

HIGHLIGHTS

of the Atlantic Seniors' Housing and Support Services

Survey Results

Where do seniors ... more likely to live in

20.4%	21.2%	39.0%	27.5%	27.8%	34.5%	20.7%	17.9%
34.2%	35.1%	35.1%	33.5%	34.2%	35.1%	35.1%	33.5%
10.7%	13.8%	8.4%	10.9%	10.7%	13.8%	8.4%	10.9%
5.8%	7.4%	11.0%	6.0%	5.8%	7.4%	11.0%	6.0%
4.4%	3.5%	5.8%	3.9%	4.4%	3.5%	5.8%	3.9%
9.6%	10.7%	8.4%	9.6%	9.6%	10.7%	8.4%	9.6%
11.8%	16.2%	13.4%	13.5%	11.8%	16.2%	13.4%	13.5%
14.0%	9.7%	7.6%	14.0%	14.0%	9.7%	7.6%	14.0%
9.9%	11.7%	9.7%	9.6%	9.9%	11.7%	9.7%	9.6%
9.1%	9.0%	5.8%	7.8%	9.1%	9.0%	5.8%	7.8%

Atlantic NS NB NL and Labrador PEI Atlantic NS NB NL and Labrador PEI

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of the Atlantic Seniors' Housing and Services

Survey Report



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This HIGHLIGHTS report is based on the *Report on the Atlantic Seniors' Housing and Support Services Survey*, a bi-lingual French-English volume. It provides a more in-depth analysis than this HIGHLIGHTS. Copies of the full report are available from the ASHRA web site - www.ashra.ca - or by request from the ASHRA Project Co-ordinator at Yvonne.daSilva@msvu.ca



Background

Over the next few decades, Canada will see a sharp rise in the number of seniors¹ due to the aging Baby Boomer² generation. Atlantic Canada in particular is expected to feel the impact as it has seen a higher rate of growth in its senior population compared with the rest of Canada.

Studies on seniors' housing needs consistently report that seniors prefer to “age in place” – to remain in their own homes as long as possible – and that they also want to make their own decisions about their needs and lifestyle. For aging-in-place initiatives to be successful, they require the involvement and input of all levels of the community and government, including researchers, policy-makers, housing developers, support service providers and caregivers – and most importantly, the input of our seniors.

The 5-year ASHRA project seeks to answer three key questions:

1. Can we predict the housing needs of the 50+ population in 2026 based on current trends in population, health, and wealth? (Phase 1)
2. What are the current needs, challenges, and issues around housing faced by today's seniors? (Phase 2)
3. What housing solutions are being developed around the world, and how could they be applied in Atlantic Canada? (Phases 3 and 4)

The data collected through ASHRA's various research endeavours will help to answer these questions. In addition, project data will provide insight into some of the challenges our seniors face and help policy-makers and others to meet these challenges in the future.

¹ For the ASHRA study, seniors are defined as individuals over 65.

² Baby Boomers are those born following World War II, between the years of 1946 and 1966.



Projecting the Housing Needs of Aging Atlantic Canadians:
Overview of ASHRA project plan

The Seniors' Housing and Support Services Survey

The 2007 ASHRA *Seniors Housing and Support Services Survey* was based on a 1998 survey published by the Canadian Housing and Mortgage Corporation (CMHC). To make it easy to use, ASHRA modified the appearance and format of the survey, then conducted a pilot study to modify the questions and content.

This report is based on the information collected from that survey, which was conducted during Phase 2 of the ASHRA project. A total of 1702 independent seniors from across Atlantic Canada completed the survey, voluntarily providing their thoughts on a variety of topics related to housing; the availability of support services and social supports; and questions about their health, community activities, and income.

Of the 1702 Atlantic Canadian seniors who responded to the survey, the greater number are female (58.2%), married or living common-law (65%), and are between the ages of 65 and 74.

