

HOUSING NEEDS AND PREFERENCES AMONG SENIOR  
CITIZENS (WEST VANCOUVER)

An Exploratory Survey of Married and  
Single Pensioners, Living in Various Types  
of Accommodation, in West Vancouver, 1956-7.

by

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## ABSTRACT

Low-rent housing is only one item in the "welfare agenda" for the aged, but it is of fairly recent recognition compared with boarding homes, institutions, nursing care, et cetera. There are many causes of the heavy demand for self-contained accommodation for the able-bodied; but greater information on needs and preferences is also essential for wise planning.

The present study is an exploratory sampling of the living arrangements and needs and preferences of able-bodied pensioners living in various types of accommodation in West Vancouver, a suburban community in which a small housing project has recently been built. For the purpose of this study, the individuals surveyed were divided into two groups: married couples, and single persons (women only, in the present instance). The survey was conducted by individual interviews, and some experimental questionnaires were developed.

In the two main groups studied--married couples and "single" women--some significant differences were found between those who wished to remain in their present dwelling and those who wished to make a change which would be an improvement. The first group was composed mostly of homeowners, couples, and single women living alone who had been in the same place for a number of years. The group who did not find their present living arrangements satisfactory was composed mostly of couples who were in rented accommodation, and single women who were living with married children. Within all groups there were many variations; but one problem which was common to all groups was insufficient financial resources. Most of those who rented accommodation were paying more than they could afford for rent. The homeowners, after paying taxes, had insufficient funds left for needed repairs and upkeep, and sometimes for necessities.

Many older people were living apart from married children, although they wished to live close enough to permit visiting. Likewise, many single women who lived with married children, although their facilities were superior to those of single women living alone, nevertheless derived least satisfaction from their living arrangements. All of

the older persons who wished to move regarded the accommodation in the West Vancouver Senior Citizens' Housing Project as highly desirable.

The main implications of the study include: the need for low-rental housing for older people; the possibilities for social work services in planning and to help the older person use the facilities when available; and the continuous relevance of public education and community organization.

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## CHAPTER I

### HOUSING AND THE SENIOR CITIZEN

During the early part of this century, many hundreds of thousands of words were written about infant mortality. Today, just as many words are being put forth on the subject of old age. These two fields are not unrelated, for, as a result of the lowered infant mortality, the numbers of older people have increased. Because of society's changing pattern, many problems have developed in the past few decades for these older people, and in a democracy it is fitting that attention be directed towards research, study, and understanding of the problems, in order to restore today's senior citizen to a place of security and dignity.

Prompting much of the recent literature on the aged is the fact that so little is known about them, especially about able-bodied older people and their living arrangements. There is need for more information. Physicians are seeking to gain more knowledge about degenerative diseases; sociologists wish to review their cultural patterns, and social agencies wish to offer more adequate services to the older person. A recent survey on the ageing was undertaken in New York to determine the fundamental needs of the older people in the district serviced



by the Kips Bay-Yorkville Health Centre in New York City. The results of this study have been published by the Russell Sage Foundation in a book entitled, Five Hundred Over Sixty.<sup>1</sup> Although the study was confined to one small geographical area, the problems surveyed are those to be found in almost any community in Canada or the United States.

The authors of the New York study observe that:

For some persons, the period of agedness has brought with it unparalleled prestige, fame, and even fortune. The elder statesman, the distinguished professor emeritus, the elderly tycoon, are examples. For others, age has meant unprecedented hardship, chronic degenerative illness, mental disintegration, indigency, and institutionalization. In modern times, age-determined exclusion from employment, subsistence on public financial support, and residence in custodial institutions, have been some of the concomitants of ageing. For the majority, however, who have neither fame nor wealth, on the one hand, nor 'second childhood' or protracted terminal illness, on the other, old age ushers in a period of unique problems. Among these problems are counted the termination of gainful employment; reduced income; the onset or exacerbation of degenerative illness; isolation through death or removal of family, friends, and peers; increased periods of indolence; loss of physical and mental abilities; widowhood; a decreasing standard of living; and those feelings, emotions, thoughts and attitudes that attend the foregoing evidences of the decline of life in our society.<sup>2</sup>

These current accompaniments to old age: a decline in status and income, and a lessening of social satisfactions,

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<sup>1</sup> Russell Sage Foundation, Kutner, Bernard, and others, ed., Five Hundred Over Sixty, A Community Survey on Ageing, Wm. F. Fell Company, printers, 1956.

<sup>2</sup> Ibid., p. 5.

are discussed in much of the current literature on the problems of ageing.

Lewis Mumford, for instance, considers that modern society has rejected their older citizens and that much of this rejection is the result of the three-generation family giving way to a two-generation household. In an article written for the Architectural Record, he states that:

Probably at no period and in no culture have the old ever been so completely rejected as in our own country during the last generation. As their numbers have increased, their position has worsened. The breakup of the three-generation family coincided here with the curtailment of living space in the individual household; and from this physical constriction has come social destitution as well. Unwanted in the cramped small home, even when they are loved, and too often unloved because they are unwanted, the aged find their lives progressively meaningless and empty, while their days ironically lengthen. The years that have been added to their portion have come, unfortunately, at the wrong end of their lives.<sup>1</sup>

In recent years, interest in understanding the implications of the growth of the aged population has become widespread. This awareness has led to the formulation of committees and groups to study the problems of the older person. Significant leadership in this field came from a California conference<sup>2</sup> on the problems of

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<sup>1</sup> Mumford, Lewis. "For Older People--Not Segregation but Integration." Architectural Record, May, 1955, Vol. 119, No. 5, p. 191.

<sup>2</sup> State of California, Governor's Conference on the Problems of the Aging. Conference Report, October, 1951, Sacramento, California.

the ageing, which was held in 1951 and was headed by Governor Earl Warren. The conference included a state-wide representation of citizens from the fields of management, labour, the professions, civic groups, service clubs, and senior citizens themselves. In all, over two thousand representatives attended the conference, when a comprehensive exploration was made of the problems and needs of the older people in the state. The wide scope of these problems was recognized and is shown in the extent of the agenda. In this agenda, the broad range of areas to be considered with reference to the ageing, is amply indicated: Community Organization; Education; Employment Opportunities; Housing and Living Arrangements; Income Maintenance; Mental Health; Physical Health; Recreation; Social Welfare Services; and Research.

Although many of these areas have been recognized in the past as relevant to the needs of the ageing, "Housing" is somewhat of a newcomer to the group in North America, though a long familiar one in Britain and some countries of western Europe. Housing has frequently been interpreted to mean institutional care, nursing homes, et cetera; but the construction of specific units for old people as such is relatively new: it is now widely advocated as an important part of "the welfare of the aged."

The need has become intensified because older people tend more and more to live apart from their married children; the large house with room for three generations is no longer available; and indeed it is all that some younger couples can do to secure housing for themselves and their children. Senior citizens' housing projects, which usually include individual self-contained units, are one of the newer trends in housing for old people today. Locally, in the Vancouver area, several housing developments have been constructed over the past few years, specifically for older folk. These have been eagerly sought after and so far the numbers constructed have not nearly met the demand. This, too, is the case in West Vancouver where the first housing project was inaugurated only a year or so ago.

This is not to say that all the older people of West Vancouver are in need of accommodation, for many of them live comfortably with married children, who are in a position to provide for them. There is still another group of older people who are able to live with friends or other relatives. However, there seem to be points needing investigation, for the records of social agencies, and the experience of professional and volunteer workers both indicate that the living arrangements for many older people are quite unsatisfactory. Not only are these arrangements

poor because of inadequate physical characteristics, but also because severe family tensions sometimes arise from conflicts between the three generations.

In building housing projects for older people, the question arises as to how far does this meet their needs? The entire area of housing for senior citizens is a complex issue and many aspects have to be considered. The purpose of this study is to survey the needs of a sample group of older persons in West Vancouver with specific reference to housing and the senior citizens' housing project in that area. Because this study is primarily concerned with West Vancouver, a short description of that community will be of help to the reader in understanding the findings of this survey.

### The West Vancouver Community

West Vancouver, today, is a large and growing residential area having special characteristics and attractions. Essentially, throughout the years, it has remained a residential community with the residents depending mainly on the trade and commerce of Vancouver for their employment. In addition to employment, the Municipality is also dependent on Vancouver for many other services and amenities of urban life. Those residents who do not work in the city, however, often find it necessary

to make periodic visits to special shops, to doctors, or to attend various cultural events in Vancouver. For most of the community, the added transportation costs do not impose restrictions on their travelling; but for older residents with a limited income, it does.

The report, Living and Working in West Vancouver,<sup>1</sup> published in 1954, states that West Vancouver is clearly a "dormitory" suburb and that an estimated 80 per cent of the employed residents work outside the municipality.<sup>2</sup> The report also points out clearly that West Vancouver has a high proportion of business and professional people in its labor force, in comparison with greater Vancouver. In addition, the proportion of their population in the labour force is significant because, "... it indicates relatively few women work, a large number of old people, and longer years of schooling on the part of the children. These are typical characteristics of a community with fairly high incomes."<sup>3</sup>

The tax revenue on residential property in most communities is, on the average, between one-third and

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<sup>1</sup> Oberlander, H. Peter, and Robinson, Ira M., Living and Working in West Vancouver, British Columbia; An Economic Analysis. Corporation of the Municipal District of West Vancouver, Municipal Hall, West Vancouver, B.C.

<sup>2</sup> Ibid., p. 17.

<sup>3</sup> Ibid., p. 16.

one-half of the taxable property.<sup>1</sup> In West Vancouver, where there is no industry, this "average" does not hold true, as almost nine-tenths of the revenue from property taxes is derived from residential land and improvements.<sup>2</sup> This fact is significant in determining land use policy and was commented upon in the report. The authors stated that:

... if West Vancouver is to remain primarily a residential suburb, its residential real estate should be of the most valuable type, bringing in the greatest amount of revenue. To meet this criterion, the municipality should attempt, through whatever means it has at its disposal, to attract to the community as many residents as possible who can 'pay their own way' in terms of the costs required to service them.<sup>3</sup>

Although the Municipality is twelve miles long, the major portion of the present population of 17,000 is concentrated between Capilano River and 28th Street, a distance of three miles. This was not always the case, for when this North Shore settlement was incorporated in 1912, seven years after its founding, there were several small "pockets" of people living a few miles apart from each other. By 1938, when the Lions' Gate Bridge was opened, the population was of the order of 6,000.

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<sup>1</sup> Ibid., p. 7.

<sup>2</sup> Ibid., p. 6.

<sup>3</sup> Ibid., p. 10.

There have been two waves of settlers in West Vancouver. The first were the settlers who came, starting about 1906, chiefly to live in rural surroundings; the second were the suburban home builders who began to move in when the Lions' Gate Bridge was completed in 1938, and a new era of expansion began. The first were of rather modest means and still remain so; the second, on the other hand, are in the higher income brackets. From the time the Lions' Gate Bridge was opened the community grew continuously, though not according to any plan. A considerable number of summer cottages were built on the waterfront and many were to be found on the slopes of the mountain. As the population increased, many of these dwellings became year-round residences. A great many of these became the homes of older people because they were small and financially within their means. However, within the past few years, land taxes have been increased to a point where many of the senior citizens have found it necessary to move, not only from a rented room or their own home, but also from West Vancouver itself, for they were unable to find suitable accommodation in the municipality. Older people in the lower income group who wish to remain in the community have done so, but not always without acquiring a lower standard of living.



### Welfare Aspects of Housing

The problem of providing shelter for man is as old as man himself. Although through the years many problems have been solved, different ones have arisen to keep society ever aware of the pressing needs in this area. Throughout the ages, tribes and societies have built to protect themselves and their families from the elements. There have been many experiments in providing housing, but the subject of providing housing for the aged is still new and there are many aspects yet to be explored.

In Vancouver, the lead in this direction has been given by the Vancouver Housing Association. The Association has kept the needs of all groups in the community under survey for several years. Although it has been eight years since they published one of their surveys, Housing for Our Older Citizens, many of their findings in this area are still pertinent today. Referring to a survey of ninety-four older people, mostly single women, the report (p. 5) states:

Old people are living in all manner of dark crowded quarters, lacking many of the ordinary conveniences; and, in the great majority of cases, provision for heating is entirely inadequate. In thinking of the problem one must realize, too, that in most cases the aged lodger is only tolerated.

There has been little indication that this picture has changed over the years, and it would seem to be equally true that older couples are finding it difficult

financially to keep up their own homes. Of this, the report says:

It might be assumed at first sight that these old people who are living in their own homes should not be a source of concern from the housing standpoint: but frequently they, too, present a problem. In very many cases, they have not sufficient income to keep their homes up properly, to heat them adequately, or to pay the taxes, without going short on other essentials. Secondly, the house is often too large and inconvenient for them to run without excessive effort. In such instances, it would be far more satisfactory for all concerned, if they could move into a small labour-saving suite or cottage and release their house for a larger family.<sup>1</sup>

These facts have been known for a long time but little has been done to meet the needs of older people for proper living quarters. In Canada, public housing received its first impetus after the close of World War II when veterans' housing projects were constructed. In the Vancouver area, several developments took shape under the guidance of the Federal Government, but none of these projects provided accommodation for elderly citizens. The only provision made for low-rental families in a public housing development is in the Little Mountain housing project established, after much effort, in 1953. Under present arrangements, five per cent of the residences are set aside specifically for elderly couples. However, because of Housing Act provisions, no accommodation at

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<sup>1</sup> Vancouver Housing Association, Housing for Our Older Citizens, March, 1949, p. 6.

all can be made available for single persons.

As thus far indicated, because so little has been done to provide accommodation for older people, many are living under adverse circumstances. The conclusion of the "California Conference," mentioned earlier, was that most older people who are in unsatisfactory living accommodation, are probably housed in one of three ways:

- (1) In a house or apartment in no way designed or built for their needs, but which they happen to own or occupy;
- (2) with the family of a married child or occasionally someone else, usually in quarters poorly suited for such arrangements;
- (3) in a rooming or boarding house or a third-rate hotel, often in deteriorating neighbourhoods.<sup>1</sup>

In conducting the present study, these three categories were kept in mind, and in many instances the living arrangements of the groups surveyed coincided with these three classifications.

Although older people, regardless of financial status, are in need of help to acquire suitable accommodation, those who are "financially secure" have less of a problem securing proper housing than those on government assistance or on a marginal income. It is because of these people in the latter two groups that low-rental housing has become such an issue. It would seem that if pensions

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<sup>1</sup> State of California, Governor's Conference on the Problems of the Aging. Conference Report, October, 1951, Sacramento, California, p. 66.

were adequate the pensioners would be able to afford suitable accommodation. However, this is not the case and, as a result, low-cost housing must be provided for them. In West Vancouver, it is considered that there are several hundred persons either on Old Age Assistance or Old Age Security and Bonus.<sup>1</sup> This figure, of course, does not include the people with marginal incomes which are not much higher than these with full assistance.

