTS BY REGION,
TENURE AND LIVING ARRANGEMENT

REGION/TENURE/# HOUSEHOLDS			NATURE OF LIVING ARRANGEMENTS									
			Alone		With Spouse		With Children		With Relatives		With Friends	
			#	%	#	%	#	%	#	%	#	%
Central	Owners	141	44	31.2	73	51.8	15	10.6	8	5.7	1	0.7
	Renters	54	33	61.1	6	11.1	8	14.8	5	9.3	2	3.7
	Regional Total	195	77	39.5	78	40.5	23	11.8	13	6.7	3	1.5
Eastman	Owners	130	39	30.0	81	62.3	7	5.4	3	2.3	-	-
	Renters	47	26	55.3	9	19.2	5	10.6	5	10.6	2	4.3
	Regional Total	177	65	36.7	90	50.9	12	6.8	8	4.5	2	1.1
Interlake	Owners	92	22	23.9	57	61.9	9	9.8	3	3.3	1	1.1
	Renters	33	21	63.6	7	21.2	4	12.1	1	3.0	-	-
	Regional Total	125	43	34.4	64	51.2	13	10.4	4	3.2	1	0.8
Norman	Owners	67	14	20.9	46	68.7	4	6.0	2	2.9	1	1.5
	Renters	31	11	35.5	11	35.5	9	29.0	-	-	-	-
	Regional Total	98	25	25.5	57	58.2	13	13.3	2	2.0	1	1.0
Parkland	Owners	141	32	22.7	103	73.0	6	4.3	-	-	-	-
	Renters	42	18	42.9	14	33.3	10	23.8	-	-	-	-
	Regional Total	183	50	27.4	117	63.9	16	8.7	-	-	-	-
Westman	Owners	132	64	48.7	47	35.4	12	8.8	6	4.4	3	2.7
	Renters	125	73	58.4	12	9.6	18	14.4	15	12.0	7	5.6
	Regional Total	257	137	53.3	59	22.9	30	11.7	21	8.2	10	3.9
Winnipeg	Owners	216	97	44.9	63	29.2	48	22.2	8	3.7	-	-
	Renters	602	394	65.5	77	12.8	92	15.3	25	4.1	14	2.3
	Regional Total	818	491	60.0	140	17.1	140	17.1	33	4.0	14	1.7
Manitoba	Owners	919	312	33.9	470	51.1	101	11.0	30	3.3	6	0.7
	Renters	934	574	61.5	136	14.6	147	15.7	50	5.3	27	2.9
Provincial Total		1,853	886	47.8	606	32.7	248	13.4	80	4.3	33	1.8

TABLE 19
LENGTH OF RESIDENCY BY TENURE AND REGION
NUMBER AND PERCENTAGE OF RESPONDENTS BY REGIONAL
TENURE TYPE FOR TIME PERIOD AS INDICATED

REGION/TENURE/# HOUSEHOLDS			LENGTH OF RESIDENCY WITHIN EXISTING ACCOMMODATION											
			IN YEARS, NUMBER AND PERCENT											
			0 - 2		3 - 5		6 - 10		11 - 20		20 +		All of Life	
			#	%	#	%	#	%	#	%	#	%	#	%
Central	Owners	141	11	8.6	14	9.7	22	15.3	25	17.7	41	29.0	28	20.2
	Renters	54	15	27.8	17	31.5	10	18.5	7	12.9	3	5.6	2	3.7
	Regional Total	195	26	13.3	31	15.9	32	16.4	32	16.4	44	22.6	30	15.4
Eastman	Owners	130	9	6.9	8	6.0	17	12.9	21	16.4	50	38.8	25	19.0
	Renters	47	23	48.9	8	17.0	5	10.6	2	4.3	3	6.4	6	12.8
	Regional Total	177	32	18.1	16	9.0	21	11.9	23	13.0	53	29.9	31	17.5
Interlake	Owners	92	3	3.3	10	10.9	14	15.2	11	11.9	37	40.2	17	18.5
	Renters	33	10	30.3	12	36.4	5	15.2	2	6.1	2	6.1	2	6.1
	Regional Total	125	13	10.4	22	17.6	19	15.2	13	10.4	39	31.2	19	15.2
Norman	Owners	67	-	-	4	5.9	4	5.9	7	10.5	16	23.9	36	53.7
	Renters	31	11	35.5	8	25.8	4	12.9	3	9.7	4	12.9	1	3.2
	Regional Total	98	11	11.2	12	12.2	8	8.2	10	10.2	20	20.4	37	37.8
Parkland	Owners	141	5	3.6	13	9.2	23	16.3	38	26.9	42	29.8	20	14.2
	Renters	42	10	23.8	14	33.3	11	26.2	2	4.8	5	11.9	-	-
	Regional Total	183	15	8.1	27	14.8	34	18.6	40	21.9	47	25.7	20	10.9
Westman	Owners	132	6	4.6	15	11.4	13	9.8	30	22.7	54	40.9	14	10.6
	Renters	125	45	36.0	36	28.8	27	21.6	12	9.6	5	4.0	-	-
	Regional Total	257	51	19.8	51	19.8	40	15.6	42	16.3	59	23.0	14	5.5
Winnipeg	Owners	216	8	3.7	16	7.4	19	8.8	40	18.5	124	57.4	9	4.2
	Renters	602	184	30.6	227	37.7	107	17.8	56	9.3	26	4.3	2	0.3
	Regional Total	818	192	23.5	243	29.7	126	15.4	96	11.7	150	18.3	11	1.3
Manitoba	Owners	919	42	4.6	80	8.7	112	12.2	172	18.7	364	39.6	149	16.2
	Renters	934	298	31.9	322	34.5	169	18.1	84	9.0	48	5.1	13	1.4
	Provincial Total	1,853	340	18.4	402	21.7	281	15.2	256	13.8	412	22.2	162	8.7

TABLE 20
HOMEOWNER RESPONDENT EXPENSE ITEM(S)
BASIC HOMEOWNERSHIP EXPENSE(S) ITEM(S)
BY REGION AND MARITAL STATUS
NUMBER AND PERCENT OF TOTAL REGIONAL RESPONSE

REGION	NUMBER	MARITAL STATUS	SHELTER EXPENSE(S) ITEM(S)								
			Owners With Mortgages		Owners With Repair Costs		Owners With Mtge. & Repair Costs		Owners With Neither Mtge/Repair Costs		
			#	%	#	%	#	%	#	%	
Central	141	Single	68	3	2.1	22	15.6	2	1.4	41	29.1
		Married	73	4	2.8	16	11.3	1	0.7	52	36.9
		Region Total	141	7	4.9	38	26.9	3	2.1	93	66.0
Eastman	130	Single	49	-	-	10	7.7	-	-	39	30.0
		Married	81	2	1.6	25	19.3	1	0.8	53	40.8
		Region Total	130	2	1.6	35	27.0	1	0.8	92	70.8
Interlake	92	Single	35	-	-	11	11.9	-	-	24	26.1
		Married	57	3	3.3	13	14.1	2	2.2	39	42.4
		Region Total	92	3	3.3	24	26.1	2	2.2	63	68.5
Norman	67	Single	21	1	1.5	7	10.4	1	1.5	12	17.9
		Married	46	1	1.5	15	22.4	1	1.5	29	43.3
		Region Total	67	2	3.0	22	32.8	2	3.0	41	61.2
Parklands	141	Single	38	-	-	10	7.1	-	-	28	19.9
		Married	103	3	2.1	21	14.9	2	1.4	77	54.6
		Region Total	141	3	2.1	31	22.0	2	1.4	105	74.5
Westman	132	Single	85	-	-	18	13.6	-	-	67	50.8
		Married	47	2	1.5	20	15.1	2	1.5	23	17.4
		Region Total	132	2	1.5	40	28.7	2	1.5	90	68.2
Winnipeg	216	Single	153	7	3.2	51	23.6	7	3.2	88	40.7
		Married	63	4	1.9	17	7.9	4	1.9	38	17.6
		Region Total	216	11	5.1	68	31.5	11	5.1	126	58.3
Manitoba	919	Single	449	11	1.2	129	14.0	10	1.1	299	32.5
		Married	470	19	2.1	127	13.8	13	1.4	311	33.8
		Manitoba Total	919	30	3.3	256	27.8	23	2.5	610	66.3

TABLE 21
INCIDENCE OF HOME REPAIR AS IDENTIFIED BY HOMEOWNER RESPONDENTS
NUMBER OF REPAIR ACTIVITIES BY REGION AND MARITAL STATUS (1)

REGION	HOMEOWNER		AREA OF REPAIR ACTIVITY						
	MARITAL STATUS		Roof	Plumbing	Furnace	Walls	Windows	Foundation	Insulation
Central	Single	22	6	5	2	2	-	-	13
	Married	16	4	4	3	1	-	-	11
Eastman	Single	10	2	3	1	-	1	-	6
	Married	25	6	3	1	1	2	-	12
Interlake	Single	11	1	-	4	-	-	-	10
	Married	13	5	2	3	-	-	-	8
Norman	Single	7	2	-	4	-	2	-	4
	Married	15	2	1	-	-	1	1	11
Parklands	Single	10	-	2	1	1	-	-	6
	Married	21	6	2	1	1	2	-	9
Westman	Single	18	3	-	2	2	6	1	9
	Married	20	4	4	-	1	2	1	8
Winnipeg	Single	51	7	6	5	-	4	-	29
	Married	17	3	4	6	-	3	-	11
Manitoba	Single	129	21	16	19	5	13	1	77
	Married	127	30	20	14	4	10	2	70

(1) RESPONDENT/REPAIR TOTAL NOT EQUAL DUE TO INCIDENCE OF MULTIPLE REPAIR ACTIVITIES

TABLE 22
HOMEOWNER RESPONDENTS AVERAGE MONTHLY SHELTER COSTS BY REGION AND MARITAL STATUS
NUMBER OF RESPONDENTS, AVERAGE MONTHLY EXPENDITURE AND PERCENTAGE OF TOTAL MONTHLY INCOME
RESPONDENT OWNERS WITH A) NO ADDITIONAL EXPENSES, B) WITH MORTGAGE EXPENSES, C) WITH REPAIR EXPENSES
AND D) WITH BOTH MORTGAGE AND REPAIR EXPENSES