TABLE 1 Sample description

		Atlantic	NS	NB	NL	PE
Gender	Male	41.8	36.3	40.8	49.3	40.6
	Female	58.2	63.7	59.2	50.7	59.4
		n=1678*	n=369	n=520	n=402	n=387
Age	Under 65	1.8	1.1	1.6	1.5	2.3
	65-74	60.4	57.0	62.0	62.2	59.7
	75-84	30.4	32.6	30.3	29.5	29.9
	85-94	6.8	8.1	6.1	6.5	7.3
	95+	0.7	-	-	-	-
		n=1646	n=357	n=507	n=397	n=385
Marital status	Married or common-law	65.0	63.8	63.3	67.3	66.2
	Separated or divorced	6.2	7.0	8.5	3.7	5.1
	Widowed	25.6	26.5	25.2	27.2	23.6
	Never married	3.2	2.7	3.1	1.7	5.1
		n=1681	n=370	n=520	n=401	n=390

*Tables throughout this report only include valid responses. "n" is the number of responders.

These highlights from the survey results have been organized into eight sections or themes:

- 1 Where Seniors Live
- 2 Meeting Housing Needs
- 3 Future Housing Plans
- 4 Transportation
- 5 Activities of Daily Living
- 6 Support Services
- 7 Social Supports
- 8 Finances

Theme 1

Where Seniors Live

When compared with the rest of Canada, Atlantic Canadian seniors are more likely to live in rural areas. In fact, Statistics Canada (2001) found that Prince Edward Island has the largest number of people living in rural areas (55%); the average for Canada as a whole is 20%.

The results of the ASHRA survey are in keeping with these statistics: 70% of our seniors reported that they live in a rural³ area.

Atlantic Canadian seniors have been in their communities for a large part of their lives, with 53.4% still living in the same community they lived in 35 years ago. The two most common reasons seniors gave for moving to their present community were

- Being near family and friends (35%)
- Employment (32%)

Not only are seniors staying in their communities, they are also staying in the same home for long periods of time. The average length of time they have lived in their current home was just over 25 years. Many (15.9%) have lived in their homes over 45 years.

The majority (78%) of our respondents own their own homes and most (75.8%) live in single-family dwellings. However, the data indicate that there are differences in the type of dwelling based on whether a person is located in a rural or an urban area. For instance, while only 7.1% of rural seniors reported living in apartment complexes, 23.6% of urban seniors report living in one. As well, Atlantic Canadian seniors are three times more likely than other Canadians to live in mobile homes, with 3.2% of the sample listing one as their dwelling.

³ "Rural" includes villages of less than 1000 and areas not in villages, towns, or cities.

TABLE 2 Current dwelling type

(n=1677)	Rural/Urban		Total
	Rural	Urban	
Single-family house	82.6	59.9	75.8
Apartment building/multiplex complex	7.1	23.6	12.1
Mobile home	4.2	1.0	3.2
Semi-detached, duplex, row house, townhouse	2.5	7.5	4.0
Suite/room within a house/in-law suite	1.6	3.0	2.0
Other	2.0	5.0	2.9

Most Atlantic Canadian seniors are not living alone, with 63.4% reporting that they share their dwelling with one other person.

Theme 2

Meeting Housing Needs

An important part of predicting the housing needs of seniors in the future is to understand the strengths as well as the difficulties in their current living situation. Seniors in Atlantic Canada offered positive feedback about their housing, with the overwhelming majority feeling that their current dwelling meets their needs.

TABLE 3 Dwelling meets needs

	Atlantic	NS	NB	NL	PE
Meets needs	91.9	90.1	92.5	90.0	94.7
	n=1640	n=362	n=509	n=390	n=379

Despite these positive reports, problems were identified in responses to specific questions. Windows are the most common structural concern, with 23.5% saying that their windows are in need of replacement. Second are problems with entrance areas, with seniors stating that icy front steps were their primary concern.

Accessibility can help seniors stay in their homes as they age. When asked if they had modified their homes to make them more accessible, 30.7% of seniors said they had and 23.5% said they have considered making modifications.

Some of the modifications include

- Installing grab bars in the bathroom (66%)
- Adding handrails to staircases (37%)
- Modifying a bathtub or installing a shower (31%)

In addition to making their homes safer to live in, most seniors (50.1%) stated that they need some home repairs. Problems range from major issues such as corroded pipes, damaged electrical wires, and rotting steps to smaller ones like broken light fixtures, leaking sinks, and peeling paint.