Not only in West Vancouver, but also throughout Canada, many older people are in receipt of low fixed incomes such as annuities, war pensions, or some form of superannuation. These people in the low income group can ill afford to pay one-half their income or more for accommodation, but many do, because there is nothing else available for them. Sometimes, a pension-recipient secures a basement room or an attic suite that is within his means but rarely is this "home" adequate for his needs. In such cases as these, a person's physical health as well as his mental health can easily be impaired, thus raising the cost of medical expense to himself and to the government as well.

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<sup>1</sup> Old Age Assistance is paid to those between 65 and 70 who have passed a means test. The maximum amount payable is \$60 a month. This is paid by the Provincial Government and participated in by the Federal Government. Old Age Security is paid to persons 70 and over, without a means test, after 20 years' residence in Canada. This is paid by the Federal Government. There is a bonus of \$20 a month paid in British Columbia with a means test.

Social Work and Housing

Throughout the years, social workers have come to realize the importance of housing and its effects on entire family situations. This concept of housing in relation to the "mental and physical health" of older people is summed up by the California Study in the statement:

The basic relationship of housing to mental and physical health and social adjustment, that holds for the general population, is intensified with advancing years. Since this is a period of increasing sensitivity to emotional factors and conservation of physical strength, environmental factors loom large in the scale of satisfactory living arrangements. As income decreases, housing within financial reach grows less desirable and less suited to the actual needs of increasing age. <sup>1</sup>

Social agencies throughout Canada and the United States receive numerous pleas for help in finding suitable accommodation for older people. Most of these requests are from people who are receiving assistance in one form or another. There are also many who are in a marginal class. As noted earlier, there are people who have an income just above the minimum which would entitle them to financial aid. In British Columbia, the people in the

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<sup>1</sup> Governor's Conference on the Problems of the Aging, op. cit., p. 277.

borderline group are often worse off than those receiving government aid. Because of the regulations regarding eligibility for low-rent housing as set down in the "Elderly Citizens' Housing Aid Act,"<sup>1</sup> they are sometimes not eligible for low-cost housing projects.

To satisfy this need for accommodation, many agencies have set up a housing registry so that, when someone is in need of a place to stay, a search through the list of places available is made to suit this particular person's needs. However, having a list of possible places to live does not often solve the problem for older people. In many cases, the rent is too high for their meagre income. Because the rent is lower there, older people, as mentioned before, tend to live in older buildings and dilapidated neighbourhoods. However, many of these old buildings are now being demolished and expensive apartment blocks are being put up on the sites. In one recent year (1956), in the Vancouver area, over 400 older homes were demolished.<sup>2</sup> Many of these were dwellings in the West End area where hundreds of older people were

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<sup>1</sup> Regulations stipulate that occupancy shall be limited to elderly persons whose total fixed income from all sources does not exceed the equivalent of 140 per cent of the Old Age Assistance allowance plus the British Columbia cost-of-living bonus.

<sup>2</sup> Annual Report, Committee on Welfare of the Aged, Community Chest and Council of Greater Vancouver, Report of the Sub-committee on Housing, January, 1957, p. 3.

housed. To a lesser degree this has happened in West Vancouver. In many of the numerous application letters received by the West Vancouver Senior Citizens' Housing Society prior to the opening of their housing project, the applicants stated that the owners of the homes or rooms which they rented had given them notice as the property had been sold for redevelopment.

The profession of social work is deeply concerned not only about senior citizens' housing, but also about adequate and proper housing for the entire population. The implications of poor housing conditions and its effect on family life is discussed frequently, however, it is only recently that some studies are beginning to be made locally by social workers. With reference to the Vancouver area, one of the first of such studies was that undertaken in 1955 by Warren Andrew Wilson, who described "Housing Conditions Among Social Assistance Families."<sup>1</sup> This was a study of a group of 347 families who are receiving social allowance in Vancouver. The study revealed that social assistance recipients were not only suffering from poor housing conditions and high rents, but also from a serious housing shortage.

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<sup>1</sup> Wilson, Warren Andrew, Housing Conditions Among Social Assistance Families (~~Provisional Title~~), Master of Social Work thesis, University of British Columbia, 1955.

Not all housing inadequacies are found in slums, although it is readily acknowledged that these areas have their share. The social worker is especially concerned because housing problems are encountered in many cases which come to his attention. It has been said "There is hardly any phase of human endeavour that is not affected by the conditions under which people live."<sup>1</sup> Budget, and the type and convenience of the shelter, directly influence people, including the older person, in his daily outlook and general well-being.

Lately, the emphasis on welfare services for the aged has increased, but at the same time it is recognized that no service can be fully effective unless provision is made for the basic necessities of life. Inherent among basic social work principles is the right of the individual to financial help when he is not able to secure the necessities of life. It is this principle which brings professional social work into direct contact with the problems of budgeting, income, and housing.

The American Public Welfare Association, in dealing with the problem of housing for older people,

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<sup>1</sup> Abbott, Edith, The Tenements of Chicago 1908-1935, The University of Chicago Press, Chicago, Illinois, 1936, citing statement of Senator Wagner of New York before Senate Committee on Education and Labor, 74th Congress, 2nd session (Hearings) on S. 4423, April 20-29, 1936, when Housing Act for 1936 was under consideration.



believes that public welfare agencies can help in at least five different ways. These are:

- (1) They help those older people who come to them for aid find the best possible housing arrangements in terms of what is available, their own needs and their own resources;
- (2) They help the individual or his family with the encouragement, advice, and aid needed to bring about necessary adjustments in living arrangements;
- (3) they provide the financial basis for meeting shelter needs through assistance;
- (4) in some instances, they stimulate and encourage the development of needed specialized housing arrangements; and
- (5) in some instances they establish and maintain standards of group housing for older people through their licensing authority.<sup>1</sup>

(The licensing authority referred to is the provision by legislation, for inspection and licensing of group homes for older people whether or not the inmates are in receipt of public assistance.)

The West Vancouver Social Service Department participates actively in the first three areas mentioned. The department has also been active in helping plan specialized housing arrangements and in some instances, through delegation of authority, they do maintain standards through licensing authority. In some cases, when the Social Service Administrator has no direct authority but

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<sup>1</sup> American Public Welfare Association, The Needs of Older People. Prepared by Elizabeth Wickenden for the Committee on Aging, An Analysis and Description of Public Welfare Experience, p. 91.

where the situation is one in which the welfare of the aged is at stake he often participates in an indirect manner, through his knowledge of resources in the community.

### Low-Rental Housing

Suitable housing for older people is quite scarce, and even serious consideration of this matter is very recent. In the past few years, there has been considerable attention given to this subject, as well as experimentation. Many communities have surveyed the needs of their older people and placed high priority on housing, but actual experience in handling the problems is evidently scattered. In providing housing for the aged, there is no single all-inclusive answer and various experiments are being undertaken in order to find a solution to the problem.

An example of this is the Upholsterers' International Union's construction of a "retirement village."<sup>1</sup> This village is a new concept in this field as it is an "old people's town," complete with houses, apartments, hospital, craft shops, stores, and a great variety of recreational and therapeutic facilities. This plan for

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<sup>1</sup> This "retirement village" is situated at Salhaven, Florida, and is described in "Some Current Attempts at Better Buildings," Architectural Record, May, 1956, Vol. 119, No. 5, p. 200.

older people will be much studied for it provides a lively test for the thought that the aged should have their own town planned exclusively for their own needs.

Other, less industrious forms of housing are to be found throughout the United States and Canada. These include the individual small house, situated like any other house in a normal community and the so-called "mother-in-law house." Though many older people desire a small house, few of these have so far been built. The major difficulty here is that of favourable financing for a one-bedroom house which is also said to have small resale value. Perhaps further experience may prove that this type of housing is practical. The small independent unit attached to the house of a married son or daughter has also been used but as yet there has been little research into the merits of such plans.

In addition to the retirement village or the small individual house, there are three other main types of living accommodation which can be constructed for old people. These are: (1) small single housing units within the larger community; (2) apartment houses; and (3) semi-institutional housing. The small single units idea seems to be the most extensively used in providing homes for the aged. Many communities have found recently that the majority of elderly people in need of housing are single persons. Therefore, apartment houses, with four or eight

small suites, have been constructed along with the single housing units. Semi-institutional housing has been undertaken, in a few cities, by some religious and fraternal groups who formerly limited their endeavours to institutional care. The plan calls for a wider range of living arrangements from cottages to an infirmary. These facilities allow the residents to transfer from one type of accommodation to another as the need arises.

In British Columbia and particularly in the Greater Vancouver area, the main type of living accommodation provided for senior citizens has been in the nature of small single units for married couples and apartments for single persons, grouped together in one area to form a "project." The size of these various projects ranges from accommodation for twenty-four persons to accommodation for over one hundred and fifty persons. Traditionally, religious, fraternal, service, and philanthropic societies have provided most of the specialized housing for older people. Today, this tradition still exists, except for the added provision that government often participates through financial aid.

In a report on the building of low rental housing for senior citizens, the Vancouver Housing Association considers that there are two means by which housing can be provided.

The senior levels of government, acting at the request of a municipality, may construct subsidized housing projects under Section 36 of the National Housing Act. Under this section, the Federal and Provincial Governments put up 75 % and 25% of the capital respectively, while in British Columbia, the annual subsidy represented by the operating loss is borne in the following proportions: Federal 75%, Provincial 12½%, Municipal 12½%.

The report continues:

The Federal Government is at present, however, not prepared to participate in the construction of housing for senior citizens, except as part of a project for families with children, and difficulty may be experienced in interesting municipalities in initiating public housing projects for working families. Alternatively, a municipality may provide the capital required for a non-profit society or corporation (normally 10%) to qualify for a Provincial grant and C.M.H.C. financing.

The report states further:

In the larger cities, owing to the magnitude of the problem, public housing for senior citizens will certainly be required. In smaller communities, however, it is possible that the need may be met in many cases by societies or corporations sponsored by private groups of citizens. <sup>1</sup>

The provincial grant referred to in this report is the result of the "Elderly Citizens' Housing Aid Act" passed in 1955. Under the terms of this act, the Government of British Columbia will pay up to one-third

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<sup>1</sup> "Building for Senior Citizens," an unpublished report of the Vancouver Housing Association, January, 1956.

of the capital cost provided that the scheme meets the required standards as outlined within the act and its regulations.<sup>1</sup>

Although the Provincial Government has set out regulations, the actual administration and maintenance of the individual developments is taken care of by the various sponsoring groups. In the Greater Vancouver area, there are several private groups who have taken advantage of the Provincial Government's offer of one-third of capital costs, and by gaining some consideration from the city or municipality concerned, they have succeeded in providing low-cost housing for many older people.

Recently, a private group in West Vancouver received such a grant and was able to provide their community with a senior citizens' housing project which accommodates twenty-four persons. The organization responsible for initiating and maintaining the project is known as the West Vancouver Senior Citizens' Housing Society. Although this group was formed within the past few years, the need for low-cost housing was recognized several years ago by the West Vancouver Welfare Association.<sup>2</sup>

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<sup>1</sup> See Appendix A for the regulations under this Act.

<sup>2</sup> The West Vancouver Welfare Association is a private organization which provides general assistance and advisory services to persons in need. It is a financially participating member of the Community Chest and Council.

However, despite the Welfare Association's efforts to meet this need, no plan could be formulated that would satisfy all the groups concerned. It was not until early in 1953, that the Kiwanis of West Vancouver formed the West Vancouver Senior Citizens' Housing Society, and set about to plan, construct, and maintain single and married low-rent quarters for elderly people.

Because of the former restrictions placed on housing developments for senior citizens by the Central Mortgage and Housing Corporation, it was not possible to construct more units for single people than for married couples. This mortgage requirement did not take into consideration the fact that there are more older single people than there are married couples needing accommodation, and therefore, in the housing projects throughout the Greater Vancouver area, considerably more accommodation has been provided for married couples than for single persons.

The original proposal of the West Vancouver group in 1953 was that the project, when completed, would accommodate 126 persons--ninety-two in couple units and thirty-four in single suites. The first units to be developed were six duplex cottages which would house twenty-four persons. However, after some consideration

of the need, these plans were altered to reduce the number of duplexes in order to provide bachelor type suites which appeared to be in far greater demand. When the first stage of development was completed last year in April, housing was available for twenty-four persons--eight married couples and eight single women. Future plans indicate that the association is interested in further developing the existing project to accommodate more single persons.

At present, the rent for a single unit is fifteen dollars a month. In addition to this amount, the resident is required to pay an additional eleven dollars which covers the costs incurred in heating and the use of the utilities. The total charge for couples is thirty-seven dollars which includes a twelve dollar charge for electricity.

#### Method of the Survey

This survey of housing requirements seeks to describe various situations in which married couples and single women are presently living.<sup>1</sup> The term "single",

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<sup>1</sup> Parallel with this, a study has been started of a few senior citizen projects, including the West Vancouver scheme. The study focuses on the attitudes and feelings of the people living in these units as well as the administration and type of accommodation provided by the sponsoring groups.

Sharp, Patricia, Housing Projects for Old People (Provisional Title), Master of Social Work thesis, University of British Columbia, 1957.



women as used throughout this study, not only includes unmarried women, but also widows, divorcees, and those separated from their husbands. With reference to the single older people, in the light of information gained while this thesis was in a preparatory stage, it was decided to confine the study of single people to single women only, instead of including the single men. The reason for this decision lay in the finding that more than ten times as many requests for housing came from women than from men.<sup>1</sup> In addition, there seemed to be far fewer single men readily available to interview. Another important consideration was the fact that in general, men seek out boarding homes as their preferred residence. Apparently this preference is due to the fact that few men have been used to cooking their own meals or cleaning their own rooms.

In an address to the California Conference on the problems of the aging, Governor Earl Warren spoke to the effect that planning for older people entailed planning more for women than for men. He said, "we know, for example, that increasingly, as we talk about older people, we are talking about the problem of aging women.

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<sup>1</sup> Prior to the opening of the Senior Citizens' Housing Project in West Vancouver, in 1956, ten times as many applications were received from single women as from single men.

By 1900, men who were 65 years of age or older outnumbered women by far, but today, there are 100 women over 65 for every 90 men."<sup>1</sup> Although this figure of ten women for every nine men does not hold true for the Vancouver area,<sup>2</sup> the proportion of widowed women to widowed men over age sixty-five, is slightly over 2:1; by adding to this, the proportion of men and women who have never married (the percentage is about the same), it can be seen that there are almost twice as many women in need of single accommodation as men.<sup>3</sup>

The fact of the preponderance of single women over single men, in the over sixty-five age group, was also stressed as significant in planning by the University of Michigan's Annual Conference on the Ageing, when it was stated that:

In 1950 ... slightly more than one third of the women, but almost two thirds of the men, (over 65) were married; and more than one-half of the women, but about one fourth of the men, were widowed.