Region/# of Respondents		Marital Status/ # of Respond's		Monthly Hshld Inc.		MONTHLY SHELTER EXPENSES: HOMEOWNER RESPONDENTS											
						Respondents Without Added Expenses			Respondents With Mortgage Expenses			Respondents With Repair Expenses			Respondents with Mtge and Repair Expenses		
						#	\$	%	#	\$	%	#	\$	%	#	\$	%
Central	141	Single	68	\$273.65	41	104.00	38.0	3	134.50	49.2	22	118.00	43.1	2	169.00	61.8	
		Married	73	\$527.84	52	110.00	20.8	4	166.50	31.5	16	147.00	27.9	1	182.75	34.6	
Eastman	130	Single	49	\$273.65	39	92.60	33.8				10	115.00	42.0				
		Married	81	\$527.84	53	118.00	22.4	2	204.00	38.7	25	147.00	27.9	1	225.69	42.8	
Interlake	92	Single	35	\$273.65	24	110.00	40.2				11	121.00	44.2				
		Married	57	\$527.84	39	126.00	23.9	3	151.50	28.7	13	135.00	25.6	2	163.27	30.9	
Norman	67	Single	21	\$273.65	12	112.50	41.1	1	137.00	50.1	7	126.00	46.0	1	143.00	52.3	
		Married	46	\$527.84	29	135.00	25.6	1	178.00	33.7	15	149.00	28.2	1	202.66	38.4	
Parklands	141	Single	38	\$273.65	28	94.50	34.5				10	119.00	43.5				
		Married	103	\$527.84	77	102.00	19.3	3	168.00	31.8	21	145.00	27.5	2	184.29	34.9	
Westman	132	Single	85	\$273.65	67	114.00	41.7				18	129.00	47.1				
		Married	47	\$527.84	23	112.00	21.2	2	145.00	27.5	20	134.00	25.4	2	170.63	32.3	
Winnipeg	216	Single	153	\$273.65	88	107.50	39.3	7	172.00	62.9	51	123.50	45.1	7	190.00	69.4	
		Married	63	\$527.84	38	118.00	22.4	4	169.00	32.0	17	145.00	27.5	4	185.00	35.1	
Manitoba	919	Single	449	\$273.65	299	105.72	38.6	11	159.00	58.1	129	122.24	44.7	10	181.10	66.2	
		Married	470	\$527.84	311	114.85	21.8	19	167.18	31.7	127	143.36	27.2	13	183.65	34.8	

TABLE 23
 RENTER RESPONDENT SHELTER TYPE
 NUMBER AND PERCENT OF RENTER RESPONDENTS LIVING WITHIN VARIOUS
 SHELTER TYPES BY REGION

REGION	Number Of Renters	Duplex		Townhouse		Single Family Home		Room		Boarding House		Within Children's Home		Elderly Person's Housing		Private Rental Apartment	
		#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Central	54	2	3.7	-	-	13	24.1	1	1.9	4	7.4	8	14.8	24	44.4	2	3.7
Eastman	47	-	-	-	-	10	21.3	1	2.1	5	10.6	5	10.6	24	51.1	2	4.3
Interlake	33	-	-	-	-	11	33.3	2	6.1	-	-	4	12.1	15	45.5	1	3.0
Norman	31	2	6.5	-	-	6	19.4	-	-	-	-	9	29.0	10	32.3	4	12.9
Parklands	42	3	7.1	-	-	11	26.2	1	2.4	1	2.4	10	23.8	13	31.0	3	7.1
Westman	125	5	4.0	3	2.4	16	12.8	7	5.6	8	6.4	18	14.4	46	36.8	22	17.6
Winnipeg	602	25	4.2	21	3.5	21	3.5	46	7.6	22	3.7	92	15.3	285	47.3	90	14.9
Manitoba	934	37	3.9	24	2.6	88	9.4	58	6.2	40	4.3	146	15.6	417	44.7	124	13.3

TABLE 24
 SHELTER COSTS: RENTER RESPONDENT HOUSEHOLDS
 NUMBER OF HOUSEHOLDS, AVERAGE MONTHLY SHELTER COST IN DOLLAR VALUE AND PERCENTAGE OF
 MONTHLY HOUSEHOLD INCOME FOR RENTERS WITHIN MARKET AND SUBSIDIZED (EPH) UNITS
 BY REGION AND MARITAL STATUS

Region/# of Respondents		Marital Status/ # of Respondents		Monthly Household Income	Respondents Within Non-Subsidized Housing			Respondents Within Subsidized (EPH) Units			# Respondents Living With Children And Omitted From Calculations
					#	\$	%	#	\$	%	
Central	54	Single	48	\$273.65	20	135.00	49.3	21	68.41	25.0	7
		Married	6	\$527.84	2	210.00	39.8	3	131.96	25.0	1
Eastman	47	Single	38	\$273.65	11	130.00	47.5	22	68.41	25.0	5
		Married	9	\$527.84	7	230.00	43.6	2	131.96	25.0	-
Interlake	33	Single	26	\$273.65	11	135.00	49.3	12	68.41	25.0	3
		Married	7	\$527.84	3	240.00	45.5	3	131.96	25.0	1
Norman	31	Single	20	\$273.65	7	140.00	51.2	6	68.41	25.0	7
		Married	11	\$527.84	5	255.00	48.3	4	131.96	25.0	2
Parklands	42	Single	28	\$273.65	12	130.00	47.5	9	68.41	25.0	7
		Married	14	\$527.84	7	225.00	42.6	4	131.96	25.0	3
Westman	125	Single	113	\$273.65	55	125.00	45.7	42	68.41	25.0	16
		Married	12	\$527.84	6	240.00	45.5	4	131.96	25.0	2
Winnipeg	602	Single	525	\$273.65	193	140.00	51.2	249	68.41	25.0	83
		Married	77	\$527.84	32	235.00	44.5	36	131.96	25.0	9
Manitoba	934	Single	798	\$273.65	309	135.57	49.5	361	68.41	25.0	128
		Married	136	\$527.84	62	233.57	44.3	56	131.96	25.0	8
					371			417			146

TABLE 25
AGE OF RESPONDENT
NUMBER AND PERCENT OF RESPONDENTS BY MARITAL STATUS, TENURE
AND REGION FOR VARIOUS AGE GROUPS AS IDENTIFIED

REGION	TENURE	MARITAL STATUS		AGE GROUP														
				65 - 69		70 - 74		75 - 79		80 - 84		85 - 89		90 - 94		95+		
				#	%	#	%	#	%	#	%	#	%	#	%	#	%	
Central	Owners	141	Single	68	19	27.9	11	16.2	15	22.0	12	17.7	7	10.3	4	5.9	-	-
			Married	73	8	10.9	25	34.3	21	28.8	8	10.9	5	6.9	5	6.9	1	1.4
	Renters	54	Single	48	12	25.0	11	22.9	9	18.8	11	22.9	3	6.2	2	4.2	-	-
			Married	6	1	16.7	1	16.7	1	16.7	2	33.3	-	-	1	16.7	-	-
Eastman	Owners	130	Single	49	4	8.2	10	20.4	13	26.5	14	28.6	4	8.2	4	8.2	-	-
			Married	81	15	18.5	28	34.6	19	23.5	10	12.4	7	8.6	2	2.5	-	-
	Renters	47	Single	38	4	10.5	10	26.3	9	23.7	4	10.5	4	10.5	7	18.4	-	-
			Married	9	4	44.4	3	33.3	1	11.1	1	11.1	-	-	-	-	-	-
Interlake	Owners	92	Single	35	5	14.3	8	22.9	9	25.7	7	20.0	5	14.3	1	2.9	-	-
			Married	57	13	22.8	17	29.8	15	26.3	7	12.3	3	5.3	1	1.7	1	1.7
	Renters	33	Single	26	5	19.2	7	26.9	6	23.1	6	23.1	-	-	2	7.7	-	-
			Married	7	4	57.1	2	28.6	-	-	1	14.3	-	-	-	-	-	-
Norman	Owners	67	Single	21	6	28.6	6	28.6	5	23.8	1	4.7	2	9.5	1	4.7	-	-
			Married	46	9	19.6	7	15.2	17	37.0	4	8.7	4	8.7	3	6.5	2	4.4
	Renters	31	Single	20	3	15.0	5	25.0	5	25.0	3	15.0	2	10.0	2	10.0	-	-
			Married	11	5	45.5	3	27.3	1	9.1	1	9.1	1	9.1	-	-	-	-
Parklands	Owners	141	Single	38	9	23.7	10	26.3	14	36.8	3	7.9	2	5.3	-	-	-	-
			Married	103	27	26.2	32	31.1	18	17.5	18	17.5	4	3.9	2	1.9	2	1.9
	Renters	42	Single	28	2	7.1	4	14.3	10	35.7	4	14.3	7	25.0	1	3.6	-	-
			Married	14	5	35.7	4	28.6	3	21.4	1	7.1	1	7.1	-	-	-	-
Westman	Owners	132	Single	85	15	17.7	13	15.3	15	17.7	21	24.7	15	17.7	6	7.1	-	-
			Married	47	10	21.3	10	21.3	8	17.0	12	25.5	3	6.4	2	4.3	2	4.3
	Renters	125	Single	113	14	12.4	21	18.6	17	15.0	24	21.2	22	19.5	11	9.7	4	3.5
			Married	12	5	41.7	3	25.0	2	16.7	1	8.3	1	8.3	-	-	-	-
Winnipeg	Owners	216	Single	153	14	9.1	33	21.6	39	25.5	34	22.2	29	18.9	4	2.6	-	-
			Married	63	22	34.9	16	25.4	11	17.5	8	12.7	3	4.8	3	4.8	-	-
	Renters	602	Single	525	50	9.5	119	22.7	114	21.7	116	22.1	91	17.3	32	6.1	3	0.6
			Married	77	31	40.3	24	31.2	11	14.3	9	11.7	1	1.3	1	1.3	-	-
Manitoba	Owners	919	Single	449	72	16.0	91	20.3	110	24.5	92	20.5	64	14.3	20	4.5	-	-
			Married	470	104	22.1	135	28.7	109	23.2	67	14.3	29	6.2	18	3.8	8	1.7
	Renters	934	Single	798	90	11.3	177	22.2	170	21.3	168	21.0	129	16.2	57	7.1	7	0.9
			Married	136	55	40.4	40	29.4	19	14.0	16	11.8	4	2.9	2	1.5	-	-