Other desired home modifications were related to today's increases in oil and electricity costs. An impressive 42.8% of our seniors told us that they need to

have major repairs made to their homes in order to increase energy efficiency, an important factor to consider when looking at our seniors' ability to afford to stay in their homes.

The cost of home repairs is sometimes out of reach to those on a limited budget, so we asked our seniors whether they were aware of the financial assistance programs that exist in their province. Almost half (43.9%) of the seniors surveyed were aware of such programs, but only 15.3% of those who were aware actually received this type of financial assistance.

Theme 3

Future Housing Plans

Research has shown that seniors were less likely than those in the general population to move over a 3-year period. This is not surprising given the average length of time seniors stay in the same home. Only 10.6% of our seniors said that they had moved in the past 3 years, and only 12.6% stated they have plans to move at any time in the future. Even those seniors who said that they plan to move do not plan to move in the *near* future – 62.3% said a move would be 6 to 10 years away.

The top five reasons given by our seniors who stated that they do plan to move included

- Downsizing to a smaller home (50%)
- Accessing better or more suitable housing (41%)
- Having difficulty maintaining the home or garden (39%)
- Experiencing a decline in personal health (36%)
- To be closer to family and friends (25%)

For those who intended to move, staying close to family and friends, finding more suitable housing, and access to health care services were the most important factors when selecting the location.

Of those planning to move, most seniors want to remain in their community (35.9%) or in the area surrounding their community. The desire to stay in their own community is even stronger when they think about the possibility of entering a senior citizens home, with 74% saying that they would prefer to stay in their own community.

Seniors planning to move prefer that seniors' housing be either for seniors only or for seniors and middle-aged adults. Most seniors planning to move (53.4%) expect that they will move into some sort of senior citizens' housing development.

TABLE 4 Types of accommodation being sought in future

(n=205)

53.4	senior citizens' housing
41.0	apartment
26.8	single-family detached house
18.0	semi-detached, duplex, townhouse, rowhouse
10.7	mobile home
10.2	nursing or special care home

We also asked the seniors in the survey what their ideal living arrangements would be. Not surprisingly, 33.5% said that their ideal was to remain where they were with help when needed.

Many different types of seniors' housing arrangements are being explored across Canada. We presented our seniors with nine types of housing and asked if they would be interested in any of these different types of housing, if they were available. The results are provided below:

- Garden or granny suite (21%)
- Sheltered housing (19%)
- Special retirement housing (18%)
- Congregate housing (15%)
- Live-in housekeeper (9%)
- Smaller single-family detached house (8%)
- Mobile home or manufactured housing (5%)
- Abbeyfield housing (4%)
- Co-operative housing (3%)

Theme 4

Transportation

Among our seniors, 78.8% are still driving.

Dwelling choices can be limited by the transportation available. Living in a rural area can become particularly difficult if they can no longer drive, do not have access to bus service, cannot afford a taxi, or have no one in their community who can take them to appointments or grocery shopping.

Seniors preferred to stay in their own communities for services and activities such as visiting the family doctor, going to the post office, getting groceries, and visiting family and friends.

Fewer than 3% of seniors report having problems fairly often or very often when asked about getting where they need to go. A very high percentage (78.5%) stated that they never have a problem. This is not surprising given that this is roughly the same percentage (78.8%) that is still driving.

TABLE 5 Difficulties getting where you want, when you want

	Atlantic	NS	NB	NL	PE
Never	78.5	74.9	79.4	77.6	81.7
Occasionally	19.0	21.0	17.8	20.4	17.0
Fairly often	2.1	3.0	2.0	2.0	1.3
Very often	0.5	1.1	0.8	0.0	0.0
	n=1651	n=366	n=505	n=398	n=382

The most common reasons given by our respondents for having problems getting where they need to go include

- Not wanting to ask for a ride (34%)
- Regular driver not being available (31%)
- Cannot afford to pay for drives (13%)

Our seniors' suggestions for improving transportation in their communities included door-to-door transportation service (45%), regular bus service to town centres (30.5%), and regular bus service around town (22.2%).