The large proportion of widows among women aged sixty-five and over, which reflects the higher

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<sup>1</sup> State of California, Governor's Conference on the Problems of the Aging. Conference Report, October, 1951, Sacramento, California, p. 16.

<sup>2</sup> In 1951 there were 23,231 men over the age of sixty-five as compared with 20,975 women in the Vancouver area. Canada Census, 1951.

<sup>3</sup> Page, H.G., "Our Older Population," Canadian Welfare, Volume XXXI, No. 1, May, 1955, p. 5.

mortality of males, the greater tendency of widowers to remarry, and the lower average age of women at marriage, is, from the point of view of planning for the welfare of elderly persons, the most significant fact to emerge from the statistics of marital status. <sup>1</sup>

Although these findings are characteristic of the American scene, very little difference is to be found in the Canadian pattern.

This does not necessarily mean that there is no need to provide housing for men as well as for older women. However, it does seem that their needs and circumstances tend to be different. It might well be that the housing needs of men are of sufficient magnitude as to warrant a complete study by itself.

Having decided to survey married couples and single women, it was necessary to devise a means whereby a sample of the older population could be interviewed. However, before this was done, it was necessary to draw up a sample questionnaire and have a few preliminary interviews to ensure the validity and reliability of the study. Two single and two married couples' names were taken from the files of the West Vancouver Social Service Department and these people were seen.

From this sample study, the obvious faults in the questionnaire came into focus and were corrected.

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<sup>1</sup> Donahue, Wilma, ed., Housing the Ageing, University of Michigan Press, Ann Arbor, Michigan, 1954, p. 8.

(see Appendix B.). The most important feature learned from this preliminary survey was that the people were rather apprehensive in answering the questions. Regardless of how much confidentiality was stressed, they still seemed somewhat taken aback by the nature of the interview. This pointed out the necessity of acquainting those to be seen with some information prior to the interview with them.

A second attempt was made to improve the interviewing techniques when the writers were invited to attend a regular meeting of the West Vancouver Senior Citizens' Club. For this group, a supplementary questionnaire (Appendix C) was designed so that the members of the group could fill it in by themselves, after a small preparatory explanation. In spite of written and verbal explanations, many of the questions were misinterpreted and answered incorrectly. These people were also asked to sign their names and addresses if they did not mind having individual interviews at a later date. Of the twenty-one people in attendance, only about half were willing to have an individual interview. Those who did not wish to be interviewed were either somewhat apprehensive in giving information or did not feel they had problems with regard to housing.

Although the names obtained from the West Vancouver Senior Citizens' Club represented a "cross-section" of the older folk in West Vancouver, they were not sufficient in number for the purposes of this study. As the major concern of this survey is with people in the lower income group, it was decided that a sample of people taken from the municipality's social service records would be sufficient to complete the study. In all, a total of fifty people were interviewed in their homes.

To prepare the selected people for interviews, the Social Service Department's Administrator sent letters (Appendix D) to the people chosen from his files. This assistance was invaluable because the letters introduced the old people, in advance, to the subject of the survey and prepared them for the visit of the canvassers. The importance of an introduction, such as these letters, cannot be over emphasized.

## CHAPTER 2

### HOUSING NEEDS OF OLDER COUPLES

The house was old. The old man got up from his chair and answered the door. He was surprised when the canvasser said she would like to speak to him and to his wife about their house and housing for older people in the district. He did not hear very well and was not quite sure what the canvasser was talking about, but asked her to come in anyway. He called his wife, and the old lady joined her husband. She too was confused and apprehensive when she heard a survey of housing for the aged was being made. "Why are you asking us?" We want your opinion, was the reply. "It's not use asking us, we can't do anything about it, we're too old." Of only one thing they were sure: "There's nothing like having your own home--and we wouldn't want to live with our grown-up children." The old man said if his wife died before he did, he would carry on here as long as he could. He would not go to an old men's home before he had to, as "you have to give up some of your freedom."

This is a fairly typical example of the couples visited. However, the survey soon showed that there was a definite division in circumstances and in feelings about their "homes," between the homeowners and those who were renting accommodation. How many older couples in

West Vancouver do own their own homes; on the other hand, how many are renting accommodation? What is their situation? What are their problems? These questions cannot be fully answered without much more comprehensive canvassing than was possible for this study, but some representative impressions were secured which permit the wider lines of division to be discerned. A trend that became evident as the study proceeded was the higher proportion of homeowners, compared with the couples who occupy rented accommodation, and their reactions are described first.

#### A. Homeowners

Of the fourteen couples included in the study, ten couples (70 per cent) are homeowners.<sup>1</sup> The age distribution in the group of homeowners is as follows: three in the age group 65-69, eight in the age group 70-74, and nine in the age group 75-84. In the owning group the average age of men is 76.7 and of women it is 70.8.

Most of the homes seen have four rooms and are of frame construction. One house has six rooms but the upstairs was closed off, leaving the owners three rooms downstairs. One house is a three-roomed cottage with no basement.

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<sup>1</sup> Included in the "own home" group is one couple who had lived with a relative for over twenty years and consider the residence an "own home"; and also included is one couple who live in a home owned by a relative although the home is in all other respects the same as their own home.

"We've Been in This House a Long Time"

The couples who own their homes have all lived in West Vancouver for over ten years, and each has been in the same house all of this time. Length of time in present house varies from ten to forty years, the average stay being 21.8 years. Seven couples are living in the same house as when they first came to West Vancouver. Three couples had previously lived in a larger house in West Vancouver, and moved to their present smaller house when their families left home.

All but one of the homeowners were born in the British Isles. Also, all but one of the homeowners have resided in British Columbia for over forty years. The longest residence in British Columbia is sixty-five years and the shortest is eleven years.

Repairs pose a real problem for the aged homeowner. The longer they have lived in the house, the older the house is, and the older the house is the more it needs repairs. Especially for those who are no longer able to do the repairs themselves, painting, and general upkeep presents difficulties. Who will do it now? Or perhaps it must be left undone. The newer homes, that is, the ones less than twenty years old, are in the better state of repairs. The owners of these homes, of which there are only three, are mostly able to keep up with repairs



and upkeep because they can still do them themselves and because the repairs are not so great as for an older house.

Mr. A. is a typical owner in this group. He said "It costs me three hundred dollars a year for repairs and upkeep (including taxes) and we are just able to scrape by." He indicated they had given some thought to selling but if they sold their home they would be cut off the pension bonus and would have to pay more for rent. He said "if you sell, you're lost, they would cut you off." Mr. A. is seventy-five years of age and has lived in West Vancouver since he was a young man. His wife is seventy. Their bungalow appeared to be in good condition and Mr. A. said he is still able to do the upkeep himself. He added that in order to maintain their place they "just have to live down to the dollar all the time." He realizes, however, that because his house is not old, he is in a more favourable position than some.

Seven out of ten homeowners were in houses twenty years old or older, and all of these couples indicated there are repairs and upkeep needed which they are unable to pay for. Thus, a higher percentage of homeowners live in older houses where more repairs are needed. There is also a higher percentage of this group who are no longer able to make their own repairs. Some of the reasons given for not being able to do repairs were: "he can't reach up now" and "not able to climb now." These people are still

able to get around and to continue gardening but are not able to get up on ladders or to do any overhead work.

For most of the homeowners, it is difficult to give any approximation of the amount it would cost to "fix up the house." However, the B.'s seemed to be an average couple in the twenty to forty year old houses. Their main problem is lack of funds for repairs to the house. Mr. B. said: the house needs a new roof, painting outside and in, new pipes throughout and drains in the basement. He estimated this would cost at least one thousand dollars which they cannot afford. Mrs. B. added, "we daren't think of these things."

In all the older homes, the commonest items needed which were mentioned were: new roof, redecorating outside and in, new steps, new drains. The same story was repeated over and over. One couple, where the man was unable to do any heavy outside work, had to pay out fifty dollars recently for an essential outside job on their property. They were overwhelmed by the high cost but had no alternative. The old woman said with a sigh "that got me." Another old homeowner when asked about repairs and upkeep, summed up his situation by saying "there is lots we could do but when you don't have the money you have to stay without, that's all." Another couple, when asked if repairs were needed, said quietly: "There are, but we won't be having them done."

Why have they stayed so long in the same house? Their answers were simple: "There's an instinctive feeling that it's ours"; and "we like it here because we like living in West Vancouver." Some added that they think West Vancouver a "healthy place" to live and they enjoy the semi-rural setting. These couples live alone and share household duties, the wife usually doing the housework and the husband looking after the garden and the furnace and usually having a workshop in the basement. There is only one of these "own homes" which does not have a basement and the owners wish it had, especially as they have no way of heating the place satisfactorily.

These couples who owned their homes appear to find a sense of security in owing their homes and in having lived in the same house for a decade or more. It could be said they have "put down roots." The house seemed to take on a personification, as if it were in itself a reflection of former days. The majority had raised their children in this home, its surroundings are familiar and they are content there. In their feelings toward the house there seemed to be a kinship with the captain's pledge to 'go down with the ship.' They seemed to be saying, not only, "This house belongs to me," but also "I belong to this house." An example is Mr. and Mrs. B. who have lived in their present house, which they now own, for over thirty

years. They are both in their seventies and in apparent good health. Both exhibited vitality and exuberance and interest in life. When speaking about how long they had lived in this house, Mrs. B. added "and I want to die here." The house was neat and cozy, having a good sized kitchen where they take all their meals, a small living room which was artistically arranged, and two small bedrooms. Mr. B. is very fond of his garden, calling it "his life," and Mrs. B. keeps busy in the house, her hobbies being baking and sewing. Mrs. B. does not get out much, other than down the road to shop and to church. She "cannot afford the bus fare," she said, to be able to go into Vancouver very often.

#### The Cost of Ownership

"The other side of the coin" for the homeowners and their precious possession is the cost of keeping it going. Are costs of utilities and taxes leaving the homeowners with less than a marginal budget for food and clothing? The list which follows shows what the homeowners use for cooking and the monthly average cost.<sup>1</sup> This is the only item on which there is considerable variation.

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<sup>1</sup> Two couples who shared with relatives are not included.

<u>Cook by:</u>	<u>No. using this commodity</u>	<u>Average cost per month</u>
Oil	3	\$14.00
Electricity	3	10.00 <sup>1</sup>
Wood	1	6.00
Sawdust	1	4.00

The total average monthly utility costs for those couples using oil for cooking, and coal and wood in the furnace, is listed below.

	<u>Average cost per month</u>
Cooking (oil)	\$14.00
Heating (coal and wood)	9.50
Electricity	3.50
Telephone	4.41
Water	2.20
	<u>\$33.61</u>

Oil stoves are the most common type of facility for cooking which is used by the group studied. Oil for cooking also gives some heat in the kitchen. Frequently, old stoves have been converted to oil to save buying a new stove. Heat is often the lifeline of the aged person. Mrs. C., for example, invited the writer into the kitchen where she pointed to the oil stove and said "this has kept

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<sup>1</sup> This amount includes all electricity used in the home, not for cooking only. Likewise, the cost of oil includes some heating.

us alive all winter." Asked if they had a furnace, Mr. C. said they had, but it is very old and needs to be repaired, so they had lived in the kitchen most of the winter. They would like an oil stove but it was useless even to think of it. Several couples mentioned the cost of having the oil stove cleaned. These stoves are usually quite old, two or three owners indicating they had had theirs for over twenty years. They said the cost of having the oil stove cleaned was three dollars and fifty cents, and with the oil they are using now, it was necessary to have the stove cleaned every two or three months, otherwise it would not work.

All but one of the couples used coal and wood in the furnace. Several who were in the older group (over seventy-five years) mentioned that they found it was all they could manage at times to keep the furnace operating, and they would have liked to convert to gas or oil if they could have afforded it. One had no furnace and relied for heating solely on the kitchen stove and a fire place in the living-room.

All but one of the couples had telephones and several mentioned that they thought it "an extravagance" but that they needed it "in case of an emergency." Some mentioned the health condition of the husband or wife as the reason they had the phone. Several mentioned that they used the phone "seldom" and thought the \$4.41 charge per

month was really more than they could afford.

Water rates were an item for which most of the aged couples thought they were paying more than their fair share. They pointed out that because of the flat rate, they were paying the same water rates as larger households who used much more water. Most did their laundry in the kitchen sink and said they had much less laundry than families. Several stated that their bathrooms are so cold that they are curtailed in using the bath during the winter. One owner, who had no furnace and whose bathroom was built on to the back of the house, described the bathroom as "an icebox." This eighty-year-old couple said they did not think the old people should have to pay the same high water rates as other users and added that the old people "didn't get any breaks." The old lady said "when everything is paid, there's nothing left for clothes." It was noted that the couples seen were all meticulous about "paying all the bills."

"Taxes Are Going Up All the Time"

All of the aged homeowners visited mentioned "taxes going up each year" as a source of real concern to them. This was mentioned more often than rising costs of any other item and seemed to be not only a source of worry but also a source of annoyance. Food and fuel costs had

gone up, too; but these were expenditures over which they had a little control--they could put less coal on the furnace or turn down the oil in the kitchen stove. Taxes had to be met in full. One couple mentioned that their taxes had gone up 100 per cent in the last ten years, while in the meantime the house was in need of repairs. When they had complained to the assessor's office, they had been told that their land had increased in value. The approximate tax rates (1955) of the couples seen were as follows: ten to twenty-year-old houses \$138.33, for the twenty to forty-year-old houses \$117.00.

One aged couple said they were already one year behind in payment of their taxes and added "and we've no more bonds to cash." The wife is handicapped and they feel quite bitter about their frugal living conditions. Another couple brought out the point that before they were sixty-five years old, they had required financial assistance because of the illness of the husband and in order to get help this couple had to reduce their assets to one hundred dollars, which meant selling a few bonds they had accumulated. When they became sixty-five years of age and were eligible for old age assistance, the regulations allowed that the applicants retain one thousand dollars in assets. However, at that time they had no way of accumulating assets and the provision for retaining one thousand dollars in



assets was therefore of no use to them. They said if they had been able to retain a small amount in assets this would have helped considerably now with taxes and unforeseen expenses which arise from month to month. Real hardship was observed in a number of homes where the aged homeowner is continuing to meet increased costs, often at the expense of his own personal comfort. Mr. and Mrs. C. are both over seventy and have lived in West Vancouver for over thirty years. They have continued to live in the same home all of this time. The house which is of frame construction is now badly in need of repairs which the C.'s are unable to have done because of their lack of funds. They are both in poor health and unable to do outside work. The C.'s are quite a stately looking couple. Mrs. C. looked out the window at the grounds which are now unkept and said to the writer "we used to have such a beautiful garden." She is now handicapped and needs help from her husband in dressing and attending to the household. The C.'s presented a pitiable sight as they struggled valiantly with the day to day business of living. The house smelled damp and musty. The rooms were dreary and badly in need of redecorating. The furnace was out of order. In spite of their impoverished surroundings, threadbare clothing and poor health, both Mr. and Mrs. C. were friendly and talked willingly about the questions put to them. When the

writer asked Mr. C. how his health was, he replied thoughtfully "I manage to keep going," and then added "we will just hold on here as long as we can."