TABLE 26
 PHYSICAL CAPACITY OF RESPONDENT
 NUMBER AND PERCENT OF RESPONDENTS BY REGION, TENURE AND MARITAL STATUS

REGION	TENURE	MARITAL STATUS	PHYSICAL CAPACITY/INCAPACITY								
			No (1)		Slight (2)		Moderate (3)		Serious (4)		
			Incapacity #	%	Incapacity #	%	Incapacity #	%	Incapacity #	%	
CENTRAL	Owners	Single	68	50	73.5	12	17.7	5	7.4	1	1.4
		Married	73	49	67.1	14	19.2	7	9.6	3	4.1
	Renters	Single	48	22	45.8	21	43.8	4	8.3	1	2.1
		Married	6	1	16.7	-	-	3	50.0	2	33.3
EASTMAN	Owners	Single	49	28	57.1	13	26.5	5	10.2	3	6.1
		Married	81	50	61.7	17	21.0	7	8.6	7	8.6
	Renters	Single	38	18	47.4	12	31.6	7	18.4	1	2.6
		Married	9	2	22.2	-	-	3	33.3	4	44.4
INTERLAKE	Owners	Single	35	17	48.6	13	37.1	4	11.4	1	2.9
		Married	57	34	59.7	10	17.5	10	17.5	3	5.3
	Renters	Single	26	13	50.0	12	46.1	1	3.9	-	-
		Married	7	2	28.6	1	14.3	3	42.8	1	14.3
NORMAN	Owners	Single	21	12	57.1	6	28.6	3	14.3	-	-
		Married	46	26	56.5	10	21.7	7	15.2	3	6.5
	Renters	Single	20	14	70.0	5	25.0	-	-	1	5.0
		Married	11	2	18.2	2	18.2	1	9.1	6	54.5
PARKLANDS	Owners	Single	38	25	65.8	10	26.3	2	15.3	1	2.6
		Married	103	50	48.5	24	23.3	16	15.5	13	12.6
	Renters	Single	28	18	64.3	7	25.0	2	7.1	1	3.6
		Married	14	5	35.7	1	7.1	4	28.6	4	28.6
WESTMAN	Owners	Single	85	62	72.9	20	23.5	3	2.5	-	-
		Married	47	21	44.7	16	34.0	10	21.3	-	-
	Renters	Single	113	59	52.2	42	37.2	11	9.7	1	0.9
		Married	12	2	16.7	-	-	1	8.3	9	75.0
WINNIPEG	Owners	Single	153	94	61.4	37	24.2	19	12.4	3	2.0
		Married	63	18	28.6	7	11.1	28	44.4	10	15.9
	Renters	Single	525	281	53.5	142	27.1	92	17.5	10	1.9
		Married	77	22	28.6	8	10.4	10	13.0	37	48.0
MANITOBA	Owners	Single	449	288	64.1	111	24.7	41	9.1	9	2.0
		Married	470	248	52.8	98	20.8	85	18.1	39	8.3
	Renters	Single	798	425	53.3	241	30.2	117	14.7	15	1.9
		Married	136	36	26.5	12	8.8	25	18.4	63	46.3
		1,853	997	53.8	462	24.9	268	14.5	126	6.8	

1. NO INCAPACITY: CAN MOVE ABOUT EASILY AND KEEP HOUSE.
2. SLIGHT INCAPACITY: MINOR PROBLEMS IN MOVING ABOUT, DRESSING, BATHING AND/OR KEEPING HOUSE.
3. MODERATE INCAPACITY: NOTICEABLE DIFFICULTY IN WALKING, BATHING, DRESSING, NEED SOME OR CONSTANT HELP.
4. SERIOUS INCAPACITY: UNABLE TO DO MANY DAILY TASKS ON THEIR OWN.

TABLE 27
EFFECT OF RETIREMENT UPON MONTHLY HOUSEHOLD INCOME
NUMBER AND PERCENT OF RESPONDENTS IDENTIFYING INCOME INCREASE/DECREASE AT RETIREMENT
BY TENURE, MARITAL STATUS AND SEX

TENURE	HOUSEHOLD INCOME UPON RETIREMENT										ROW TOTAL		
	INCREASED					DECREASED					Sub Group	#	%
	Sub Group	# Resp's	% Row	% Col.	% Total	Sub Group	# Resp's	% Row	% Col.	% Total	Sub Group	Resp's	Col.
OWNERS	Single	202	45.0	36.4	16.2	Single	247	55.0	35.7	19.8	Single	449	36.0
	Married	160	34.0	76.2	26.4	Married	310	66.0	78.3	51.2	Married	470	77.6
	Male	79	25.0	35.9	10.4	Male	237	75.0	43.9	31.2	Male	316	41.6
	Female	203	52.3	60.1	18.6	Female	185	47.7	33.5	16.9	Female	388	35.5
RENTERS	Single	353	44.2	63.6	28.3	Single	445	55.8	64.3	35.7	Single	798	64.0
	Married	50	36.8	23.8	8.2	Married	86	63.2	21.7	14.2	Married	136	22.4
	Male	141	31.8	64.1	18.5	Male	303	68.2	56.1	39.9	Male	444	58.4
	Female	338	47.9	39.9	30.9	Female	367	52.1	66.5	33.6	Female	705	64.5
COLUMN TOTAL	Single	555	44.5			Single	692	55.5			Single	1,247	
	Married	210	34.7			Married	396	65.4			Married	606	
	Male	220	29.0			Male	540	71.0			Male	760	
	Female	541	49.5			Female	552	50.5			Female	1,093	

TABLE 28
EFFECT OF RETIREMENT UPON MONTHLY HOUSEHOLD INCOME
NUMBER AND PERCENT OF RESPONDENT TOTAL BY MARITAL STATUS, TENURE
REGION AND AVERAGE DOLLAR (\$) AMOUNT OF INCREASE/DECREASE IN INCOME

REGION	TENURE	MARITAL STATUS		UPON RETIREMENT MONTHLY INCOME						
				INCREASED			DECREASED			
				#	%	\$ Avg Amt	#	%	\$ Avg Amt	
Central	Owners	141	Single	68	37	54.4	55.00	31	45.6	85.00
			Married	73	28	38.4	95.00	45	61.6	115.00
	Renters	54	Single	48	30	62.5	65.00	18	37.5	75.00
			Married	6	4	66.7	105.00	2	33.3	55.00
Eastman	Owners	130	Single	49	20	40.8	45.00	29	59.2	95.00
			Married	81	35	43.2	35.00	46	56.8	65.00
	Renters	47	Single	38	21	55.3	35.00	46	56.8	45.00
			Married	9	5	55.6	55.00	4	44.4	35.00
Interlake	Owners	92	Single	35	10	28.6	25.00	25	71.4	55.00
			Married	57	20	35.1	35.00	37	64.9	45.00
	Renters	33	Single	26	23	88.5	25.00	3	11.5	35.00
			Married	7	2	28.6	55.00	5	71.4	35.00
Norman	Owners	67	Single	21	14	66.7	25.00	7	33.3	65.00
			Married	46	12	26.1	35.00	34	73.9	105.00
	Renters	31	Single	20	6	30.0	25.00	14	70.0	45.00
			Married	11	4	36.4	95.00	7	63.6	75.00
Parklands	Owners	141	Single	38	18	47.4	25.00	20	52.6	65.00
			Married	103	24	23.3	65.00	79	76.7	115.00
	Renters	42	Single	28	13	46.4	35.00	15	53.6	85.00
			Married	14	5	35.7	95.00	9	64.3	105.00
Westman	Owners	132	Single	85	37	43.5	55.00	48	56.5	75.00
			Married	47	22	46.8	45.00	25	53.2	95.00
	Renters	125	Single	113	57	50.4	55.00	26	49.6	45.00
			Married	12	7	58.3	55.00	5	41.7	75.00
Winnipeg	Owners	216	Single	153	66	43.1	35.00	87	56.9	65.00
			Married	63	19	30.2	45.00	44	69.8	155.00
	Renters	602	Single	525	203	38.7	25.00	322	61.3	45.00
			Married	77	23	29.9	55.00	54	70.1	75.00
Manitoba	Owners	919	Single	449	202	45.0	41.73	247	55.0	71.96
			Married	470	160	34.0	52.56	310	66.0	102.19
	Renters	934	Single	798	353	44.2	34.21	445	55.8	47.39
			Married	136	50	36.8	66.20	86	63.2	73.49

TABLE 29
RESPONDENT SATISFACTION - DISSATISFACTION WITH
CURRENT (OCTOBER - 1977) MONTHLY INCOME
RESPONSE BY REGION, TENURE AND MARITAL STATUS,
NUMBER AND PERCENT BY MARITAL STATUS SUBGROUP

REGION	TENURE	MARITAL STATUS		Satisfaction With Income		Dissatisfaction With Income		
				#	%	#	%	
Central	Owners	141	Single	68	41	60.3	27	39.7
			Married	73	45	61.6	28	38.4
	Renters	54	Single	48	39	81.3	9	18.7
			Married	6	4	66.7	2	33.3
Eastman	Owners	130	Single	49	26	53.1	23	46.9
			Married	81	50	61.7	31	38.3
	Renters	47	Single	38	24	63.2	14	36.8
			Married	9	7	77.8	2	22.2
Interlake	Owners	92	Single	35	19	54.3	16	45.7
			Married	57	34	59.7	23	40.4
	Renters	33	Single	26	16	61.5	10	38.5
			Married	7	5	71.4	2	28.6
Norman	Owners	67	Single	21	7	33.3	14	66.7
			Married	46	17	37.0	29	64.0
	Renters	31	Single	20	12	60.0	8	40.0
			Married	11	7	63.6	4	36.4
Parklands	Owners	141	Single	38	18	47.4	20	52.6
			Married	103	48	46.6	55	53.4
	Renters	42	Single	28	17	60.7	11	39.3
			Married	14	10	71.4	4	28.6
Westman	Owners	132	Single	85	47	55.3	38	44.7
			Married	47	28	59.6	19	40.4
	Renters	125	Single	113	68	60.2	45	39.8
			Married	12	8	66.7	4	33.3
Winnipeg	Owners	216	Single	153	69	45.1	84	54.9
			Married	63	30	47.6	33	52.4
	Renters	602	Single	525	332	63.2	193	36.8
			Married	77	46	59.7	31	40.3
Manitoba	Owners	919	Single	449	227	50.6	222	49.4
			Married	470	252	53.6	218	46.4
				515	56.0	440	44.0	
	Renters	934	Single	798	508	63.7	290	36.3
			Married	136	87	64.0	49	36.0
				595	63.7	339	36.3	