Theme 5

Activities of Daily Living

Activities of daily living (ADLs) are directly influenced by a person's health. For example, cooking meals becomes much more difficult if a person cannot operate a can opener or peel a vegetable because of arthritis or remember to turn off a stove because of dementia. Some common ADLs include cooking, bathing or showering, and light housekeeping.

We asked about the level of difficulty with a number of everyday tasks. Going up and down stairs was considered a problem for 27.7% of seniors and the same portion has a problem with doing chores around their homes.

Among our seniors, 67.8% feel that their health is good or excellent.

Many (44.2%) have seen a change in their overall health in the past 5 years, with 19.9% seeing a change within the past year.

Many chronic health conditions can contribute to these changes. The most commonly reported health conditions diagnosed by health professionals were

- Arthritis (53%)
- Heart attack or heart condition (26%)
- Diabetes (20%)

Only 1.7% of our seniors indicate that they had been diagnosed with Alzheimer's disease or any other form of dementia.

TABLE 6 Chronic health conditions

	YES	
Have you been diagnosed with arthritis?	52.8	n=1675
Have you ever had a heart attack or been diagnosed with heart disease?	26.0	n=1683
Have you been diagnosed with diabetes?	20.3	n=1682
Have you been diagnosed with a mood disorder such as depression, bipolar disorder, manic depression, mania, or dysthymia (prolonged sadness)?	8.4	n=1676
Have you ever suffered a stroke?	7.9	n=1675
Have you been diagnosed with an anxiety disorder such as a phobia, obsessive-compulsive disorder, or a panic disorder?	4.1	n=1675
Have you been diagnosed with Alzheimer's disease or any other dementia?	1.7	n=1670
Do you have autism or any other developmental disorder such as Down syndrome, Asperger syndrome, or Rett syndrome?	0.7	n=1669

Major chronic diseases play a role in a senior being able to stay in their home, but more gradual health changes can have an effect as well. When asked about their vision, 17.4% of seniors said they are having some problems, with 3.8% of those being fairly or very serious. When asked about their hearing, 23.4% said they are having problems, with 5.2% of those being fairly or very serious. Not all of the seniors were having difficulties – 82.6% stated they have no problems with their vision and 76.6% stated they have no problems with their hearing.

Theme 6

Support Services

The ability to obtain support services is an important factor to consider in helping seniors remain in their homes as they age. It is not enough to have services available in a community, the services must be affordable, and meet the needs of many individuals. It is only helpful to have a service available for grocery shopping if the senior can afford to pay for the service and for the groceries.

We asked our seniors about several types of support services and whether they currently use them or would pay for them if they did need them in the future. The majority of seniors are willing to pay for the support services that will help them to stay in their homes longer. The types of activity seniors are receiving assistance with include:

- Seasonal or yard work (35%)
- Regular visits (26%)
- Repairs around the home (25%)
- Heavy or spring cleaning (24%)
- Drives when needed (23%)

With the exceptions of in-home nursing care and cooking, family is the foremost provider of these services. Those who did not receive help with services were asked if they would pay for these services in the future if they needed them and the majority said they would.

The availability of an emergency response system in a community can be of great comfort to both the seniors who subscribe to the service and their loved ones. Among our seniors, only 6.4% currently have an emergency response system. However, 67.3% indicated that they are aware of the existence of an emergency response service in their community.⁴

⁴ 911 was not included as an emergency response system for this study.

TABLE 7 Availability of emergency response system in local area

	Atlantic	NS	NB	NL	PE	
Respondent has emergency response system	6.4	9.6	6.4	4.4	5.6	n=1615
There is emergency response system available in respondents' community	67.3	74.8	76.1	40.6	76.7	n=1159
Respondent would use emergency response system if it was available in their community	73.8	70.8	70.1	81.2	73.6	n=1151

Theme 7

Social Supports

A person can experience social support in many ways. We asked about the availability of twelve types of social support and who most often provides it.

The areas in which our seniors indicated that they have the most support are having someone to show them love and affection, having someone who hugs them, and having someone to confide in. Our seniors reported the least amount of support for having someone to listen when they needed to talk, having someone to share private worries and fears with, and having someone to ask for advice about personal problems.