Would They Like to Live in the Housing Project?

Each of the homeowners visited was asked during the study what his or her opinion was with reference to the West Vancouver Kiwanis' housing project for senior citizens. Of the eleven homeowners who had seen the project, all replied that they would like to live in such a place. This was not to indicate that they wished to move into the project, however: rather that they thought it would be a pleasant place to live if they did have to move. One couple who had not seen the project also said they would like to live in such a place. Two couples who had not seen the project said they would not like to live in such a place.

In speaking about the project, most of the aged couples were spontaneous in their praise of this low-rental housing accommodation for older persons. One man described the project as "a very, very good thing for the people." Another remarked that the individual units were a fine idea and helped to retain one's privacy, in which way they were "more like your own home."

It seemed evident to the writer that the housing project had in some way raised the morale of the couples seen,

even though they lived in their own homes and had not applied for the housing project. There seemed to be a keen awareness of what was happening to other older people in the district and a feeling of "this could happen to us next." Perhaps they were thinking of the time when one of them might be alone, though no questions were put about this.

Even though the couples seen were not themselves benefitting from the housing project, they were glad that other older people were. One man said "if they didn't have these homes, these people would be in some little dingy basement room with high rent." They were able to share the sense of dignity which had come to others in their age group who had secured adequate and attractive housing through the project. They were aware of the circumstances of other aged persons in West Vancouver whom they knew, and others they had heard about. Some mentioned older neighbors and what had happened to them. One couple related that an aged neighbour, a widow, had been "taken to Vancouver" by her daughter and that she is now "just a servant" in her daughter's home. They would not care to live that way with their children.

Several of the homeowners had taken a real interest in watching the planning and construction of the housing project. One mentioned that she had attended the first meeting when the housing project was discussed. She went on to

describe suggestions that were made at the meeting.

Although most of the aged homeowners appeared keenly interested in the housing project, all said definitely that they intended to remain in their own homes "as long as we are able." One man said that he did not think anyone "with any sense" would give up their home and move to the project if they were still able to carry on in their own home. "There would have to be a reason for moving."

Although each decided that remaining in "own homes" was best, on the other hand, each was glad to know the housing project existed as a possible resource should they not be able to carry on as at present. A few of their replies, when questioned about the project, were:

"As long as we can manage we will stay on our own."

"I would rather have this as long as we can hold it."

"We would only give up our home as a last resort."

"If we had to go, we would."

"We would prefer to be on our own and have our own garden as long as possible."

A detailed study of the aged homeowner's budget was not included in this study, but a few observations can be mentioned. The largest single problem mentioned by all couples was the problem of finances. Very few of the homeowners are receiving the maximum bonus. A high percentage have deductions for assets such as property. One is

still earning a small amount at casual labour which disqualifies him for the bonus, although he and his wife who is handicapped are having a difficult time. It is apparent that the budget of aged homeowners would be a suitable subject for a separate study. Casual observation seems to indicate that the higher taxes go, through increased assessments, the smaller the bonus received by the homeowner would be. This is one among several conundrums for the aged homeowner which include rising prices and the smaller real value of pensions and retirement income. Yet one thing that stands out, certainly in West Vancouver, is the homeowners' determination to "carry on in my own place" under all kinds of adverse circumstances.

It may well be asked, however, is the aged homeowner being realistic in thinking of the housing project as a place of refuge should he be unable to carry on in his own home? Perhaps, rather than "realistic", it should be asked: "is he correctly informed?" This point bears examination. Firstly, if he should sell his home, the homeowner would thereby accumulate assets which may put him in an income bracket which would disqualify him for admission to the low-rental housing project for senior citizens. Secondly, should he qualify on income, his health may not be good enough for him to care for himself in the project without some form of supplementary aid. Therefore, it remains a moot point whether the ideas that the homeowners

hold--that they may eventually move to the housing project--could in fact be carried out under present regulations.

It could be asked, too, when does the aged homeowner reach the point when he considers he is unable to carry on in his own home? From the couples seen in this sample, it would appear that as long as both partners are alive and able to get around, they wish to remain in their home; moreover, they would do so in spite of inconvenience and even hardship. The C.'s mentioned above would be an example. When asked if they had heard of the housing project for senior citizens, the C.'s said they had heard of the Kiwanis' housing project but neither of them had seen it. They did not seem to see it as a possibility for housing for themselves. It appears that when things have become as difficult for anyone as it has for the C.'s, they can only feel secure with what they know. When asked if they would consider moving to the Senior Citizens' housing project, Mr. C. said, "we will just hold on here as long as we can."

#### b. Rented Housing

There are some important contrasts in the problems and the attitudes of the aged couples who are renting their accommodation, judging from those who were interviewed in West Vancouver. Of the fourteen couples included in the

study, four couples (30 per cent) were renting accommodation. Included in the "renting" group is one couple who has been living with a relative for three years and who had previously rented accommodation. The age distribution in the "renting" group is as follows: one in the age group 65-69, two in the age group 70-74, and five in the age group 75-84. In the renting group, the average age of the men is 77.4 and of the women, 72.3.

Each of the couples who is renting their present accommodation has resided in West Vancouver for a shorter period of time than those who own their homes. Of the four couples who are renting, two have lived in West Vancouver between one to four years and two have lived in West Vancouver between five and nine years. All but one of the couples renting accommodation and included in this study were born in the British Isles. All had resided in Canada for over forty-five years. The average residence in British Columbia was twenty-eight years, the longest being fifty-five years and the shortest five years.

The approximate age of the structure occupied by the renting couples, and the type of accommodation, is as follows:

<u>Type of Accommodation</u>	<u>Approximate age of structure</u>
One room and bathroom in basement of converted house	10 years
One room in basement and use of remainder of house	10 years
Suite in commercial building	25 years
Cottage (4 rooms)	40 years

Most of the tenants referred to their accommodation as "the only thing they could find." Mr. and Mrs. D. are both over seventy years of age and came to West Vancouver to reside five years ago. They rent one room and a bathroom in the basement of a converted house. Their rent is forty-five dollars a month which they find quite a hardship to pay out of their small pensions. They pay four dollars toward electricity. They have a coal and wood stove for cooking, which also keeps their quarters warm. Mr. D. gets their firewood from the beach, otherwise they said they would be unable to pay the high rent. Mrs. D. jokingly referred to their present abode as "the three in one" because the kitchen, bedroom, and living-room are all in one. The building appears in good condition. The D.'s painted their room when they moved in last year, the landlady supplying the paint.

Another couple are Mr. and Mrs. H., who rent accommodation in a commercial block, having resided in West



Vancouver for seven years and in their present suite for over one year. Both are over seventy-five years of age. The suite consists of kitchen, living-room and two small bedrooms. The building is in a good state of repair and is well heated. The heat is automatic and is included in the rental of sixty-five dollars per month. Electricity which is used for cooking is extra. Mrs. H. figures utilities come to approximately ten dollars a month. She is very careful. The H.'s think the rent is "very high" and much more than they can afford. The H.'s sold their home because it was too big and they couldn't look after it. Mr. H.'s health is not too good. They are hoping for an increase in old age pensions.

The couple who rent a house have more problems; it would seem, than those who rent rooms or suites. This is the situation of Mr. and Mrs. E. Both are over seventy years of age and came to West Vancouver two years ago to be near a married daughter, as Mr. E.'s health was not good enough to carry on in the isolated district where they were living. They now rent a four-roomed cottage which is very old and has no basement. The rent is sixty dollars a month, which the E.'s say is a real hardship to pay. The house is dingy, damp and unattractive, but Mrs. E. said "it was the only place we could find after three weeks of looking." The only heating is an oil cook stove in the

kitchen which the E.'s keep turned down as much as possible in order to conserve oil. Oil costs approximately twelve dollars per month. The bathroom has been built on to the back of the house and is very cold in winter. The house appears to be one which was formerly used as a summer cottage, perhaps forty years ago. Mrs. E. said that the roof in the utility room and over the verandah leaks very badly. A new roof is needed, and painting outside and in, although it is doubtful if it is worth repairing. The whole house presented a dreary, desolate picture.

The greatest problem for all the renters who were included in this study was that the rent was higher than their budget would allow. The fact that they had to pay the rent each month gave them a feeling of insecurity. If they could not pay they would have to move. Two of the renters felt the place they were in was only temporary until they could find something at less rent. They did not feel settled. All were emphatic in their wish to remain in West Vancouver if at all possible, however.

One suite had a long flight of stairs leading up to it which the couple found to be a great burden. Garbage disposal was also a difficult task in this place. All garbage had to be taken down the steps and around the building to a garbage can in the back alley. Poor ventilation owing to a very low ceiling and noisy children

overhead were further problems to the couple who lived in the basement suite of a converted house.

### Reactions to Housing Project

Three of the couples who are renting accommodation said they were interested in obtaining accommodation in the housing project (two of them had submitted applications). Mr. and Mrs. D. think they would be very fortunate indeed to get in, but mentioned that "we realize that people who have lived in the district longer than we have would have priority." The D.'s said it would make "all the difference in the world" to them if they could get one of the Senior Citizen homes. Mr. and Mrs. D. appeared alert and well able to take care of themselves physically.

Another couple, the W.'s, said they had submitted an application sometime ago but presumed that the waiting list of applicants was long and that they would have little chance of getting in. They have now more or less given up the idea and feel "settled" in their present suite, although the rent is too high for them. They think the housing project is "a wonderful thing" and wish they could have something like that.

### Conclusions

The aged couples in West Vancouver who were seen during this study formed two distinct groups. The majority

were homeowners who wished to remain in their own home; they were, nevertheless, interested in the housing project and thought it was a very desirable and helpful scheme for older persons who had housing problems. So strong was the homeowner's desire to remain in his own home, however, that it appeared he would go to almost any ends to remain there. The other group, which was smaller, but no less significant, was composed of couples who occupied rental accommodation. All in all, the people who are renting do not have the same feeling of security in their accommodation, nor is it, in most cases, satisfactory or within their budget. Potentially, therefore, they are more available for units in the housing project. All of the renting couples, when asked, thought of the accommodation in the housing project as ideal for their needs. The couples who occupied this rental accommodation appeared to be fairly mobile. This may have been largely due to their search for satisfactory accommodation within their budget, which so far had not been available to them; and they were continuing their search.

## CHAPTER 3

### HOUSING NEEDS OF SINGLE WOMEN

The rented suite of Mrs. S. is by far the least attractive when compared to the physical standards of the other rooms visited. The wood frame structure, built prior to 1925, contains several small two and three room self-contained suites, each with a separate entrance. Like so many of the older buildings in West Vancouver, this place was intended for summer occupancy only. Perhaps this is one of the reasons why no hot water is available. In addition to this, there are no bathing facilities and the toilet, situated on the back porch, is shared with two other persons.

Mrs. F., in wishing for her own rooms, suggested that for her, the ideal set up would be a self-contained suite adjoining her daughter's home. In this way she would acquire the privacy she valued, yet be close enough to her daughter and son-in-law so as not to feel lonely.

These examples are not isolated, and they serve to illustrate characteristic situations of women living alone who have to find their own housing accommodation. In considering the sampled group of single women,<sup>1</sup> it

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<sup>1</sup> The term "single women" as used throughout this study includes not only unmarried women, but also widows, and women separated or divorced, i.e., women who require single accommodation.

became clear that, in terms of housing, these women could be identified with one of three groups: (C) those living in their own home; (D) those residing with other people; and (E) persons who live alone in a rented room or suite. To be designated as "in their own homes" it did not matter whether the mortgage was beginning, ending, or paid in full. Nor was distinction applied to the means by which the home was obtained. In some instances, however, sons or daughters have contributed towards the purchase of the home for people in this category.

The majority of the women interviewed are not living alone, but are residing with friends or relatives. In most of these cases it is a mother who is living with a married son or daughter; usually she occupies a bedroom by herself, and eats her meals with the family. Those who live with friends or relatives other than their own grown-up children however, seem to be no less a part of the family constellation.

Some of the women who are living alone in rented rooms are accorded the privilege of being able to share other rooms in the house, whereas others are confined to the one room in which they sit, sleep, and cook their meals. Most of the renting group are in unfurnished rooms and own their own furnishings. A smaller percentage either own their furniture in part, or rent a complete room.

The difference in the standard of living attained by the women is quite noticeable. The reasons for this, as revealed in the findings obtained from the three groups, are to be found throughout this chapter. While this three-fold division is important, it seemed most effective to present the information gained from the interviews under the following headings: physical conditions of accommodation, housing experience, satisfactions from accommodation, budget considerations, and reactions to other housing possibilities. The presentation under each of these headings distinguishes the three accommodation groups previously mentioned.

#### Physical Accommodation

Homeowners. (Group C).<sup>1</sup> The condition, size, and type of home varied considerably, as did the ages of the houses. For example, one place is a two-storey structure built over thirty years ago. There is a large living-room, kitchen, bathroom, and small storage space on the main floor, and two small bedrooms upstairs. Mrs. A. lives there alone despite the problems involved. The interior, although old, has been kept reasonably clean and in order; however, the outside of the house is fast

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<sup>1</sup> For convenience, Group A and Group B refer to the categories (of married couples) distinguished in Chapter 2, Groups C-E, the three categories of single persons indicated on the preceding page.

becoming run-down, as this woman cannot keep up the necessary repairs.

A small oil stove in the living-room is the main source of heat, but this combined with the oil cook stove in the kitchen, is still inadequate to heat the premises. Mrs. A. has few electrical appliances and her perishable food is kept in an ice-box.

In contrast to this, another woman resides in a three-and-a-half roomed home which her son recently had built for her. She too, has an oil stove in the living-room but it is adequate for the well-insulated home. Most of the furniture belongs to her, with the exception of the television set and a few other articles which her grown children have provided for her.

Boarding or Living with Others. (Group D). For the most part, older women who are living with married sons or daughters find their physical surroundings quite comfortable. Most of the families are among the more recent residents, and the homes tend to be less than ten years old. This being the case, the interiors are clean and in good repair, as are the exteriors. Modern conveniences, such as an oil furnace, electric range, hotwater heater, and refrigerators, are to be found in all these homes. In the examples surveyed, each woman has her own bedroom, although bath and toilet facilities as well as



the other rooms in the house, are shared with the entire family. Sharing is thought to be a suitable arrangement, and no one complained of cramped quarters.