TABLE 30
RESPONDENT ACCOMMODATION AND INCOME
RESPONDENT ABILITY TO REMAIN WITHIN EXISTING ACCOMMODATION GIVEN
CURRENT HOUSEHOLD INCOME BY VARIOUS TIME PERIODS AS INDICATED
NUMBER AND PERCENT OF REGIONAL TENURE TOTAL

		ABILITY TO REMAIN WITHIN EXISTING ACCOMMODATIONS										
REGION	TENURE	MARITAL STATUS		< 1 Year		1-2 Years		2-5 Years		Indefinitely		
				#	%	#	%	#	%	#	%	
Central	Owners	141	Single	68	8	5.7	10	7.1	16	11.4	34	24.1
			Married	73	2	1.4	4	2.8	3	2.1	64	45.4
	Renters	54	Single	48	5	9.3	-	-	1	1.9	42	77.8
			Married	6	-	-	-	-	-	-	6	11.1
Eastman	Owners	130	Single	49	10	7.7	11	8.5	11	8.5	17	13.1
			Married	81	2	1.5	2	1.5	1	0.8	76	58.5
	Renters	47	Single	38	3	6.4	4	8.5	4	8.5	27	57.5
			Married	9	1	2.1	-	-	4	8.5	4	8.5
Interlake	Owners	92	Single	35	4	4.4	4	4.4	10	10.9	17	18.5
			Married	57	1	1.1	1	1.1	3	3.3	52	56.5
	Renters	33	Single	26	6	18.2	4	12.1	1	3.0	15	45.5
			Married	7	1	3.0	-	-	1	3.0	5	15.2
Norman	Owners	67	Single	21	2	3.0	6	8.9	1	1.5	12	17.9
			Married	46	2	3.0	2	3.0	1	1.5	41	61.2
	Renters	31	Single	20	4	12.9	4	12.9	1	3.2	11	35.5
			Married	11	2	6.5	-	-	-	-	9	29.0
Parklands	Owners	141	Single	38	5	3.6	9	6.4	10	7.1	14	9.9
			Married	103	3	2.1	3	2.1	8	5.7	89	63.1
	Renters	42	Single	28	5	11.9	9	21.4	2	4.7	12	28.6
			Married	14	-	-	2	4.7	-	-	12	28.6
Westman	Owners	132	Single	85	5	3.8	7	5.3	17	12.9	56	42.4
			Married	47	3	2.3	3	2.3	10	7.6	31	23.5
	Renters	125	Single	113	10	8.0	3	2.4	13	10.4	87	69.6
			Married	12	2	1.6	-	-	2	1.6	8	6.4
Winnipeg	Owners	216	Single	153	13	6.0	21	9.7	24	11.1	95	44.0
			Married	63	2	0.9	4	1.9	10	4.6	47	21.8
	Renters	602	Single	525	74	12.3	51	8.5	35	5.8	365	60.6
			Married	77	7	1.2	14	2.3	11	1.8	45	7.5
Manitoba	Owners	919	Single	449	47	5.1	68	7.4	89	9.7	245	26.7
			Married	470	15	1.6	19	2.1	36	3.9	400	43.5
	Renters	934	Single	798	107	11.4	75	8.0	57	6.1	559	59.9
			Married	136	13	1.4	16	1.7	18	4.9	89	9.5

TABLE 31
INCOME INCREASE IDENTIFIED BY DISSATISFIED RESPONDENTS
NUMBER AND PERCENT OF RESPONDENTS BY MARITAL STATUS, TENURE
AND REGION FOR MONTHLY INCOME INCREASE AS IDENTIFIED

REGION	TENURE	MARITAL STATUS	MONTHLY INCOME INCREASE REQUIRED								
			\$0 - \$49		\$50 - \$99		\$100-\$149		\$150+		
			#	%	#	%	#	%	#	%	
Central	Owners	55 Single	27	6	22.2	6	22.2	7	25.9	8	29.6
		28 Married	15	53.6	6	21.4	3	10.7	4	14.3	
	Renters	11 Single	9	3	33.3	3	33.3	-	-	3	33.3
		2 Married	2	1	50.0	1	50.0	-	-	-	-
Eastman	Owners	54 Single	23	2	8.7	1	4.4	2	8.7	18	78.2
		31 Married	1	3.2	10	32.3	8	25.8	12	38.7	
	Renters	16 Single	14	7	50.0	5	35.7	1	7.1	1	7.1
		2 Married	2	-	-	1	50.0	1	50.0	-	-
Interlake	Owners	39 Single	16	3	18.8	9	56.2	-	-	4	25.0
		23 Married	8	34.8	5	21.7	5	21.7	5	21.7	
	Renters	12 Single	10	6	60.0	1	10.0	1	10.0	2	20.0
		2 Married	2	-	-	1	50.0	1	50.0	-	-
Norman	Owners	43 Single	14	1	7.1	1	7.1	2	14.3	10	71.4
		29 Married	2	6.9	7	24.1	6	20.7	14	48.3	
	Renters	12 Single	8	1	12.5	4	50.0	1	12.5	2	25.0
		4 Married	4	1	25.0	2	50.0	-	-	1	25.0
Parklands	Owners	45 Single	20	4	20.0	4	20.0	4	20.0	8	40.0
		55 Married	12	21.8	23	41.8	12	21.8	8	14.6	
	Renters	15 Single	11	6	54.6	2	18.2	2	18.2	1	9.1
		4 Married	4	2	50.0	2	50.0	-	-	-	-
Westman	Owners	57 Single	38	5	13.1	12	31.6	11	29.0	10	26.3
		19 Married	19	7	36.8	9	47.4	2	10.5	1	5.3
	Renters	49 Single	45	12	26.7	19	42.2	5	11.1	9	20.0
		4 Married	4	2	50.0	1	25.0	1	25.0	-	-
Winnipeg	Owners	117 Single	84	15	17.9	24	28.6	23	27.4	22	26.2
		33 Married	33	6	18.2	20	60.6	4	12.1	3	9.1
	Renters	224 Single	193	68	35.2	68	35.2	32	16.6	25	13.0
		31 Married	31	10	32.3	12	38.7	6	19.4	3	9.7
Manitoba	Owners	440 Single	222	36	16.2	57	25.7	49	22.1	80	36.0
		218 Married	218	51	23.4	80	36.7	40	18.4	47	21.6
	Renters	339 Single	290	103	35.5	102	35.2	42	14.5	43	14.8
		49 Married	49	16	32.6	20	40.8	9	18.4	4	8.2

TABLE 32
RESPONDENT NEEDS UPON WHICH ADDITIONAL INCOME WOULD BE DEVOTED
NUMBER AND PERCENT OF RESPONDENTS BY MARITAL STATUS, TENURE
AND REGION FOR MONTHLY INCOME INCREASE AS IDENTIFIED

REGION	TENURE	MARITAL STATUS		NEED RECEIVING ADDITIONAL INCOME								
				Housing		Relocation		Clothing		Food		
				#	%	#	%	#	%	#	%	
Central	Owners	55	Single	27	12	44.4	1	3.7	8	29.6	6	22.2
			Married	28	13	46.4	4	14.3	7	25.0	4	14.3
	Renters	11	Single	9	1	11.1	-	-	5	55.5	3	33.3
			Married	2	-	-	-	-	1	50.0	1	50.0
Eastman	Owners	54	Single	23	3	13.0	-	-	8	34.8	12	52.2
			Married	31	6	19.4	2	6.5	9	29.0	14	45.2
	Renters	16	Single	14	2	14.3	-	-	7	50.0	5	35.7
			Married	2	-	-	-	-	1	50.0	1	50.0
Interlake	Owners	39	Single	16	5	31.3	-	-	3	18.7	8	50.0
			Married	23	7	30.4	-	-	4	17.4	12	52.2
	Renters	12	Single	10	1	10.0	-	-	3	30.0	6	60.0
			Married	2	1	50.0	-	-	-	-	1	50.0
Norman	Owners	43	Single	14	3	21.4	-	-	3	21.4	8	57.2
			Married	29	6	20.7	2	6.9	6	20.7	15	51.7
	Renters	12	Single	8	2	25.0	-	-	2	25.0	4	50.0
			Married	4	1	25.0	-	-	1	25.0	2	50.0
Parklands	Owners	75	Single	20	4	20.0	-	-	4	20.0	12	60.0
			Married	55	15	27.3	-	-	15	27.3	25	45.4
	Renters	15	Single	11	2	18.2	-	-	2	18.2	7	63.6
			Married	4	1	25.0	-	-	1	25.0	2	50.0
Westman	Owners	57	Single	38	9	23.7	-	-	20	52.6	9	23.7
			Married	19	4	21.1	-	-	11	57.9	4	21.1
	Renters	49	Single	45	6	13.3	4	8.9	28	62.2	7	15.6
			Married	4	1	25.0	-	-	2	50.0	1	25.0
Winnipeg	Owners	117	Single	84	14	16.7	7	8.3	21	25.0	42	50.0
			Married	33	8	24.2	3	9.1	4	12.1	18	54.6
	Renters	224	Single	193	30	15.5	28	14.5	45	23.3	90	46.6
			Married	31	5	16.1	3	9.7	8	25.8	15	48.4
Manitoba	Owners	440	Single	222	50	22.5	8	3.6	67	30.2	97	43.7
			Married	218	59	27.1	11	5.1	56	25.7	92	42.2
	Renters	339	Single	290	44	15.2	32	11.0	92	31.7	122	42.1
			Married	49	9	18.4	3	6.1	14	28.6	23	46.9