TABLE 8 Availability of social support

Type of social support	Degree of availability	
	All of the time	None of the time
Someone who shows you love and affection	54.6	5.0
Someone who hugs you	37.4	8.4
Someone to confide in or talk to about yourself or your problems	36.9	8.2
Someone to give you advice about a crisis	34.7	10.8
Someone to have a good time with	33.0	5.5
Someone to share your most private worries and fears with	32.3	12.3
Someone to turn to for suggestions about how to deal with a personal problem	32.2	11.6
Someone you can count on to listen to you when you need to talk	32.2	16.3
Someone to do something enjoyable with	31.9	4.0
Someone to get together with for relaxation	28.8	5.7
Someone whose advice you really want	27.6	9.6
Someone to do things with to help get your mind off things	23.3	10.7

For all 12 areas of social support our seniors reported that family members were the most frequent providers of the support.

Volunteering is a wonderful way for seniors to increase social networks and help provide social support for others in need. Among our seniors, 47.4% volunteer in some capacity at least once a year.

Belonging to a seniors' centre is another way to increase social ties, but only 12% of seniors report belonging to such a club.

Adult daycare is a service that can be used by families and caregivers to help seniors with increased care needs to stay in their home. These programs are not yet available in many Atlantic Canadian communities, with only 18.5% of seniors indicating that such a program exists in their community.

Theme 8

Finances

There is a large gap between seniors in Atlantic Canada with the highest incomes and those with the lowest. While over 12% of Atlantic Canadian seniors live on less than \$15,000 per year, the same percentage lives on over \$50,000 per year. Almost half (49.4%) of our seniors say that they earn less than \$30,000 per year.

Our seniors' incomes flow from a variety of sources including Old Age Security Pension (96.6%), Canada or Quebec Pension Plans (84.6%), and personal savings (33.6%).

Finding and maintaining housing on limited income can be a major challenge for seniors. According to the Canadian Mortgage and Housing Corporation's affordability standards, a household should not have to spend more than 30% of its income to cover shelter costs such as rent, mortgage, electricity, heating fuel, and water. Currently, only 53.2% of our seniors report that they spend under 30% of their incomes on shelter costs, with 19.7% saying that they spend over 40%.

For renters, the biggest expense is a rent or co-op fee with the average renter spending \$694/month. While homeowners reported much lower monthly mortgage fees on average (\$170), their yearly maintenance expenses and property taxes totaled an average of \$3735.

TABLE 9 Expenses associated with dwelling

Self-Reported Expenses	Renter	Owner
Monthly rental/co-op fee	*\$694	
Monthly utility costs	\$176	\$189
Monthly telephone costs	\$72	\$135
Yearly home insurance costs	\$270	\$595
Property taxes last year	-	\$1319
Estimated maintenance costs last year	-	\$2416
Monthly mortgage payment	-	\$170
Monthly condo fees	-	\$20

*all numbers are rounded to nearest dollar

The survey listed a number of money-saving options that could allow seniors to stay in their homes longer. The percentages below represent homeownership seniors who would consider each option:

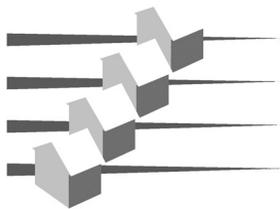
- Homesharing (19%)
- Reverse mortgage (19%)
- Sale-leaseback (14%)
- Life-hold estate (14%)
- Property tax deferral (15%)
- Addition of a rental suite (16%)

Next Steps

This report has presented highlights of the results of the Atlantic Seniors' Housing and Support Services Survey. It is only a first step in exploring the wealth of information our seniors provided regarding their current housing and their needs and preferences for support services. There is still much to learn from the information.

Because participants for the survey were selected randomly, some groups may not be as well represented as others. We felt it was important that we heard from certain groups and communities – such as Aboriginal elders, immigrant seniors, and older persons with disabilities – to ensure we represented their unique issues and concerns. To achieve this, 15 focus groups have been completed. The results of this qualitative portion of the research will be the subject of ASHRA's next report.

ASHRA has published more detailed survey results in *Report on the Atlantic Seniors' Housing and Support Services Survey*, 136 pages including French and English. It is available from the ASHRA web site – www.ashra.ca – or by emailing the Project Co-ordinator at Yvonne.daSilva@msvu.ca.



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