Not all the women in this group live with their married grown-up children. Mrs. E., for instance, typifies another situation. Living with a working unmarried daughter in a rented basement suite, she feels it is crowded, yet has not been able to find another place. Their only source of heat, other than the kitchen stove, is a living-room fireplace. Mrs. E. finds that in the winter she must have a stock of wood piled in the living-room in order to keep the fire burning continuously. The home itself is situated on a slight knoll, and this is enough to restrict Mrs. E. from going out, as she has a heart condition.

One of the examples in the same category is the oldest home in the sample, occupied by a single woman and her widowed sister. The house was constructed over thirty years ago as a summer cottage. There is no bath or shower, and the heat from the oil stove in the living-room does not reach the bedroom. Fortunately, the cottage has been kept in fairly good repair, so that for these two women the physical characteristics of their "home" pose no real problems.

Living Alone in Rented Rooms. (Group E). The main portion of the women in rented rooms are in premises which

were built thirty or more years ago. Two of the women who were interviewed live in the Senior Citizens' Home, which was built over thirty years ago as a private residence but was converted by the municipality, shortly after the last world war, to accommodate some of their elderly citizens who needed low-rent housing. The building is old, run-down, and in need of repair. Five adults live on the main floor, and four share one bath and toilet. The single bed-sitting rooms in which each tenant does his or her cooking, seem to be satisfactory for those who were interviewed. At present, there is an inadequate supply of hot water, but plans have been made to remedy this. The cooking utilities vary for each tenant, depending on what they can afford in the way of a stove or hot-plate. All the rooms are adequately heated, and the "Home" is located two blocks from a shopping district--although a steep hill must be climbed on the return journey.

Mrs. S.'s rooms consist of a small kitchen, a bed-sitting room, and a sun porch. In spite of the obvious deterioration taking place throughout the entire building, she has succeeded in keeping her rooms bright and cherry. A wood-coal stove in the kitchen must be kept burning at all times as this is her only source of heat. Perishable foodstuffs are kept in a cooler on the back porch, which also serves as the entrance to Mrs. S.'s suite.

In contrast to older residences is the newer home in which Mrs. R. has rented a bed-sitting room. This bungalow-style house was built in 1950 as a single family dwelling. It is of wood and stucco siding and the lot is landscaped. Both the interior and outside of the house have been kept clean and no repairs are needed. Although Mrs. R. rents but one room, she has been invited to have full use of the whole house. She has full use of the modern kitchen facilities and may watch television or entertain in the living-room when she pleases.

#### Housing Experience

Homeowners. (Group C). The length of time that people of this group have been in their present home does not exceed ten years. In addition, most of the women have lived mainly in single family dwellings regardless of whether they were the owners. Their reasons for moving from previous places have varied considerably. One woman sold her own home in Vancouver because "the agents kept bothering me," and finally agreed that she needed a smaller home. She chose West Vancouver because it was a "nice community away from the big city."

On the other hand, Mrs. D. lived with her daughter and son-in-law, for many years after the death of her husband, but eventually decided she wanted a small place of her own as "things seemed to be getting too crowded."

These women, living in their own homes, all claimed they were there out of choice, not necessity; yet some indicated that they would consider moving if something else looked more attractive to them. However, it did not seem as though they had thought much about the type of accommodation that would be of interest to them. There were others who would not consider living any place other than their present home, and wanted to "hold on as long as possible."

Boarding or Living with Others. (Group D).

Contrary to the former group, who feel it is by choice that they remain where they are, all the women who live in their children's homes believe that they do so out of necessity. Only those who share rented suites with friends or relatives claim this arrangement to be the result of their choice. Thus, it appears that the women who live in their children's homes would rather be on their own; actually, when asked how and where they would like to live, most of them answered, "a place of my own." None of these women indicated a desire to share accommodation with friends or relatives. One woman did not care how small a place she had to live in "just so long as she was independent of others." The word "own" was brought into descriptions of housing arrangements very often, but the implication of the word was a place where one did not have to share, rather

than "ownership."

Because of ill-health, another woman had come to accept the fact that she could not live alone, but wanted to move from her daughter's home because she disliked the location. The house was situated in a fairly new residential area, at a considerable distance from a bus line and shopping centre. For reasons of health, this woman was unable to go for even a short walk because of the steep hills in the vicinity.

The women in this group have been in their present places on the average about five years, but with a range from one to twelve years. The type of residence these women previously maintained, and with whom, seems to be similar in the majority of cases. Some had lived with other children while some had moved about with one family. A few of these women had at one time or another lived in rented rooms but while their husbands were alive they lived "in their own home," as did the majority in this group. There were a number of reasons given for moving about and these depended on such things as poor accommodation, health factors, budget considerations, and children moving away. As between living with either married sons or married daughters, the latter were found to be more evident.

Living Alone in Rented Rooms. (Group E). Among those living alone, few seemed to have any close relatives

in the municipality. Compared with Group D, these women, on the average, remained in the same place for a longer period of time. Similarly, they described their being where they were as the result of choice. Prior living accommodation for this group of women consisted mostly of movement "from one rented room to another," which, for the widowed, dated back to the time of their husband's death. Whereas only one woman had moved more than four times in the past ten years, most of the others averaged ten years at the same place.

The majority of the women wished to remain where they were, but intimated that if more suitable rooms were available in the area they might be interested in moving. On the other hand, some interviewees indicated that they would move only if circumstances changed so as to force them to take another place. Those who had changed residence within the past ten years gave various reasons which indicated that it was not from choice. Four examples were: "Living with my daughter, but it was too crowded"; "the doctor made me move from a basement suite"; "it was nice, but there were cheaper places"; and "the house was sold from under me."

#### Satisfactions from Accommodation

The people who are the subjects of this study had various ways of intimating their degree of satisfaction in

their accommodation. Satisfactions seem to stem, not from one feature of housing, but from a combination of factors which reconcile them to the less desirable aspects of their present accommodation. The difference in the type of living experience is the main reason for the dissimilarity in what these women consider to be satisfactory for their needs.

Since housing plays such an important role in the lives of senior citizens and because it affects their total outlook on life, it is important for the purposes of this study to describe the subjective reactions of some of these people. To best illustrate whether present housing contributes to a healthy and cheerful outlook, several viewpoints are presented under the headings that have thus far been used.

Homeowners. (Group C). Mrs. A., age seventy-one, has been in her own home for just over nine years. The house is well over thirty years old and the outside needs repairs. The interior, although old, has been kept clean and cozy. This woman thinks herself fortunate because the mortgage was paid in full prior to her husband's death five years ago. She would like to have a small refrigerator, but suspects that she will never be able to afford this luxury. Poor heating facilities and inadequate insulation are responsible for the house being cold and damp during the winter months. In spite of the cold, worry over needed repairs,

and the lack of proper food-storage facilities, Mrs. A. derives great pleasure from her home. Her life interests are books, music, and the numerous friends who often congregate in her large living-room. She plays the piano, which she feels is an important part of her life, and only by remaining in her own home can she be assured of continuing this and other pursuits.

Mrs. C. is also a homeowner, but one who finds it difficult to solve all the problems connected with home ownership. She is somewhat ambivalent about giving up her place, as she does not know what her attitude would be if she lived in a rented room or suite. Although her home creates problems for her, she looks upon them as a challenge and therefore has not become discouraged.

Boarding or Living with Others. (Group D). The women of this group who live in their children's homes all expressed disapproval with this arrangement. Although the physical facilities available to them are far better than for the women living alone, either in rented rooms or their own homes, these women seem to gain fewer satisfactions from their environment and housing.

Mrs. L. serves as an example: she is seventy years old and has been with her daughter and son-in-law for five years. Their bungalow-style home is equipped with all the modern conveniences and is situated in an upper-



middle-class neighbourhood. This woman occupies her own bedroom and considers herself to be comfortable. However, the satisfactions that she once gained from this home are diminishing. She no longer thinks of herself as being helpful and her independence is gone. As long as she remains in this setting, her need to be useful and have a measure of independence will continue to be unmet.

Mrs. L. typifies many women who are living with married children out of necessity, but are gradually becoming disgruntled and think of themselves as burdens to their children. Mrs. M. has also been with her married daughter for five years, but would rather have a small place of her own. She would like to have some of her friends call for a visit, but she feels that this would be an intrusion on her daughter's family.

In similar circumstances is Mrs. F., who has always lived with her eldest daughter and continues to do so subsequent to her daughter's recent marriage. Because this woman has become so dependent and emotionally tied to her daughter, she is now having great difficulty in "sharing" her with the son-in-law. Mrs. F. has never had to struggle on her own, and it is doubtful whether she could function by herself. Nevertheless, the home situation is becoming increasingly worse and adds to her daily dissatisfactions. In turn, it would seem that she is creating disharmony in the home. Mrs. F. has some insight into her

dilemma, and believes that her problem might be eased if she were to have a self-contained suite adjoining her daughter's home.

In contrast to the women living with married children from necessity, are those who live with friends or relatives because they chose to do so. Although they are considerably less in numbers, their satisfactions tend to be greater. One such person is Mrs. W., who is living with and caring for a life-long friend who has taken ill. She receives no financial compensation for her effort, but this does not matter as she knows that she is needed, and her own basic needs are being cared for.

Mrs. N. is another woman whose present housing contributes directly to her contentedness. She, together with her sister, have been living in a summer cottage for almost twelve years. They have both enjoyed working in the garden and keeping the premises in good condition. However, because this cottage is being sold, they have to find another. For the rent they can afford, it is doubtful whether they will be able to find a similar place that will continue to give them the satisfactions derived from their present home.

Living Alone in Rented Rooms. (Group E). The women who rent units and live alone seem to be less critical about their rooms than any other group, regardless of the

hardships they endure. For Mrs. S., the most important feature of her small suite is that it overlooks the harbour entrance and the First Narrows. "As long as I can look out over the water," she maintains, "I am never bored." During the several years of her occupancy in this suite, she has become accustomed to being without hot water, just as she accepts not having bathing facilities and having to share the toilet on the porch with two other people.

Because her health and limited budget restrict her activities, the few pleasures she does have are the result of being close to the beach. She has rented the same rooms for the past fifteen years, and although she is often in pain from arthritis, she still maintains a happy outlook which is directly attributable to satisfactions gained from her "home."

Mrs. V. has also had a long tenure of residence in her rented three-room cottage. She came to West Vancouver from Alberta in 1940 and settled directly into her present place with her husband and daughter. The husband has since passed on and the daughter is married. The cottage has been kept in excellent condition and Mrs. V. enjoys gardening and doing odd jobs about the place. By doing these things, Mrs. V. has persuaded her landlord to keep the rent within her means. This cottage is a great source of pleasure to Mrs. V. and unless ill

health or increased rent forces her to leave, she will remain here.

Two of the women interviewed rented separate rooms in the same home. For Mrs. P., who has been there six years, the room has become "her place." She does not mind sharing the bathroom nor does it matter to her when there is not enough hot water. She considers it her good fortune to be able to have the room. In contrast to her is Mrs. O., who spoke out strongly against having to share bathroom facilities. She was quite opposed to this: to her, "having my own bathroom" was one of the most important considerations in housing. Mrs. O. also thought that her room should be redecorated, and she did not like running out of hot water. In all, this woman enumerated several complaints connected with her living arrangements, but her tone and manner did not indicate malice. It would appear as though Mrs. O. would like to have another room; although it is doubtful, in spite of all her grievances, that she will look for another place. She has expressed discontent many times over, but in the eight years of residence she has come to associate security with her familiar surroundings.

#### Budget Considerations

As the majority of those interviewed for this study are recipients of either old age assistance or old

age security benefit with the provincial bonus, no great difference was found in their monthly income from all sources. Few women who were not in receipt of government aid had an income in excess of the sixty dollar maximum provided to most of those receiving the bonus. However, there is a considerable disparity in living standards among these people. It is true that some women are better financial managers than others, but the difference in standards amounted to far more than the five or ten dollars a month that a frugal person might save for luxury items. Accounting for this difference was the fact that many women were gaining extra benefits, other than cash, from friends and relatives.<sup>1</sup>

Homeowners. (Group C). With aid from their married children, the women in their own homes have few financial difficulties. This assistance seems to manifest itself in many ways. In some instances, sons or daughters assume responsibility for the mortgage and taxes on the home; or they may pay for the cost of extra repairs. Material gifts, such as furniture, appliances, or television sets, are other means by which some women are helped.

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<sup>1</sup> It is not inconceivable that some women are not paying room and board while living with their children, even though they are on some form of government assistance. This is a difficult fact to establish, even though by law (under the Old Age Assistance Act) there is a minimum amount that the recipient must be paying for sustenance in order to gain the full assistance.

The women who are not "helped" in this way are grateful to outsiders and service clubs for the "extras" they receive. Earning ten or fifteen dollars a month by baby-sitting may be the amount needed to keep from a financial crisis, for, by itself, government assistance does not cover the costs of being in their own homes.

Mrs. A. could not manage on her pension of fifty-five dollars per month and relies on the additional income she earns to defray expenses. When she applied for old age assistance, she had recently sold some property to help pay for her present thirty-year-old home, and was therefore not entitled to a full bonus. Should she find herself incapable of earning a few dollars each month, she would lose her home.

Mrs. B., who does not receive a pension, works part-time by looking after children. In addition to this, she has rented a room to a boarder and from these two sources she is able to meet her living expenses.

Because these women have been in their own homes for some time now, and calculate their expenses on this basis, none were able to give a definite figure which they thought they could pay for a furnished or unfurnished suite.

Boarding or Living with Others. (Group D). The arrangements for rent sometimes include board, though they are different in most instances for the women in Group D.

Among the women in this group who lived with their married children, some paid nothing towards their maintenance, regardless of income, whereas a few willingly contributed most of their income. The majority of the women paid between ten and forty dollars with variations as to the purchasing of food. There was but a small difference in the average monthly income of these women, as most of them were in receipt of government assistance and were granted the maximum amount.

Mrs. L. receives the full sixty dollars, but from this amount pays no room or board. In spite of this, she would like to have a place of her own and is willing to pay up to twenty-five dollars for an unfurnished suite. With the money she saves by having free board, she contributes to the care of her child who is in an institution for the mentally ill. Should she be able to secure a place of her own, these contributions could not be continued.

Also receiving sixty dollars is Mrs. J., who has a suite in her son's basement. Although she pays no rent, Mrs. J. financed the building of the rooms she now occupies. From her income she is not able to save much as she must pay for her telephone and electricity in addition to her own food. She too would like to have a suite in which she could have more freedom, and she is willing to pay up to twenty-six dollars for such a place. So far, she has been

unable to locate rooms that she considers "half decent" for the amount she can afford.