TABLE 33
 HOMEOWNER SHELTER SATISFACTION
 NUMBER AND PERCENT OF HOMEOWNER RESPONDENTS
 SATISFIED/DISSATISFIED WITH EXISTING SHELTER
 BY REGION AND MARITAL STATUS

REGION	TENURE	MARITAL STATUS	SATISFACTION				DISSATISFACTION				
			By Marital Status		By Tenure		By Marital Status		By Tenure		
			#	%	#	%	#	%	#	%	
Central	Owners	Single	68	19	27.9	54	38.3	49	72.1	87	61.7
		Married	73	35	47.9			38	52.1		
Eastman	Owners	Single	49	23	46.9	52	40.0	26	53.1	78	60.0
		Married	81	29	35.8			52	64.2		
Interlake	Owners	Single	35	10	28.6	42	45.6	25	71.4	50	54.4
		Married	57	32	56.1			25	43.9		
Norman	Owners	Single	21	3	14.3	20	29.9	18	85.7	47	70.1
		Married	46	17	37.0			29	63.0		
Parklands	Owners	Single	38	10	26.3	55	39.0	28	73.7	86	61.0
		Married	103	45	43.7			58	56.3		
Westman	Owners	Single	85	39	45.9	54	40.9	46	54.1	78	59.1
		Married	47	15	31.9			32	68.1		
Winnipeg	Owners	Single	153	64	41.8	93	43.1	89	58.2	123	56.9
		Married	63	29	46.0			34	54.0		
Manitoba	Owners	Single	449	168	37.4	370	40.3	281	62.6	559	59.7
		Married	470	202	43.0			268	57.0		

TABLE 34
 RENTER SHELTER SATISFACTION
 NUMBER AND PERCENT OF RENTER RESPONDENTS
 SATISFIED/DISSATISFIED WITH EXISTING SHELTER
 BY REGION AND MARITAL STATUS

REGION	TENURE	MARITAL STATUS		SATISFACTION				DISSATISFACTION			
				By Marital Status		By Tenure		By Marital Status		By Tenure	
				#	%	#	%	#	%	#	%
Central	Renters	Single	48	22	45.8	26	48.1	26	54.2	28	51.9
		Married	6	4	66.7			2	33.3		
Eastman	Renters	Single	38	18	47.4	20	42.5	20	52.6	27	57.5
		Married	9	2	22.2			7	77.8		
Interlake	Renters	Single	26	12	46.2	16	48.5	14	52.8	17	51.5
		Married	7	4	57.1			3	42.9		
Norman	Renters	Single	20	7	35.0	11	35.5	13	65.0	20	64.5
		Married	11	4	36.4			7	63.6		
Parklands	Renters	Single	28	10	35.7	15	35.7	18	64.3	27	64.3
		Married	14	5	35.7			9	64.3		
Westman	Renters	Single	113	44	38.9	49	39.2	69	61.1	76	60.8
		Married	12	5	41.7			7	58.3		
Winnipeg	Renters	Single	525	256	48.8	293	48.7	269	51.2	309	51.3
		Married	77	37	48.1			40	51.9		
Manitoba	Renters	Single	798	369	46.2	430	46.0	429	53.8	504	54.0
		Married	136	61	44.9			75	55.1		

TABLE 35
 DWELLING COMFORT/DWELLING CARE
 NUMBER AND PERCENT OF HOMEOWNER RESPONDENTS
 BY REGION AND MARITAL STATUS TO SIZE AND MAINTENANCE
 CONCERNS OF EXISTING ACCOMMODATION

REGION	MARITAL STATUS	DWELLING COMFORT/SIZE						DWELLING CARE/MAINTENANCE					
		Too Small		Comfortable		Too Large		Easy To Maintain		Difficult To Maintain			
		#	%	#	%	#	%	#	%	#	%		
Central	141	Single	68	5	7.4	54	79.4	9	13.2	48	70.6	20	29.4
		Married	73	8	11.0	62	84.9	3	4.1	57	78.1	16	21.9
Eastman	130	Single	49	3	6.1	43	87.8	3	6.1	35	71.4	14	28.6
		Married	81	18	22.2	61	75.3	2	2.5	65	80.3	16	19.7
Interlake	92	Single	35	2	5.7	30	85.7	3	8.6	20	57.1	15	42.9
		Married	57	8	14.0	47	82.5	2	3.5	51	89.5	6	10.5
Norman	67	Single	21	2	9.5	16	76.2	3	14.3	9	42.9	12	57.1
		Married	46	17	37.0	27	58.7	2	4.3	41	89.1	5	10.9
Parklands	141	Single	38	3	7.9	30	79.0	5	13.1	18	47.4	20	52.6
		Married	103	14	13.6	85	82.5	4	3.9	86	83.5	17	16.5
Westman	132	Single	85	4	4.7	78	91.8	3	3.5	80	94.1	5	5.9
		Married	47	7	14.9	39	83.0	1	2.1	43	91.5	4	8.5
Winnipeg	216	Single	153	3	2.0	128	83.7	22	14.3	119	77.8	34	22.2
		Married	63	5	7.9	42	66.7	16	25.4	44	69.8	19	30.2
Manitoba	919	Single	449	22	4.9	379	84.4	48	10.7	329	73.3	120	26.7
		Married	470	77	16.4	363	77.2	30	6.4	387	82.3	83	17.7
			919	99	10.8	742	80.7	78	8.5	716	77.9	203	22.1

TABLE 36
RESPONDENT DESIRE FOR ALTERNATE HOUSING
NUMBER AND PERCENT OF RESPONDENTS BY MARITAL STATUS, TENURE
AND REGION IDENTIFYING DESIRE FOR ALTERNATE HOUSING

REGION	TENURE	MARITAL STATUS		RESPONDENT DESIRE FOR ALTERNATE HOUSING				
				YES		NO		
				#	%	#	%	
Central	Owners	141	Single	68	26	38.2	42	61.8
			Married	73	16	21.9	57	78.1
	Renters	54	Single	48	12	25.0	36	75.0
			Married	6	2	33.3	4	66.7
Eastman	Owners	130	Single	49	11	22.5	38	77.5
			Married	81	25	30.9	56	69.1
	Renters	47	Single	38	8	21.0	30	79.0
			Married	9	2	22.2	7	77.8
Interlake	Owners	92	Single	35	10	28.6	25	71.4
			Married	57	11	19.3	46	80.7
	Renters	33	Single	26	9	34.6	17	65.4
			Married	7	2	28.6	5	71.4
Norman	Owners	67	Single	21	13	61.9	8	38.1
			Married	46	25	54.4	21	45.6
	Renters	31	Single	20	9	45.0	11	55.0
			Married	11	4	36.4	7	63.6
Parklands	Owners	141	Single	38	13	34.2	25	65.8
			Married	103	36	35.0	67	65.0
	Renters	42	Single	28	9	32.1	19	67.9
			Married	14	5	35.7	9	64.3
Westman	Owners	132	Single	85	29	34.1	56	65.9
			Married	47	16	34.0	31	66.0
	Renters	125	Single	113	41	36.3	72	63.7
			Married	12	5	41.7	7	58.3
Winnipeg	Owners	216	Single	153	46	30.1	107	69.9
			Married	63	19	30.2	44	69.8
	Renters	602	Single	525	185	35.2	340	64.8
			Married	77	28	36.4	49	63.6
Manitoba	Owners	919	Single	449	148	33.0	301	67.0
			Married	470	148	31.5	322	68.5
				919	296	32.2	623	67.8
	Renters	934	Single	798	273	34.2	525	65.8
			Married	136	48	35.3	88	64.7
				934	321	34.4	613	65.6
		1,853		617	33.3	1,236	66.7	

TABLE 37
REASONS FOR DWELLING TYPE CHANGE
NUMBER AND PERCENT OF RESPONDENTS FOR EACH REASON
BY REGION, TENURE AND MARITAL STATUS

REGION	TENURE	MARITAL STATUS	REASONS NECESSITATING DWELLING CHANGE								
			More Space		Less Space		To Sell Home		Cheaper Housing		
			#	%	#	%	#	%	#	%	
CENTRAL	Owners	Single	68	5	7.4	37	54.4	27	39.7	33	48.5
		Married	73	8	10.9	24	32.9	16	21.9	25	34.3
	Renters	Single	48	2	4.2	5	10.4	-	-	10	20.8
		Married	6	3	50.0	2	33.3	-	-	3	50.0
EASTMAN	Owners	Single	49	3	6.1	20	40.8	13	26.5	13	26.5
		Married	81	18	22.2	28	34.6	18	22.2	34	41.9
	Renters	Single	38	3	7.9	2	5.3	-	-	6	15.8
		Married	9	2	22.2	-	-	-	-	3	33.3
INTERLAKE	Owners	Single	35	2	5.7	22	62.9	15	42.9	13	37.1
		Married	57	11	19.3	13	22.8	8	14.0	16	28.1
	Renters	Single	26	3	11.5	-	-	-	-	12	46.2
		Married	7	1	14.3	-	-	-	-	2	28.6
NORMAN	Owners	Single	21	2	9.5	18	85.7	12	57.1	15	71.4
		Married	46	17	36.9	7	15.2	13	28.3	26	56.5
	Renters	Single	20	2	10.0	1	5.0	-	-	10	50.0
		Married	11	2	18.2	-	-	-	-	4	36.4
PARKLANDS	Owners	Single	38	3	7.9	25	65.8	19	50.0	19	50.0
		Married	103	14	13.6	21	20.4	23	22.3	24	23.3
	Renters	Single	28	2	7.1	1	3.6	-	-	11	39.3
		Married	14	2	14.3	-	-	-	-	4	28.6
WESTMAN	Owners	Single	85	4	4.7	14	16.5	12	14.1	24	28.2
		Married	47	8	17.0	9	19.2	7	14.9	24	51.1
	Renters	Single	113	12	10.6	10	8.9	-	-	35	30.9
		Married	12	2	16.7	-	-	-	-	5	41.7
WINNIPEG	Owners	Single	153	4	2.6	64	41.8	55	35.9	78	50.9
		Married	63	5	7.9	42	66.7	35	55.6	23	36.5
	Renters	Single	525	85	16.2	28	5.3	-	-	134	25.5
		Married	77	9	11.7	2	2.6	-	-	24	31.2
MANITOBA	Owners	Single	449	23	5.1	200	44.5	153	34.1	195	43.4
		Married	470	81	17.2	144	30.6	120	25.5	172	36.6
	Renters	Single	798	109	13.7	47	5.9	-	-	218	27.3
		Married	136	21	15.4	4	2.9	-	-	41	30.2

TABLE 38
REASONS FOR DWELLING/NEIGHBOURHOOD CHANGE
NUMBER AND PERCENT OF RESPONDENTS FOR EACH REASON
BY REGION, TENURE AND MARITAL STATUS

		REASONS NECESSITATING DWELLING/NEIGHBOURHOOD CHANGE									
REGION	TENURE	MARITAL STATUS		Proximity		Assistance		For Safety			
				To Friends	And Services	In	Housekeeping	And Security			
				#	%	#	%	#	%		
Central	Owners	141	Single	68	51	75.0	14	20.6	21	30.9	
			Married	73	29	39.7	2	2.7	9	12.3	
	Renters	54	Single	48	26	54.2	8	16.7	3	6.3	
			Married	6	5	83.3	2	33.3	1	16.7	
Eastman	Owners	130	Single	49	35	71.4	18	36.7	15	30.6	
			Married	81	47	58.0	4	4.9	8	9.9	
	Renters	47	Single	38	16	42.1	8	21.1	7	18.4	
			Married	9	5	55.6	7	77.8	4	44.4	
Interlake	Owners	92	Single	35	26	74.3	13	37.1	12	34.3	
			Married	57	27	47.4	5	8.8	7	12.3	
	Renters	33	Single	26	14	53.9	4	15.4	4	15.4	
			Married	7	5	71.4	3	42.9	1	14.3	
Norman	Owners	67	Single	21	14	66.7	10	47.6	15	71.4	
			Married	46	26	56.5	3	6.5	5	10.9	
	Renters	31	Single	20	14	70.0	1	5.0	4	20.0	
			Married	11	6	54.6	7	63.6	1	9.1	
Parklands	Owners	141	Single	38	26	68.4	29	76.3	32	84.2	
			Married	103	56	54.4	3	2.9	10	9.7	
	Renters	42	Single	28	14	50.0	8	28.6	10	35.7	
			Married	14	10	71.4	3	21.4	4	28.6	
Westman	Owners	132	Single	85	34	40.0	10	11.8	23	27.1	
			Married	47	30	63.8	3	6.4	12	25.5	
	Renters	125	Single	113	52	46.0	12	10.6	26	23.0	
			Married	12	7	58.3	10	83.3	11	91.7	
Winnipeg	Owners	216	Single	153	64	41.8	41	26.8	51	33.3	
			Married	63	30	47.6	19	30.2	19	30.2	
	Renters	602	Single	525	263	50.1	102	19.4	111	21.1	
			Married	77	38	49.4	47	61.0	66	85.7	
Manitoba	Owners	919	Single	449	250	55.7	135	30.1	169	37.6	
			Married	470	245	52.1	39	8.3	70	14.9	
	Renters	934	Single	798	399	50.0	143	17.9	165	20.7	
			Married	136	76	55.9	79	58.1	88	64.7	

TABLE 39
HOUSING VERSUS NEIGHBOURHOOD AS THE PRIME FACTOR
IN THE DECISION TO RELOCATE
NUMBER AND PERCENT OF RESPONDENTS BY REGION, TENURE AND MARITAL STATUS

REGION	TENURE	MARITAL STATUS		PRIMARY FACTOR				
				HOUSING		NEIGHBOURHOOD		
				#	%	#	%	
Central	Owners	141	Single	68	38	55.9	30	44.1
			Married	73	39	53.4	34	46.6
	Renters	54	Single	48	24	50.0	24	50.0
			Married	6	2	33.3	4	66.7
Eastman	Owners	130	Single	49	20	40.8	29	59.2
			Married	81	37	45.7	44	54.3
	Renters	47	Single	38	21	55.3	17	44.7
			Married	9	6	66.7	3	33.3
Interlake	Owners	92	Single	35	19	54.3	16	45.7
			Married	57	29	50.9	28	49.1
	Renters	33	Single	26	19	73.1	7	26.9
			Married	7	5	71.4	2	28.6
Norman	Owners	67	Single	21	16	76.2	5	23.8
			Married	46	26	56.5	20	43.5
	Renters	31	Single	20	10	50.0	10	50.0
			Married	11	6	54.6	5	45.4
Parklands	Owners	141	Single	38	22	57.9	16	42.1
			Married	103	62	60.2	41	39.8
	Renters	42	Single	28	15	53.6	13	46.4
			Married	14	9	64.3	5	35.7
Westman	Owners	132	Single	85	47	55.3	38	44.7
			Married	47	25	53.2	22	46.8
	Renters	125	Single	113	74	65.5	39	34.5
			Married	12	8	66.7	4	33.3
Winnipeg	Owners	216	Single	153	68	44.4	85	54.6
			Married	63	26	41.3	37	58.7
	Renters	602	Single	525	241	45.9	284	54.1
			Married	77	31	40.3	46	59.7
Manitoba	Owners	919	Single	449	230	51.2	219	49.8
			Married	470	244	51.9	226	48.1
	Renters	934	Single	798	404	50.6	394	49.4
			Married	136	67	49.3	69	50.7

TABLE 40
 SHELTER ALTERNATIVES FAVOURED BY DISSATISFIED SHELTER RESPONDENTS
 NUMBER AND PERCENT OF DISSATISFIED RESPONDENT SUBGROUP BY REGION,
 TENURE AND MARITAL STATUS FOR EACH ALTERNATIVE AS IDENTIFIED (1)

REGION	TENURE	MARITAL STATUS		SHELTER ALTERNATIVE										
				NON-SUBSIDIZED					SUBSIDIZED					
				Privately Owned Housing		Elderly Persons Housing		Income Integrated Housing		Elderly Persons Housing		Age Integrated Housing		
#	%	#	%	#	%	#	%	#	%					
Central	Owners	87	Single	49	-	-	5	10.2	16	32.7	29	59.2	18	36.7
			Married	38	-	-	2	5.3	3	7.9	19	50.0	12	31.6
	Renters	28	Single	36	7	19.4	2	5.6	4	11.1	14	38.9	12	33.3
			Married	2	2	100.0	-	-	-	-	1	50.0	1	50.0
Eastman	Owners	78	Single	26	-	-	2	7.7	6	23.1	19	73.1	7	26.9
			Married	52	-	-	13	25.0	9	17.3	18	34.6	14	26.9
	Renters	27	Single	20	13	65.0	2	10.0	4	20.0	16	80.0	14	70.5
			Married	7	4	57.1	-	-	1	14.3	4	57.1	3	42.9
Interlake	Owners	50	Single	25	-	-	-	-	9	36.0	14	56.0	9	36.0
			Married	25	-	-	3	12.0	4	16.0	11	44.0	4	16.0
	Renters	17	Single	14	2	14.3	4	28.6	6	42.9	9	64.3	4	28.6
			Married	3	1	33.3	-	-	-	-	2	66.7	1	33.3
Norman	Owners	47	Single	18	-	-	1	5.6	3	16.7	11	61.1	4	22.2
			Married	29	-	-	2	6.9	3	10.3	14	48.3	6	20.7
	Renters	20	Single	13	3	23.1	1	7.7	2	15.4	8	61.5	4	30.8
			Married	7	2	28.6	1	14.3	1	14.3	4	57.1	1	14.3
Parklands	Owners	86	Single	28	-	-	3	10.7	5	17.9	16	57.1	5	17.9
			Married	58	-	-	4	6.9	8	13.8	39	67.2	12	20.7
	Renters	27	Single	18	3	16.7	3	16.7	4	22.2	8	44.7	5	27.8
			Married	9	3	33.3	1	11.1	3	33.3	5	55.5	4	44.4
Westman	Owners	78	Single	46	-	-	2	4.4	4	8.7	28	60.9	9	19.6
			Married	32	-	-	2	6.3	4	12.5	17	53.1	6	18.8
	Renters	76	Single	69	8	11.6	12	17.4	21	30.4	39	56.5	18	26.1
			Married	7	2	28.6	2	28.6	2	28.6	5	71.4	3	42.9
Winnipeg	Owners	123	Single	89	-	-	17	19.1	21	23.6	54	60.7	26	29.2
			Married	34	-	-	9	26.5	12	35.3	18	52.9	14	41.2
	Renters	309	Single	269	104	38.7	89	33.1	158	58.7	208	77.3	113	42.0
			Married	40	12	30.0	4	10.0	8	20.0	28	70.0	19	47.5
Manitoba	Owners	549	Single	281	-	-	30	10.7	64	22.8	171	60.9	78	27.8
			Married	268	-	-	35	13.1	43	16.0	136	50.8	68	25.4
	Renters	504	Single	429	140	32.6	113	26.3	199	46.4	302	70.4	170	39.6
			Married	75	26	34.7	8	10.7	15	20.0	49	65.3	32	42.7

(1) RESPONDENT COULD NOT SELECT SHELTER TYPE WITHIN WHICH THEY WERE RESIDING.