Mrs. W. has no income but is given free room and board as compensation for looking after a sick friend. Should this friend die, Mrs. W. would find herself in a difficult financial position. It might be possible for her to work at light housework, but because of her age it is improbable that she could continue such work for any length of time. She appears to be eligible for government assistance, but refuses to apply until she "can no longer earn." Should Mrs. W. have to find a room of her own, it would have to be of a far lower standard than the present accommodation in her friend's home with which she has grown familiar.

Living Alone in Rented Rooms. (Group E). The rent paid by the women in this category showed a wide variation which seemed to depend on their income. Although the majority were receiving full assistance, the few who were not, managed to supplement any financial aid given to them by relatives, by doing part-time work. The older women who were unable to work found it necessary to rely entirely on their monthly sixty dollars. At the same time, this group of women, by comparison with all the women interviewed, were found to have the lowest standard of accommodation.



One woman paid sixty-five dollars for her suite of rooms. This was possible as she earned approximately that amount each month by working part-time. In addition to this, she receives superannuation of sixty-five dollars. Mrs. U. also pays high rent, but is willing to sacrifice on other things in order to keep her rented cottage. She has no other income than her sixty dollars pension.

Mrs. Q. has no financial difficulties as a result of having a supplementary income totalling fifty dollars. As she is over seventy years of age, she also receives the old age security benefit. At present she is paying rent of thirty dollars. At the end of this year she will no longer receive this supplementary income and is therefore planning to apply for the provincial bonus. Instead of her bed-sitting room, she would rather have a two-room suite. She doubts this is possible because of the income reductions she has to face. She also has doubts as to whether an income reduced to sixty dollars a month will allow her to continue renting at thirty dollars.

All the women in the renting group had a more realistic picture of the rented-suite situation than the others, and were able to be specific in giving the amount they could afford for furnished or unfurnished rooms.

Those who were paying rent of under twenty-five dollars seemed to think that they would be able to pay up to that amount, and would be willing to do so if the rooms available were of a better calibre than the ones they now occupied. Mrs. R., who baby-sits for an extra ten or fifteen dollars a month, thought that she could spend as much as forty dollars from her income on rent; but this was most exceptional. Of those who were paying over twenty-five dollars on rent, most stated their present rental charge was the maximum they could afford.

#### Senior Citizens' Housing Project

In approaching single women as to what are their reactions regarding living in such a housing project, three major issues must be considered. First of all, do these women wish to live by themselves? Secondly, what are their present facilities? Lastly, there are budgetary matters to be considered. Each woman, in giving her opinion as to whether or not she desired to live in the Kiwanis' Project reflected on the importance she places on each of these three factors. Some of the women, indeed, had at one time or another applied for a single suite, but for various reasons were not among those chosen for occupancy. A few women expressed misgivings about not being accepted, whereas others looked forward optimistically to the possibility that they would be admitted at a future date.

It was the writer's feeling that during some of the interviews the women tended to be somewhat cautious while talking about housing projects. Perhaps they believed that any negative reactions expressed on their part would bar them from residence in such a program. In any event, it was necessary in some instances, to depart from using the questionnaire and to stimulate an open discussion. From this "free discussion" came the sincere expressions that are summarized here.

To begin with, there was only one person in the entire study who was not aware that there was a housing project in the municipality. After the project was explained to her, she became enthusiastic and wished to apply, "if only to be on the waiting list." The rest of the women had heard or read about the program; many of them had seen the actual project, although only a few had been inside a suite or cottage. Even though only a few were familiar with some of the present residents in the project and had talked to them about the facilities, most of the women were quite knowledgeable about all the aspects of this development.

Homeowners. (Group C). Only one woman in Group C stated emphatically that she did not want to live among older people in a housing scheme. Her concept of such a place was that those who lived there "belonged to a lower

class of people" than those with whom she had been used to associating. She had no objection that such a place was in existence and thought that it was very good for those who needed the help. But it was not a resource for her.

No one seemed to think that at present there are too many older people in the one place; and no one found open fault with the project. One woman considered that for her the rent was a little high, and she wondered if she could afford such a "luxury." Mrs. C. admitted that if she was offered a suite it would probably permit her to give up her present home, as "it was too much work for her." Other women in this group, however, saw the project mainly as a place to go only if and when they could not manage their own homes.

Boarding or Living with Others. (Group D).

The reasons stated or implied by members of Group D who said they would not like to live in the project were different in every case. Mrs. K., for example, is of East European birth and all her life has been spent among people with a similar racial background. She even feels estranged in her own daughter's home because over the years they have not seen much of each other. For this and other reasons, Mrs. K. wants desperately to "move back with her friends." Because of her strong cultural ties, and her desire not to live alone, this woman would find it difficult

to adjust to the new environment such as that created by entering the housing development.

Mrs. M., on the other hand, could not give specific reasons for not wanting to live in a project suite, but it appeared as though she was so emotionally tied to her daughter that she could not live by herself. She has been living with her daughter and son-in-law since the death of her husband; she feels her loss of independence, but this is far less frightening than having to live alone irrespective of how high the physical standards are.

Having to say "no" for medical reasons was Mrs. H., who lives with her son. At present she is dependent upon him because of her illness, and needs someone with her at all times. If she can be cured, there is a possibility that she would like to be in the project. She sees low-cost housing as a necessity, but maintains that the building of these developments should be scattered throughout the community and not be on a large-scale base.

Mrs. E., who lives with her unmarried daughter in a rented suite, would consider moving into a project only if it were small enough so as to be part of a normal neighbourhood. She is not entirely familiar with housing projects and questions whether she would lose her independence by moving to a low-rent suite. Her concern over being in a normal neighbourhood stems from the fact that

she does not have a high regard for older people and finds it difficult to accept their inadequacies.

Both Mrs. G. and Mrs. L. live with their married children, but each would rather have a place of her own. Mrs. L. applied for a project suite two years ago; but, because she was living with her family, it was assumed that her needs were not as great as others who had no one in the community to help them. When she first heard the suites were assigned to others, she was discouraged and somewhat bitter. However, she has since been able to accept her "rejection" and is understanding of the Housing Society's decision. If a suite were to become vacant and available to her she would accept it readily.

Mrs. G. also inquired about the project, but was discouraged from making application because there was such a large number already on the waiting list. She would accept tenancy if it was offered to her.

Living Alone in Rented Rooms. (Group E). Only one woman in Group E maintains that she would not like to live in a housing development designed especially for older folk. She is able to work part-time to supplement her superannuation and so is considerably more independent, financially, than most of the other women. Her main reason for not desiring a suite is that there are too many older people in one place. She does, however, believe the idea of

a senior citizens' housing project is one solution for those who need housing and do not mind being "around with older people" all the time.

Because most of the women in Group E are satisfied with their accommodation, they do not want to move to the West Vancouver project at the present time. Mrs. Q., who is seventy-nine years of age, has lived in the same room for eight years; although she complains about her living arrangements, she chose to remain there when, last year, a project suite was offered to her. However, once again she is talking about moving and thinks that she is now ready to "give this place up" if she could acquire a suite.

The women who have been in rooms and cottages for some time, and have come to think of these rented places as their "own," were of the same opinion as many of those who were in their own homes; that is, they wanted to remain there as long as they were able, and then they would like to move into a subsidized suite. It seemed to give them a sense of security in thinking that there was a project specifically for older people if the time came when they had no other place to go.

#### Preferred Characteristics of Housing

In order to obtain a reaction from the women as to the important aspects of housing, a list of housing

features was presented to them and they indicated which items were more important than others. Although this was an experiment, and the results cannot be taken as conclusive, the findings may be useful in further studies of this nature.<sup>1</sup> The women clearly indicated that warmth and low rent are the outstanding important features to them in choosing accommodation. The least essential factors are that a place has a spare bedroom or should be near a social meeting place. This latter might well be changed if it could be further discussed and interpreted. Being near a movie house, and having accommodation to share with a friend were also given few "votes." To have a private place that is clean and quiet is the clear wish of most of the women. A few thought it was important to have a place where they could entertain their friends, but the majority were not interested in large rooms specifically for this purpose. A small garden was thought to be "nice," but most of the women felt that they were unable to look after something of that nature.

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<sup>1</sup> The check-list device assumes ample time is available, and that the questions can be addressed to the person in writing or mechanical fashion. Its purpose is as much to stimulate thinking and raise many aspects of the subject, as to get quantitative response. Some of the features included for "votes" are placed in deliberately even though they may not be important as in some cases (e.g. "church") they are vague. It was noted for the couples who had been in their own places for a number of years and had no thought of moving, that the check-list had little meaning.



Table 1. Housing Preferences Expressed by Older Women

Items	How Important?		
	Very	Fairly	Not
Has few or no stairs	7	5	4
Has large, airy rooms	4	7	4
Windows with a good view	6	7	4
Clean, and easy to clean	9	4	-
Modern, up-to-date	1	7	4
Is warm in winter	13	2	-
Has a spare bedroom	-	2	10
Has storage space	3	4	2
A small garden	1	8	2
Workshop for hobbies	-	1	1
A place to sit outdoors in fine weather	7	5	-
A place to entertain your friends	2	6	7
Good cooking facilities	5	9	1
Refrigerator	4	9	-
Lots of colour	2	9	1
Living near your friends	4	6	5
Low in rent	10	3	-
Considerate landlord	6	5	-
Your own property essential for independence	3	2	2
Freedom from any restrictions	1	6	-
Privacy	8	4	-
Accommodation you can share with relative or friend	-	1	8
Quiet; freedom from noise	8	4	1
Near a bus line	6	8	-
Near a shopping centre	7	4	1
Near a Church	1	5	3
Near a movie	-	4	8
Near a community centre, club or other social meeting place	-	1	10

## Conclusions

The majority of the women interviewed for this study were in receipt of financial assistance from the government and received the maximum amount of sixty dollars a month. As for residence in West Vancouver, the average time each woman has been in the community is ten years. All but one of these women were born either in Canada or the British Isles but they have all spent most of their lives in Canada.

The women of Groups C and E tend to be more satisfied with their present housing than those of Group D. Those within this latter group, although having good physical accommodation, would rather have a place of their own if possible. For these women who are living with sons or daughters, it is out of necessity rather than by choice that they do so.

Some women in Group C and E find it difficult to manage, whereas others are receiving extra aid from friends or relatives. Many are forced to adjust to their limited budgets and do so despite the difficulties involved. For all of those who were interviewed, housing was of major importance. In some cases, the accommodation seemed to be directly responsible for women having a pleasant and healthy outlook on life. Evidently, also, to have adequate housing of their own choice, many women are willing to deprive

themselves of other basic necessities such as food and clothing.

To the women living with married sons or daughters, and who have heard of or seen the Kiwanis' project, the housing units seemed to be ideal for those who wanted to be on their own. By staying with relatives, these women's living standards are somewhat higher than those of the women in their own homes and those who are living alone. As a result, it would be difficult for them to manage in any place other than a low-rent housing project.

Most of those in the three groups believe that low rent is a major consideration in choosing a place to stay. However, they would not consider a low-cost room or suite unless it was warm, fairly clean, private, and not too noisy. Being near a social gathering place or movie house did not especially concern these women, who all placed a premium on privacy. It is possible, however, that the whole subject of social contacts, and how they might be needed or developed, would profit from further research.

In any consideration of housing for single women, there are three points to consider: (a) whether or not they wish to live alone, (b) their present housing facilities, including their satisfactions from the general environment, and (c) budget. From this survey, there is considerable evidence that the majority of single women desire to be on

their own regardless of how they now live. As for their present accommodation, most of the women who are not with relatives, and certainly those who have been in their place for a number of years, consider their existing facilities to be "adequate." It must be remembered in this connection, however, that, very often, there is little comparative experience available to them: under necessity, one gets used to "what must be."

With regard to budget issues, most of the women who live alone have difficulty managing their finances; but, if their cost of housing was reduced or their income increased, they would have considerably fewer problems in managing the basic necessities.

## CHAPTER 4

### NEEDS AND PREFERENCES: A REVIEW

To provide adequate accommodation for the older citizens within a community is not the answer to all the problems confronting these people. Proper housing is but one of the necessary ingredients needed for security and happiness in old age. However, because of the change in today's living patterns and because many more people are living past the age of sixty-five, the need for adequate housing has become one of the major issues facing the aged in their later years. The problem appears to be of greater magnitude on the West coast as many older couples have migrated here in their later years. This is borne out by the fact that the Canadian average for people over sixty-five is 7.8 per cent whereas British Columbia claims 10.8 per cent and West Vancouver 12.1 per cent.<sup>1</sup>

Housing schemes such as the Kiwanis' development in West Vancouver are a comparatively recent innovation. Although the West Vancouver units were not ready for occupancy until April, 1956, many inquiries and applications were received as early as 1953 when the scheme was first proposed. The responses of persons inquiring and applying for these subsidized units, as well as the findings of

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<sup>1</sup> Census of Canada, 1951.

recent surveys,<sup>1</sup> plus the fact that a score or more of similar projects have been built in the Vancouver area, is evidence enough of the growing support of this type of housing. Because of the increasing concern for providing older people with housing and the number of groups considering the building of suites, hostels and projects, the Vancouver Housing Association has prepared a practical guide for groups, associations or communities interested in initiating housing projects.<sup>2</sup>

#### Applications for the West Vancouver Project

Both before the project was launched, and since, there is no doubt about the wide interest in the West Vancouver Senior Citizens' Housing Project. Although there were many inquiries and applications, unfortunately it is not possible to compute the exact number of people who were interested in obtaining these low-rent suites. No complete record was kept, particularly of many inquiries which were made by telephone. In addition, it appears that many people were discouraged from making formal

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<sup>1</sup> Vancouver Housing Association, "Housing for Our Older Citizens," March, 1949, (report of survey).  
Goulding, William S., "Housing for Older People." Canadian Welfare, Vol. 28, No. 6 (December 1952), pp. 38-41.

Sharp, Patricia, Housing Projects for Old People. Master of Social Work thesis, University of British Columbia, 1957, surveys four out of a possible twenty or more housing projects for old people in Greater Vancouver.

<sup>2</sup> Vancouver Housing Association, Building for Senior Citizens, January, 1956.

application because they heard or assumed, wrongly or rightly, they would not be eligible for residence.

It is safe to say, however, that at least 150 individuals or couples were interested in the project (which offered accommodation for twenty-four persons). Out of the total number, almost one-third were from people living outside the municipality--seven married couples, four single men and thirty-one single women. The 106 letters and applications from West Vancouver residents showed that there were fifteen married couples, twelve single men and seventy-nine single women applying for the eight double and eight single units in the project.