TABLE 41: INDEX

- 1: IN MY OWN HOME
- 2: SINGLE ROOM IN A BOARDING HOUSE
- 3: ROOM WITH BOARD IN AN APARTMENT BLOCK
- 4: ROOM WITH BOARD IN A BOARDING HOUSE
- 5: HOSTEL OR PERSONAL CARE HOME
- 6: STUDIO/BACHELOR APARTMENT
- 7: ONE BEDROOM APARTMENT
- 8: TWO BEDROOM APARTMENT
- 9: ENRICHED SERVICE APARTMENT

TABLE 41
SHELTER/SERVICE ALTERNATIVES
NUMBER AND PERCENT OF RESPONDENTS FAVOURING EACH INDIVIDUAL
ALTERNATIVE (AS PER INDEX) BY MARITAL STATUS, TENURE AND REGION

REGION	TENURE	MARITAL STATUS	1		2		3		4		5		6		7		8		9		
			#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	
Central	Owners	141 Single	68	55	80.9	3	4.4	3	4.4	3	4.4	9	13.2	28	41.2	26	38.2	34	50.0	19	27.9
		Married	73	59	80.8	-	-	-	-	-	-	6	8.2	-	-	2	2.7	8	11.0	9	12.3
	Renters	54 Single	48	21	43.8	-	-	2	4.2	2	4.2	13	27.1	13	27.1	13	27.1	6	12.5	8	16.7
		Married	6	4	66.7	-	-	-	-	-	-	5	83.3	-	-	2	33.3	2	33.3	3	50.0
Eastman	Owners	130 Single	49	46	93.9	-	-	1	2.0	-	-	5	10.2	15	30.6	27	55.1	32	65.3	19	38.8
		Married	81	64	79.0	-	-	-	-	-	-	3	3.7	-	-	9	11.1	4	4.9	13	16.1
	Renters	47 Single	38	19	50.0	4	10.5	-	-	1	2.6	14	36.8	7	18.4	13	34.2	4	10.5	13	34.2
		Married	9	5	55.6	-	-	-	-	-	-	2	22.2	-	-	-	-	2	22.2	3	33.3
Interlake	Owners	92 Single	35	21	60.0	1	2.9	1	2.9	-	-	4	11.4	12	34.3	14	40.0	9	25.7	11	31.4
		Married	57	36	63.2	-	-	-	-	-	-	8	14.0	-	-	-	-	13	22.8	17	29.8
	Renters	33 Single	26	11	42.3	1	3.9	1	3.9	4	15.4	3	11.5	8	30.8	11	42.3	1	3.9	8	30.8
		Married	7	5	71.4	-	-	-	-	-	-	1	14.3	-	-	1	14.3	1	14.3	2	28.6
Norman	Owners	67 Single	21	13	61.9	-	-	-	-	-	-	1	4.8	12	57.1	4	19.1	6	28.6	8	38.1
		Married	46	34	73.9	-	-	-	-	-	-	-	-	-	-	-	-	3	6.5	4	8.7
	Renters	31 Single	20	11	55.0	-	-	-	-	2	10.0	5	25.0	2	10.0	6	30.0	7	35.0	7	35.0
		Married	11	8	72.7	-	-	-	-	-	-	1	9.1	-	-	-	-	2	18.2	2	18.2
Parklands	Owners	141 Single	38	19	50.0	-	-	1	2.6	1	2.6	3	7.9	7	18.4	9	23.7	12	31.6	17	44.7
		Married	103	80	77.7	-	-	-	-	-	-	6	5.8	-	-	-	-	29	28.2	33	32.0
	Renters	42 Single	28	13	46.4	2	7.1	2	7.1	2	7.1	5	17.9	3	10.7	12	42.9	4	14.3	9	32.1
		Married	14	9	64.3	-	-	-	-	-	-	3	21.4	-	-	1	7.1	2	14.3	3	21.4
Westman	Owners	132 Single	85	47	55.3	-	-	-	-	1	1.2	5	5.9	16	18.9	29	34.1	34	40.0	29	34.1
		Married	47	32	68.1	-	-	-	-	-	-	-	-	-	2	4.3	9	19.2	12	25.5	
	Renters	125 Single	113	63	55.8	2	1.8	12	10.6	-	-	21	18.6	26	23.0	28	24.8	43	38.1	39	34.5
		Married	12	7	58.3	-	-	-	-	-	-	3	25.0	-	-	1	8.3	6	50.0	4	33.3
Winnipeg	Owners	216 Single	153	92	60.1	1	0.7	4	2.6	1	0.7	12	7.8	16	10.5	59	38.6	12	7.8	46	30.1
		Married	63	48	76.2	-	-	-	-	-	-	4	6.4	-	-	-	-	19	30.2	24	38.1
	Renters	602 Single	525	157	29.9	27	5.1	80	15.2	18	3.4	86	16.4	92	17.5	212	40.4	49	9.3	97	18.5
		Married	77	41	53.3	-	-	-	-	-	-	19	24.7	-	-	12	15.6	16	20.8	17	22.1
Manitoba	Owners	919 Single	449	293	65.3	5	1.1	10	2.2	6	1.3	39	8.7	106	23.6	168	37.4	139	31.0	149	33.2
		Married	470	353	75.1	-	-	-	-	-	-	27	5.7	-	-	13	2.8	85	18.1	112	23.8
	Renters	934 Single	798	295	37.0	36	4.5	97	12.2	29	3.6	147	18.4	151	18.9	295	37.0	114	14.3	181	22.7
		Married	136	79	58.1	-	-	-	-	-	-	34	25.0	-	-	17	12.5	31	22.8	34	25.0

TABLE 42 AND 43: INDEX

- A: TWO STOREY SINGLE FAMILY DETACHED
- B: SINGLE STOREY SIDE BY SIDE DUPLEX
- C: TWO STOREY TOWNHOUSE
- D: SINGLE FAMILY DETACHED BUNGALOW
- E: SINGLE STOREY DUPLEX
- F: TWO STOREY DUPLEX
- G: WALK UP APARTMENT
- H: MEDIUM RISE APARTMENT
- I: HIGH RISE APARTMENT

TABLE 42
 TYPE OF SHELTER MOST DESIRED BY RESPONDENT
 NUMBER AND PERCENT OF RESPONDENTS IN FAVOR OF SHELTER TYPE
 (AS PER INDEX) BY REGION, TENURE AND MARITAL STATUS

REGION	TENURE	MARITAL STATUS	SHELTER TYPE MOST DESIRED																		
			A		B		C		D		E		F		G		H		I		
			#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	
Central	Owners	Single	68	14	20.6	21	30.9	2	2.9	20	29.4	4	5.9	4	5.9	1	1.5	2	2.9	-	-
		Married	73	14	19.2	17	23.3	3	4.1	26	35.6	6	8.2	7	9.6	-	-	-	-	-	-
	Renters	Single	48	3	6.2	8	16.7	5	10.4	9	18.8	16	33.3	1	2.1	3	6.2	2	4.2	1	2.1
		Married	6	2	33.3	-	-	-	-	3	50.0	1	16.7	-	-	-	-	-	-	-	-
Eastman	Owners	Single	49	6	12.2	12	24.5	2	4.1	17	34.7	9	18.4	2	4.1	-	-	-	-	1	2.0
		Married	81	18	22.2	26	32.1	2	2.5	24	29.6	4	4.9	7	8.6	-	-	-	-	-	-
	Renters	Single	38	2	5.3	8	21.1	4	10.5	5	13.2	13	34.2	1	2.6	3	7.9	1	2.6	1	2.6
		Married	9	1	11.1	4	44.4	-	-	3	33.3	-	-	1	11.1	-	-	-	-	-	-
Interlake	Owners	Single	35	4	11.4	8	22.9	2	5.7	12	34.3	4	11.4	2	5.7	-	-	2	5.7	1	2.9
		Married	57	10	17.5	18	31.6	2	3.5	19	33.3	2	3.5	6	10.5	-	-	-	-	-	-
	Renters	Single	26	3	11.5	8	30.8	3	11.5	3	11.5	5	19.2	1	3.9	-	-	3	11.5	-	-
		Married	7	1	14.3	-	-	-	-	4	57.1	1	14.3	1	14.3	-	-	-	-	-	-
Norman	Owners	Single	21	2	9.5	5	23.8	1	4.8	6	28.6	3	14.3	2	9.5	2	9.5	-	-	-	-
		Married	46	11	23.9	15	32.6	3	6.5	12	26.1	2	4.3	3	6.5	-	-	-	-	-	-
	Renters	Single	20	1	5.0	4	20.0	2	10.0	4	20.0	4	20.0	3	15.0	-	-	2	10.0	-	-
		Married	11	2	18.2	2	18.2	-	-	5	45.4	2	18.2	-	-	-	-	-	-	-	-
Parklands	Owners	Single	38	4	10.5	13	34.2	-	-	10	26.3	4	10.5	3	7.9	3	7.9	1	2.6	-	-
		Married	103	18	17.5	28	27.2	7	6.8	31	30.1	13	12.6	5	4.9	1	0.9	-	-	-	-
	Renters	Single	28	1	3.6	6	21.4	4	14.3	1	3.6	7	25.0	3	10.7	3	10.7	3	10.7	-	-
		Married	14	2	14.3	4	28.6	-	-	5	35.7	3	21.4	-	-	-	-	-	-	-	-
Westman	Owners	Single	85	14	16.5	24	28.2	7	8.2	16	18.8	9	10.6	7	8.2	4	4.7	3	3.5	1	1.2
		Married	47	6	12.7	10	21.3	1	2.1	24	51.1	3	6.4	2	4.3	-	-	1	2.1	-	-
	Renters	Single	113	15	13.3	17	15.0	16	14.2	12	10.6	20	17.7	9	8.0	7	6.2	8	7.1	9	8.0
		Married	12	2	16.7	-	-	-	-	9	75.0	1	8.3	-	-	-	-	-	-	-	-
Winnipeg	Owners	Single	153	28	18.3	30	19.6	6	3.9	52	34.0	12	7.8	7	4.6	9	5.9	6	3.9	3	1.9
		Married	63	7	11.1	12	19.1	-	-	34	53.9	-	-	-	-	4	6.4	4	6.4	2	3.2
	Renters	Single	525	46	8.7	78	14.8	38	7.2	32	6.1	63	12.0	27	5.1	79	15.1	89	16.9	73	13.9
		Married	77	12	15.6	8	10.4	2	2.6	49	63.6	3	3.9	3	3.9	-	-	-	-	-	-
Manitoba	Owners	Single	449	72	16.0	113	25.2	20	4.4	133	29.6	45	10.0	27	6.0	19	4.2	14	3.1	6	1.3
		Married	470	84	17.9	126	26.8	18	3.8	170	36.2	30	6.4	30	6.4	5	1.1	5	1.1	2	0.4
	Renters	Single	798	71	8.9	129	16.2	72	9.0	66	8.3	128	16.0	45	5.6	95	11.9	108	13.5	84	10.5
		Married	136	22	16.2	18	13.2	2	1.5	78	57.4	11	8.1	5	3.7	-	-	-	-	-	-