In most instances, two factors were responsible for the majority of those considered to be ineligible. Under the regulations as set out by the "Elderly Citizens' Housing Aid Act," persons having an income in excess of 140 per cent of the maximum allotted for "Old Age Assistance" were to be excluded. This clause affected about ten per cent of the total. The other factor was a ruling imposed by the West Vancouver Senior Citizens' Housing Society which restricted applications to those living within the municipality.

A few pieces of social data can be utilized, ignoring for the moment whether the informants were eligible or not. For example, although the ages of some of the

applicants were not stated, it can be seen from Table 2 that the majority of those applying were in the age range of seventy to seventy-four years.

Table 2. Ages of Applicants

Age Groups	Men	Women
Under 64 years	-	4
65 - 69 years	1	19
70 - 74 years	5	29
Over 75 years	5	14
Total:	11	66

Source: Enquiries and forms, West Vancouver Senior Citizens' Housing Project. Table lists all who gave the information, regardless of whether they were eligible or not.

From the available data, it was not possible to determine the length of residence in West Vancouver for all the applicants. However, from Table 3 it can be seen that several of those who applied have lived in the area for a number of years.



Table 3. Number of years lived in West Vancouver by Applicants\*

Years in West Vancouver	Single		Married Couples
	Men	Women	
Under 4 years	1	7	2
5 - 9 years	-	3	1
10 - 19 years	2	10	1
20 or more	-	17	3
Formerly lived in West Vancouver	-	9	3
Total	3	46	(20)

\* Including all persons who applied in writing (regardless of whether or not they sent in an official application blank), and gave information about period of residence.

It can be observed from the foregoing that the number of applications for single suites far exceeds those for the cottages. The Vancouver Housing Association judges the minimum need for single units is three times as great as that for double accommodation. The applications for the West Vancouver development indicate, however, that single applicants outnumber married applicants by a ratio of more than six to one. In spite of this, usually because of limitations in the conditions under which governmental aid in financing can be obtained, in all the housing projects in the Greater Vancouver area that have self-contained suites,

the number of single suites does not exceed that of double units.

In summary, the trends indicated in the applications for the housing project in West Vancouver were: many more single people than couples, and a higher proportion of "single" women (i.e., women, whatever their marital status, who required single units) than "single" men. As far as residence is concerned, the applicants included a large group who had been in the municipality for over twenty years, and a smaller group who had been in the municipality under ten years.

#### Types of Situations and Accommodation

It would require an extensive special survey to establish these statistical dimensions for the whole community. The present study has aimed only at gathering a sample of situations and reactions which have some typicality. In visiting these older people, many circumstances were found; much has gone into their lives and this adds up to a wide variety of situations. The writers have tried to weigh these variations and systematize the findings of the survey, particularly with reference to the living arrangements of these old people and their resources for meeting housing problems.

As mentioned previously, West Vancouver has special features, including its pattern of settlement. Residents

appear to have arrived in two waves, each with characteristics of its own. The first wave, starting about 1906, might be described as the "old timers." They established themselves in rural surroundings, and for many of them their financial resources were meagre. Nevertheless, most of them managed to acquire a small house of their own. The second wave of residents, who are mostly in a higher income bracket than the first, started to come to West Vancouver in 1938 after the Lions' Gate Bridge was opened.

The survey gives some indication that these special features of West Vancouver, including the two waves of settlement, are tied in rather closely with some of the findings of this study. This is to be expected, as the geographical and developmental characteristics of any area form an important part of the basic social and cultural patterns of that area.

The first notable division revealed by the survey was between the homeowners and those who are renting accommodation. The homeowners, generally speaking, are part of the "old time" group who have lived in West Vancouver for many years. Many of them still occupy the same home today which they acquired sometimes as far back as forty years ago. On the other hand, most of those who are renting accommodation, have come to the municipality

within the past twenty years. The latter is a smaller but none the less significant group of older people who either came with or followed married children, whom they wish to be near.

In this main division between homeowners and those who are living with others or renting accommodation, it is of interest to look at some of the broader influence which find expression in their lives. It seems clear that wherever one finds people, their modes of living are influenced not only by the local environment but also by the wider and perhaps less obvious cultural evolution which is taking place across the nation. This is none the less true in West Vancouver where the special features of settlement and economic considerations, have shaped, to some extent, the situation found today among the older residence. On the other hand, the cultural changes taking place in family life due to the influence of urbanization, are also demonstrated in this community.

This broader influence of urbanization has brought with it the smaller home. This in turn has lead to the two-generation and one-generation households, which have to a large extent replaced the old three-generation household. This trend whereby parents live separately from married children is reflected in West Vancouver even in the small number of persons and households included in this study.

Nearly all of the older couples included in the study maintain their own households; although many had married children also living in West Vancouver. The couples who rent accommodation, likewise, were found to be living apart from their married children. In this latter group were a number who came to the municipality to be near their married children; however, they wished to maintain "their own home" while being close enough to visit with their families. It is likely, too, that there would not be enough room in their children's homes for them. These two groups are thus typical, probably, of the trend toward the two-generation and the one-generation household.

Among the single women,<sup>1</sup> there is a fairly well-defined group who are living with married sons or daughters, and it is to be noted that, generally speaking, this group are the least accepting of their position. Most of them said they would prefer "to have a place of their own." In this respect, they appeared to find their married children's homes did not fill their needs. They appeared to be receiving diminishing satisfactions from their living arrangements although, as a group, the physical environment which surrounded them was much superior to that of either of the two other groups of single women.

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<sup>1</sup> Throughout the study, it was kept in mind that the two groups--couples and single persons--are not entirely unrelated, as on the death of a spouse, the surviving member must plan accordingly.

Even though the three-generation family home has almost disappeared, due largely to smaller homes, the wish of older people to live in the vicinity of their grown-up children is evident. Many of the women in this study who are at present residing in the homes of relatives, but who would like separate accommodation of their own, want none the less to remain in West Vancouver.

Although "facilities have changed, so that there is often no longer room for relatives in the smaller homes of today, there remains the desire to be near enough to one's children to permit visiting. This was borne out by both couples and single persons in the study. It is both natural and desirable that this pattern of a strong family bond be retained. The "homestead" has gone, but the people, together with their psychological needs, have remained.

These psychological needs of the ageing have been delineated by Laycock<sup>1</sup> as: the need for affection; the need for belonging; the need for independence (reasonably to order one's own life and make one's own decisions); the need for achievement; the need for recognition; the need for self-esteem (to feel that one's personality and conduct come up reasonably well to one's own inner standards).

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<sup>1</sup> Gardner, Walter P. "Psychiatry in Geriatrics," Minnesota Medicine, Vol. 33, pp. 353-359, April, 1950.

Several of these needs are probably being frustrated in the lives of the women who are at present in their children's homes and who voiced the desire to have a place of their own. In the small modern home of today the older person who is an extra member of the household, finds little to do that is meaningful and may lack the sense of self esteem which she formerly had in her own home. In her own small place on the other hand, at least she has status in her own eyes and a sense of independence which is satisfying to her. This is one of the reasons why so many of these older women looked on the single units of the Senior Citizens' housing project as ideal for their needs.

#### Differences of Social and Economic Situations

Another consideration which is equally important is the matter of budget. The type of accommodation which is afforded by the Senior Citizens' housing project is within the budget of most of these single women who desire a place of their own. It is unlikely that they would be able to find satisfactory single accommodation elsewhere which is within their reach financially.

It was evident from these enquiries that many older people who are renting accommodation find the rent too high and are going without other things to retain their familiar surroundings; many of them have tried to find a

cheaper place without success. Finances are a problem too for the older couples and the single women who are remaining in their own homes. It might be assumed at first that the older people living in their own homes would not be a source of concern from the standpoint of housing. But it is evident that they too have a special problem. They have not sufficient income in many cases to keep up their homes properly, to heat them adequately, and to pay the taxes, without going short on other essentials. Housing has many effects on old people. The facilities available and the budget considerations between them influence the old person's life vitally, for his well-being or otherwise.

What obligations does the community have for older folk? They should be provided with opportunities to live a full and happy life for their remaining years. This should be thought of, not as "charity," or a service to keep tottering and infirm people safe and warm, but as a mental health measure, whose object is to give these individuals a feeling of security and independence and a chance to go on taking part in the life of the community they know. It was apparent that an adequate budget, independence, and privacy are all highly valued by the older persons communicated with through this study.

These findings are substantiated by other studies which have had reference to older people and their housing



needs. William S. Goulding, an architect, who completed a survey of existing housing in Canada for the Research Division of Central Mortgage and Housing Corporation, a few years ago, had this to say:

It is a widespread and most serious error to interpret present demands for admission to institutions as a need for more and bigger institutions....What most people need and cannot find, is simply a small convenient place to live with other people close by.<sup>1</sup>

He goes on to say that in cities, as competition grows keener for available housing, older people have less and less money with which to compete for available space. This was borne out over and over again in the study in West Vancouver, especially concerning the couples and single women who are renting accommodation. These older people are hard-pressed: as rents continue to rise, they move, they cut down on food and fuel costs. As Mr. Goulding observed this chain of circumstances also in his survey, he commented that, eventually, if the old folk still have friends, someone will try to get them into an institution, simply because the community has crowded them out. To make better room than this for the older citizen and to restore him to a place of dignity, it will be necessary to see that the general housing stock in our communities provide for the needs of an increasing number of older citizens.

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<sup>1</sup> Goulding, William S. "Housing for Older People," Canadian Welfare, Vol. 28, No. 6 (December 1952), pp. 38-41.

Accordingly, well designed housing projects, of which the Senior Citizens' housing project in West Vancouver is one, are most important because they help to keep the individual "at home" in the community. This helps the old person's morale and gives him something to live for; although there may well be other welfare needs which cannot be supplied through housing accommodation alone.

The reactions to the housing project, of the fifty older people included in this study were, of course, closely tied to their individual housing needs. It was found that the married couples owning their own homes prefer to remain in their homes as long as they are able. This was true, too, of the single women in their own homes, and of those who are living alone because of choice. Most of the latter group had been in their present accommodation for some time and, because their surroundings were familiar, they felt adjusted to them. This particular group of single women were exactly like the couples who owned their own homes in this respect: they wished to carry on where they were as long as possible.

Nevertheless, although they wished to remain in their present abode, both these groups were having financial difficulties in doing so. It may be that with more interpretation, and through becoming better acquainted with the advantages, both in terms of comfort and in terms

of budget, some out of these groups would more readily decide to move to a housing project if space were available for them. This would, however, need further study and opportunities for information and, probably, personal contact. A special point which would require further examination concerns the homeowner's eligibility for a project should he sell his own home. If he should sell his home, and regulations take no account of this, the homeowner may thereby acquire "new assets," because they are now in monetary form, which may put him in an income bracket disqualifying him (though his housing needs remain) for admission to a low-rental housing project for senior citizens.

The married couples who are living in rented accommodation, and the single women who are living with married children, are the two groups who most clearly at present see accommodation in the housing project as ideal for their housing needs. The single women in this group are more numerous than the couples. It should be stressed that there were, of course, individual variations within all the groups. As the fifty persons in the group studied were visited, it was evident that there is no stereotyped old person. Each has his or her individuality--as at every other age. In their housing situations, too, there is not one, but many problems.

Some Welfare Implications for Senior Citizens' Housing Projects

One of the aims of this study has been to assess both the pros and the cons of living in a senior citizens' housing project, from the point of view of the older person. Part of this section is to show the difficulties, both physical and emotional, which some older people have encountered in their present housing experience. The terms "housing" and "old people" may be simple and factual enough in some ways; but there is in reality, no simple situation. People are complex; and, particularly for older persons, much has been woven into their lives from different life experiences.

From studies of human behaviour which have evolved in the past thirty years, much has been learned about understanding persons and their individual reactions to their environment. The social worker who has studied human behaviour and personality development is therefore equipped through his use of this knowledge, to be skilful and understanding in interviewing. Social workers are putting their skills in interviewing and social diagnosis to use in the fields of family and child growth and development, in the area of corrections, and in helping patients who have physical or mental ills. The social worker is also making a contribution in the broader fields of group work and community organization. But the time has surely arrived when these skills should be used wherever social assessment

is needed in the field of low-cost housing?

In the planning that takes place prior to the construction of a housing project, many factors that involve social planning need to be considered. Surveys and studies must be conducted in order to establish the basis of the need and the nature of the plan. In determining the necessity for a housing project as well as the type and number of units to be constructed, the social worker may well be able to furnish information regarding the requirements and desires of the people to be housed. The welfare of the aged is being given constant consideration by the profession of social work from this point of view; but since a low-rental housing project built specifically for older people has welfare implications which cannot be overlooked, it seems reasonable that social workers should be utilized as far as possible in the planning of such developments. It is true that qualified workers are scarce; but this is true of all health and welfare fields. The housing issue is one of balance and wise distribution of effort.

A social worker's contribution does not necessarily end when the initial planning of a project is completed, as he can also be of assistance in eligibility policies, and in interpreting these to the admissions committee. Another area of competence for the social worker would be in interpreting the project to applicants; and, if necessary, helping the individual make the transition from his present

accommodation to new housing.

In evaluating a person for residence in a project, the evidence shows that there are three major factors to be considered: (1) the budget, (2) the present facilities of the applicant, and, (3) the person's reaction to his present accommodation, (including living with friends or relatives). In spite of budget problems and sub-standard facilities, some older people wish to remain where they are. Oftentimes they are ambivalent about making a move and need to "talk things out" in order to get a better perspective on their situation. In the assessment of each of these three areas and their relevant importance to the older person, a social worker as an agent for the housing project could be of major assistance. Incidentally, through his knowledge of community resources and services, the social worker might well be of help to the older people with whom he has contact.<sup>1</sup>

No matter how modern and convenient a housing project may be, as compared to the individual's former accommodation, the necessity of moving from a familiar to an unfamiliar place and changing all his habitual routines, may produce anxiety and even fear. No matter how drab his former abode, it was familiar. No matter how keen he is to have a place of his own, the transition will arouse some insecurity.

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<sup>1</sup> While interviewing to establish the need of the applicant for low cost housing, the worker may find an opportunity to advise applicants of various community services and resources from which the applicant might benefit. Whether or not this should be developed would depend on the community, the public and private agencies interested, and so forth.

Will he be able to live up to the regulations of the project? Old people can adjust to new surroundings, but it takes time. Several of the old people in this study had moved from one part of West Vancouver to another, often a short distance, but found they "felt like strangers" for quite a while in their new place. Will his only help in adjusting in his strange surroundings be a handbook of "rules and regulations dealing with such significant questions as animal pets, flower pots on window sills and television aerials?"<sup>1</sup> The first step in achieving a sense of security and belonging in the new home could be in feeling he is still a responsible citizen. This is, of course, a challenge to wise management. "No matter how benevolent the administrative staff may be, through personal inclination or as a matter of policy, the basic objective is not the creation of a benevolent autocracy or benevolent paternalism."<sup>2</sup>

Are people to be found who will "fit" regulations, or is adequate housing to be provided which will be appropriate for those who need it? Income eligibility

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<sup>1</sup> Rose, Albert, "Housing Administration in Canada," Canadian Welfare, Vol. 28, No. 6 (December 1952), p. 35.

<sup>2</sup> Ibid., p. 37. This matter is touched on in more detail in Sharp, Patricia, Housing Projects for Old People, Chapter 4, Master of Social Work thesis, University of British Columbia, 1957.

questions are important here, as well as matters of size, units, facilities. Among other questions, are a few assets which an aged person may have, in fact going to be liabilities to him if he is an applicant for suitable housing? There are many such questions which remain to be answered.

In the past, much of the public interest in the problems of housing the ageing has been centered around the infirm and chronically ill. However, some surveys indicate that over ninety per cent of the aged live out their lives in a conventional house, whether it be their own or that of a relative or friend.<sup>1</sup> Able-bodied older people should receive their proper share of attention. Many sources indicate a preference of the majority of older people for non-institutional living. There seems to be a very real dread on the part of the aged to going to an institution. It seems evident that if there is any way in which their homes can be made safer and more convenient to live in, this will ease the economic burden on the ageing and also on those who must care for them, if they are not able to carry on. Significant, too, is the probability that it will ease the burden on the taxpayers by substantially reducing the number of ageing who might otherwise have to be cared for in nursing homes at public expense.

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<sup>1</sup> Donahue, Wilma, ed. Housing the Ageing, University of Michigan Press, Ann Arbor, Michigan, 1954, p. 9.



There is a growing understanding, on the part of thoughtful citizens, that the senior citizen has rights, and that he should be consulted when in need of more suitable accommodation. An indication of this growing public awareness is that newspaper and magazine articles appear almost daily. A leading article in Coronet Magazine, April, 1957, is typical, it asks "what can be done to keep the older person in the stream of life?" and goes on to describe an old couple who went to live in an "old folks' home." They were well cared for, but felt "cut off from the world." This brought resentment and constant complaints. They had indeed been cut off from life and living. They no longer prepared their own meals or attended to their small household chores. The stroll down the road to shop, the neighbours' children, familiar scenes--all these are important parts of the life which to them is stimulating and vital. In each of these aged persons remains the will to be part of this world and its life. The location of housing projects is a highly important issue because of this need to keep the senior citizen "in the stream of life" and in the surroundings with which he is familiar.

Communities, like individuals, can be very different from one another. This applies too, in planning for the aged in a community. Each area must study its own particular situation and then promote plans which will suit its needs.

Helping the community to understand its problems regarding the aged, has to be done in layman's language. The whole community should be helped to grasp the idea that old age is a normal and respected stage of life to which each member will come if he lives long enough. Every step taken toward the well-being of its old people is a constructive step which could well give the community an asset as well as a sense of achievement. As in other areas, better planning in the field of old age may be achieved if older people themselves are included in the planning. Though it is also true that the best planning for old people will come when welfare services for the aged are planned in relation to all other welfare services. And the same is true of housing. Housing for old people is a special branch of housing for low-income groups; and there is a wide and varied experience in public housing in many countries which can be drawn on.

There are many things to consider in taking action to correct an impoverished housing situation. In searching for a solution, older people must be looked at as an integral part of the community. To plan and execute a project for older people without their participation or an inquiry into their particular needs would be unfortunate, to say the least. No matter what a proposed solution might be, however, its development should result from the effort of the entire community.

There are two schools of thought on this matter; one believes that the development of a specific project is the important thing, the other feels the project to be of less importance than the development of the capacity of the people within a community to create that project. It is true that action can often be slow when the program generates from within the community and seeks to obtain the support of many groups of people. However, the knowledge gained by those who work together, and the educated conviction with which these people can become imbued has far more meaning and permanence than any imposed project.

If this is the case, then it would appear that the construction of senior citizens' housing units can serve a twofold purpose. One would be to help bring the community closer together in terms of understanding and "working as a team" towards solving their own problems. The creation of the project itself would, of course, serve to relieve the pressing need for housing.

For the aged, there is also a growing need for other services designed to enhance their lives. One way in which the needs of older people might be met is through a centralized agency designed especially to aid the aged. An example of such a service is the Senior Citizens' Office which has been established recently by the Community Chest

and Council of Victoria.<sup>1</sup> Because of West Vancouver's relatively small population, it does not seem feasible at the present moment that such an agency could be established in the municipality. However, if welfare services for the aged were coordinated in the Greater Vancouver area, every facet of the problems that face older people could be planned on a more comprehensive basis. It is worthy of note that many of the older people talked to in the present survey seemed to think of Vancouver (city) as remote. It may well be that some would not be able to avail themselves of services "at a distance." A good deal depends on what the services are, however.

Housing for older people entails many things: planning, building, financing, public education, welfare organization, and much more. Educational work at many levels is obviously necessary. It is clear also that the pooling of experience is needed. Volunteers, and public-spirited citizens and groups have important rôles to play; but there are areas of expert competence which must be dealt with by appropriately-qualified personnel. This blend of expert and amateur, individual and community, is not easily achieved. The backlog of housing needs makes it urgent. But it is only

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<sup>1</sup> The Senior Citizens' Office is of course closely associated with the Community Chest and Council. The services of this office include: to provide housing and room registry referral service for elderly people; and, to provide an informational clearing house where elderly people may refer questions and problems.

by combining all the positive forces in the community that good housing for the aged and enough of it, will become a reality.

Appendix A. Regulations of the "Elderly Citizens' Housing Aid Act"

1. In these regulations, "non-profit corporation" includes an organization of recognized standing such as a religious, service, or fraternal organization; or a society incorporated under the "Societies Act" for the express purpose of constructing, reconstructing, or acquiring low-rental housing units for elderly citizens of low income.

2. A municipality or non-profit corporation (hereafter referred to as "sponsors") desiring aid under this Act shall make application to the Provincial Secretary in Form I if a new project or in Form II if an addition to an existing project affording homes for elderly citizens, and shall submit to the Provincial Secretary:-

- (i) The site plan of the project showing the location of the buildings on the site; and
- (ii) The plans and specifications prepared by an architect showing the construction and equipment and the number and arrangements of dwelling units in each building.

3. It shall be a condition precedent to the consideration by the Lieutenant-Governor in Council of an application for aid under this Act that the sponsors shall give an undertaking that in the operation of the project:

- (a) Any operating profit shall be applied to the improvement of the project and (or) reduction in rentals, and shall not be distributed by way of dividend or otherwise to any person or persons;
- (b) The occupants will be ambulatory and whose medical needs are such they can be cared for by a visiting medical practitioner;
- (c) The sponsors will assume full responsibility for any operating deficits that may arise from the operation of the project;
- (d) That occupancy shall be limited to elderly persons whose total fixed income from all sources does not exceed the equivalent of 140 per cent of the Old-age Assistance allowance plus the British Columbia cost-of-living bonus;
- (d) That the rentals and boarding rates charged shall conform to the intent of the Act and these regulations, and that the rentals and boarding rates shall not exceed those stated as being contemplated in Form I and Form II, except with the prior approval of the Provincial Secretary;
- (f) Reasonable supervision will be maintained.

4. (a) When the sponsor for whom aid has been approved has entered into a contract, it may, as construction progresses, submit claims in Form III to the Provincial Secretary. The claims may include, besides the actual cost of construction:-

- (i) Architect's fees;
- (ii) The cost of the land for the project if it has been previously agreed that such cost may form a part of the estimated total cost of the project for the purposes of aid under this Act;
- (iii) Sidewalks, landscaping, etc., subject to the approval of the Provincial Secretary.

(b) Aid may not be given under this Act in respect of:-

- (i) Land owned by a municipality;
- (ii) Equipment or furnishings of the project, with the exception of bathroom facilities, plumbing, sinks, stoves, and electric-lighting and heating fixtures.

5. Each claim must be supported by the certificate of the architect and signed by two officers of the municipality or non-profit corporation sponsoring the project.

6. When aid has been granted under this Act, there shall be refunded to the Government of British Columbia the full amount of such aid if the project is used for any purpose other than approved under this Act. No project, for which aid has been made available pursuant to this Act, shall be sold or transferred without the approval of the Lieutenant-Governor in Council, and upon the sale of such project or transfer with cash consideration following the approval of the Lieutenant-Governor in Council, one third of the proceeds of the sale or cash consideration shall be paid to the Government of British Columbia.

7. Any project for which aid has been made available pursuant to this Act shall be subject to inspection at any time by a person appointed for this purpose by the Lieutenant-governor in Council.

8. The sponsor shall submit to the Provincial Secretary an audited financial statement annually.

9. The foregoing regulations shall apply to all projects for which aid has been approved pursuant to this Act subsequent to the 31st day of March, 1955.

Other . . . . .



1. If sharing, with whom living:  
With children .. With other relatives .. With friends ..  
Others (who are they?)
2. Are present living arrangements the result of: (a) choice? ...  
(b) necessity? ...  
If (b), how would you like to live: With friends ....  
relatives .... where ....
3. How long resident in this present accommodation? ...  
(Other questions, if less than 10 years):  
Where was the last place before this? ... How long  
lived there...  
Why moved? .....  
  
What type of residence previously?  
Single family house ... apartment ... other (specify) ...
4. Projects
  - a. Have you ever heard of the West Vancouver Kiwanis Village?  
Yes ... No ... Have you ever seen the village? Yes..No...  
Would you like to live in such a place? Yes.. No ...  
Undecided ...  
Have you any views on the subject (for example):  
Rent too high ..... Too much like an institution ..  
Too many older people .... Not enough freedom allowed ....  
Too far from friends ..... Too far from stores .....  
Too modern ..... Not quiet enough .....
  - b. What do you think are the most important things to consider  
in housing for older people? (See check list) .....

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Budget or Facilities?

Would you like to move into a Senior Citizens project if you could afford it ----- or do you think there are good reasons for staying where you are, quite apart from the budget problem. ....

Your own budget:

1. Rent \$ ... per month (\$ ... week)
  2. Total cost, extra utilities \$ .....
  1. Taxes \$ ... year
  2. Mortgage payments \$ .. month( )  
(years to go ....)
  3. What is the most you are able to pay for rent (or would be):  
per month ..furnished; per month ...unfurnished.
  4. Budgetary difficulties in making present accommodation  
more satisfactory if desire to remain there .....
  5. Income from all sources \$ .... year.. (month) .....
-

Chores, physical difficulties .....  
Personal dissatisfactions directly  
increased by housing .....  
Healthy and cheerful outlook connected  
with present housing .....  
Special features or impressions  
.....

HOUSING NEEDS AND PREFERENCES

1. What is your view of the following items, in choosing the place you would like to live in yourself? Please check over all the items. ....

Items	How Important		
	Very	Fairly	Not
Has few or no stairs			
Has large, airy rooms			
Windows with a good view			
Clean, and easy to clean			
Modern, up-to-date			
Is warm in winter			
Has a spare bedroom			
Has storage space			
A small garden			
Workshop for hobbies			
A place to sit outdoors in fine weather			
A place to entertain your friends			
Good cooking facilities			
Refrigerator			
Lots of colour			
Living near your friends			
Low in rent			
Considerate landlord			
Your own property essential for independence			
Freedom from any restrictions			
Privacy			
Accommodation you can share with relative or friend			
Quiet: freedom from noise			
Near a bus line			
Near a shopping centre			
Near a Church			
Near a movie			
Near a community centre, club, or other social meeting place			

Appendix C. Questionnaire used at the meeting of the  
West Vancouver Senior Citizens' Club

HOUSING NEEDS AND PREFERENCES

Two senior students of the University of British Columbia (School of Social Work) -- Miss MacKinnon and Mr. Angel -- are making a study of housing needs and preferences among senior citizens in West Vancouver.

They welcome very much the co-operation of the Senior Citizens Association, and would like your help in a preliminary survey or "opinion poll" which the Association has helped to arrange.

You do not have to put your name on this, though if you do you may be sure your information will be treated as confidential.

If you would be willing to discuss the subject of housing further (with special reference to West Vancouver) in an interview at your convenience, we should be happy to follow this up.

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Male ....	Female ...	How long have	In which	Under 65 ....
Single...	Married...	you lived in	age-group	65 to 69 ....
Widow ...	Widower...	West Van?	are you?	70 or
.....years			over .....	

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1. What is your view of the following items, in choosing the place you would like to live in yourself?  
(Please check over all the items)

Items	How Important? Very Fairly Not
Has few or no stairs Has large, airy rooms Windows with a good view Clean, and easy to clean Modern, up-to-date Is Warm in winter Has a spare bedroom Has storage space	
A small garden Workshop for hobbies A place to sit outdoors in fine weather A place to entertain your friends Good cooking facilities Refrigerator Lons of colour Living near your friends	
Low in rent Considerate landlord Your own property essential for independence Freedom from any restrictions Privacy Accommodation you can share with relative or friend Quiet: freedom from noise Near a bus line Near a shopping centre Near a Church Near a movie Near a community centre, club, or other social meeting place	

Would you say some other item is more important? (If so, what?) .....

2. Are there things about your present accommodation which make a problem for you?

No ... Yes ... If Yes, please indicate below:

House too big for me (us) ... Stairs hard to climb.....  
Too much work to clean, ec... Too far to walk .....  
Rent too high ..... Inadequate kitchen .....  
Keeping up property too washing... heating .....  
expensive .....  
Some other problems? (What?) .....

3. Present Kind of Accommodation:

---

Single family house ... Apartment ... Duplex ...  
Converted (multiple-occupancy) house ... Hotel ...  
Motel ..... Boarding house ..... Housekeeping rooms .....

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Owned .... Partly owned .... Rented ....  
Living alone .... Married couple .... With relatives ....  
friends .....

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Would you be willing to discuss these things further? If so please give:

Name: .....  
Address: ..... Telephone .....

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Appendix D. Copy of the letter sent to West Vancouver Social Service Department clients that were interviewed.

CORPORATION OF THE DISTRICT OF WEST VANCOUVER

February 14th, 1957.

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Dear

We are writing you to let you know that Miss MacKinnon and Mr. Jerome Angel, graduate students at the School of Social Work, University of British Columbia, are taking an opinion poll concerning the housing needs of older people. The questionnaire which they are completing will be absolutely confidential and will not be used by us.

Since they may be visiting you soon we thought you might like to know of them and that we feel you would be of considerable help in their research project.

Very sincerely yours,

C. K. Toren  
Social Service Administrator

ckt/ke

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