TABLE 43
 TYPE OF SHELTER LEAST DESIRED BY RESPONDENT
 NUMBER AND PERCENT OF RESPONDENTS LEAST DESIRING SHELTER TYPE
 (AS PER INDEX) BY REGION, TENURE AND MARITAL STATUS

REGION	TENURE	MARITAL STATUS	SHELTER TYPE LEAST DESIRED																	
			A		B		C		D		E		F		G		H		I	
			#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Central	Owners	141 Single	68	4 5.9	- -	2 2.9	1 1.5	- -	1 1.5	- -	3 4.4	57 83.8								
		73 Married	2 2.7	2 2.7	1 1.4	- -	2 2.7	1 1.4	1 1.4	8 11.0	56 76.6									
	Renters	54 Single	48	1 2.1	1 2.1	2 4.2	2 4.2	2 4.2	2 4.2	2 4.2	3 6.3	33 68.8								
		6 Married	- -	- -	- -	- -	- -	- -	- -	2 33.3	4 66.7									
Eastman	Owners	130 Single	49	3 6.1	- -	1 2.0	3 6.1	- -	1 2.0	4 8.2	7 14.3	30 61.2								
		81 Married	2 2.5	1 1.2	- -	2 2.5	- -	1 1.2	3 3.7	6 7.4	66 81.5									
	Renters	47 Single	38	2 5.3	- -	1 2.6	2 5.3	- -	- -	- -	2 5.3	31 81.6								
		9 Married	- -	- -	- -	- -	- -	- -	- -	3 33.3	6 66.7									
Interlake	Owners	92 Single	35	1 2.9	- -	2 5.7	- -	- -	- -	5 14.3	3 8.6	24 68.6								
		57 Married	5 8.8	- -	- -	- -	1 1.8	1 1.8	3 5.3	5 8.8	42 73.7									
	Renters	33 Single	26	1 3.8	- -	- -	1 3.8	- -	- -	- -	1 3.8	23 88.5								
		7 Married	- -	- -	- -	- -	- -	- -	- -	- -	2 28.6	5 71.4								
Norman	Owners	67 Single	21	2 9.5	- -	- -	3 14.3	- -	1 4.8	- -	6 28.6	9 42.9								
		46 Married	- -	- -	- -	1 2.2	- -	- -	1 2.2	5 10.9	39 84.8									
	Renters	31 Single	20	- -	- -	- -	2 10.0	- -	1 5.0	- -	1 5.0	16 80.0								
		11 Married	- -	1 9.1	- -	- -	- -	- -	- -	1 9.1	1 9.1	8 72.7								
Parklands	Owners	141 Single	38	6 15.8	2 5.3	1 2.6	3 7.9	1 2.6	- -	- -	2 5.3	23 60.5								
		103 Married	2 1.9	2 1.9	2 1.9	3 2.9	1 0.9	1 0.9	- -	5 4.9	87 84.5									
	Renters	42 Single	28	3 10.7	- -	- -	1 3.6	1 3.6	1 3.6	- -	- -	22 78.6								
		14 Married	1 7.1	- -	1 7.1	- -	- -	- -	- -	- -	- -	12 85.7								
Westman	Owners	132 Single	85	2 2.4	1 1.2	4 4.7	1 1.2	1 1.2	- -	- -	1 1.2	75 88.2								
		47 Married	- -	- -	2 4.3	- -	4 8.5	- -	1 2.1	8 17.0	32 68.1									
	Renters	125 Single	113	5 4.4	1 0.9	1 0.9	9 7.9	1 0.9	1 0.9	5 4.4	5 4.4	85 75.2								
		12 Married	1 8.3	- -	1 8.3	2 16.7	1 8.3	- -	- -	- -	- -	7 58.3								
Winnipeg	Owners	216 Single	153	5 3.3	5 3.3	3 1.9	5 3.3	2 1.3	2 1.3	1 0.7	5 3.3	125 81.7								
		63 Married	1 1.6	1 1.6	5 7.9	2 3.2	8 12.7	- -	- -	8 12.7	38 60.3									
	Renters	602 Single	525	44 8.4	5 0.9	41 7.8	63 12.0	44 8.4	18 3.4	14 2.7	16 3.1	280 53.3								
		77 Married	- -	2 2.6	- -	1 1.3	- -	- -	- -	5 6.5	3 3.9	66 85.7								
Manitoba	Owners	919 Single	449	23 5.1	8 1.8	13 2.9	16 3.6	4 0.9	5 1.1	10 2.2	27 6.0	343 76.4								
		470 Married	12 2.6	6 1.3	10 2.1	8 1.7	16 3.4	4 0.9	9 1.9	45 9.6	360 76.6									
	Renters	934 Single	798	56 7.0	7 0.9	45 5.6	80 10.0	48 6.0	23 2.9	21 2.6	28 3.5	490 61.4								
		136 Married	2 1.5	3 2.2	2 1.5	3 2.2	1 0.7	- -	- -	6 4.4	11 8.1	108 79.4								

TABLE 44: TENURE OPTION INDEX

TRAD STAY:	TRADE OWNERSHIP OF HOME TO THE GOVERNMENT IN EXCHANGE FOR FREE ACCOMMODATION WITHIN SAID HOME FOR AS LONG AS RESIDENT WISHED
TRAD FREE:	TRADE OWNERSHIP OF HOME TO THE GOVERNMENT IN EXCHANGE FOR FREE ACCOMMODATION WITHIN A SMALLER HOME OR APARTMENT
SELL/RENT A:	SELL PRESENT HOME TO GOVERNMENT IN EXCHANGE FOR A FAIR RENT APARTMENT
TRAD EPH:	SELL/TRADE OWNERSHIP OF PRESENT HOME TO GOVERNMENT IN EXCHANGE FOR FAIR MARKET/FREE RENT ELDERLY PERSONS APARTMENT
SELL/RENT B:	SELL PRESENT HOME TO GOVERNMENT AT FAIR MARKET PRICE AND SECURE ALTERNATE ACCOMMODATION ON THEIR OWN

TABLE 44
DISSATISFIED HOMEOWNER RESPONSE TO SUGGESTED TENURE OPTIONS
NUMBER AND PERCENT OF DISSATISFIED HOMEOWNERS FAVORABLY RESPONDING
TO TENURE OPTIONS (AS PER INDEX) BY MARITAL STATUS AND REGION

REGION	TENURE	MARITAL STATUS		SUGGESTED TENURE OPTION CODE NAMES											
				TRAD STAY		TRAD FREE		SELL/RENT A:		TRAD EPH		SELL/RENT B:			
				#	%	#	%	#	%	#	%	#	%		
Central	Owners	87	Single	49	-	-	5	10.2	16	32.7	29	59.2	18	36.7	
			Married	38	-	-	2	5.3	3	7.9	19	50.0	12	31.6	
Eastman	Owners	78	Single	26	-	-	2	7.7	6	23.1	19	73.1	7	26.9	
			Married	52	-	-	13	25.0	9	17.3	18	34.6	14	26.9	
Interlake	Owners	50	Single	25	-	-	-	-	9	36.0	14	56.0	9	36.0	
			Married	25	-	-	3	12.0	4	16.0	11	44.0	4	16.0	
Norman	Owners	47	Single	18	-	-	1	5.6	3	16.7	11	61.1	4	22.2	
			Married	29	-	-	2	6.9	3	10.3	14	48.3	6	20.7	
Parklands	Owners	86	Single	28	-	-	3	10.7	5	17.9	16	57.1	5	17.9	
			Married	58	-	-	4	6.9	8	13.8	39	67.2	12	20.7	
Westman	Owners	78	Single	46	-	-	2	4.4	4	8.7	28	60.9	9	19.6	
			Married	32	-	-	2	6.3	4	12.5	17	53.1	6	18.8	
Winnipeg	Owners	123	Single	89	-	-	17	19.1	21	23.6	54	60.7	26	29.2	
			Married	34	-	-	9	26.5	12	35.3	18	52.9	14	41.2	
Manitoba	Owners	549	Single	281	-	-	30	10.7	64	22.8	171	60.9	78	27.8	
			Married	268	-	-	35	13.1	43	16.0	136	50.8	68	25.4	

APPENDIX "D"

HOMEOWNER RESPONDENT
SHELTER COST GUIDELINES

Homeowner Respondent Shelter Costs

Monthly shelter costs for homeowner respondents were calculated according to the guidelines as identified below. In addition, it must be noted that the timing of survey receipt (September - October) impacts upon the shelter costs as identified for whereas heating and power costs were negligible, water costs were greater than would be expected during winter months. As a result it would be safe to assume that the monthly shelter costs as calculated would be minimum costs for the year.

A. Property Taxes:

at the time of survey under the Manitoba Property Tax Credit Plan the general minimum and maximum property tax credit available was \$225 and \$375 respectively based upon taxable income. Given the low household incomes of the survey respondents, the property tax was reduced by the maximum (\$375.00) and divided by 12 to arrive at a monthly cost.

B. Utility Costs:

discussions with City of Winnipeg Water Works, Greater Winnipeg Gas, Winnipeg and Manitoba Hydro officials revealed a number of methods by which monthly utility costs could be calculated. However, given seasonal variations, balanced billing options and regional rate differences, it was subsequently determined that utility costs as identified by survey respondents (prorated to a monthly basis for quarterly and two month billings) would accurately provide minimum utility costs.

C. Insurance:

on the basis of province wide insurance industry averages, a monthly cost of \$15.00 was incorporated into shelter cost calculations.

D. Repair Costs:

repair costs identified by respondents were prorated to a monthly cost.

E. Mortgage Payments:

monthly mortgage payments were reduced by \$31.25 to account for the maximum annual property tax credit in those instances where respondents did not identify the property tax component of their mortgage payment.

F. Telephone Expenses:

a monthly rental charge of \$5.00 was included in shelter cost calculations.

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