FACTORS INFLUENCING THE QUALITY OF LIFE OF COMMUNITY-BASED ELDERLY PART II: HOUSING CONDITIONS OF THE ELDERLY IN ONTARIO

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PREFACE

This paper builds on a review of the literature on the quality of life of community-based elderly published as Research Paper No. 151 in this series. The present study examines the data on housing conditions from the study of 706 urban and rural elderly in southern Ontario. Separate analysis of the five percent of interviewees living in subsidized (socially assisted) housing accommodation are undertaken and general conclusions are drawn.

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THE HOUSING CONDITIONS OF THE ELDERLY IN ONTARIO

INTRODUCTION

In most of the studies of the needs of older people cited in the literature, the major requirements identified by respondents are an adequate income, reasonably good health, and the availability of support services. Housing is rarely mentioned by those questioned in a large number of research investigations in the United States and Canada.

It is obvious, however, that the housing requirements of older people require a sufficiency of income, whether or not subsidized accommodation is available. Moreover, for many people there is a relationship between the state of health and housing conditions. If an illness already exists such as a heart condition, poor housing - particularly poorly located housing accommodation within existing structures - may easily aggravate the health problem. A number of other inadequacies within existing housing related to dampness, poor ventilation, inadequate heating and the like, may easily aggravate respiratory conditions such as asthma, which may afflict elderly persons.

It may be surprising, therefore, that the nature and adequacy of housing - in both physical and social terms - are rarely mentioned by respondents in studies which rely on the interview method for their basic data collection approach. There may be many explanations for this phenomenon but in part the most likely is the self-selection process inherent in many research investigations. For one thing, it is quite possible that those persons who agreed to be interviewed in studies of the needs of elderly persons are reasonably well housed. Their pride might involve

a refusal to be interviewed if their housing conditions were poor or even miserable. Elderly people, like all people, have a sense of pride, and those who are malnourished, terribly ill, very badly housed, are not likely to want to invite an interviewer - probably a middle class graduate student or housewife who works part-time for a research organization - to enter their living quarters and talk for an hour or more.

In the current study it became quite obvious that the quantitative incomes of most respondents were considered by them to be adequate, and that the state of health of most respondents was surprisingly good, although this was probably related to their position within the young-old group (65 - 74 years of age). There were, as in many other studies, few expressions of concern with respect to housing conditions.

Housing Provision for Ontario's Elderly

Although the proportion of Canadians 65 years of age and older, was not more than 5% to 6% in the Censuses of 1931 and 1941 respectively, there was even then some substantial concern about the adequacy of shelter for elderly Canadians. This concern was heightened by the years of depression when the Government of Canada assumed that among those in greatest need were elderly people and large families. It must be remembered that the Old Age Pensions Act of 1927 provided a means-tested pension of $20.00 per month for persons 70 years of age and over who were without other income. Even in the 1930's this sum would not have provided an older person with decent and adequate shelter as well as food, clothing, and some of the other necessities of life.

This view was tempered somewhat by the thought that a good many persons who reached their mid-sixties by 1930, had been able to buy houses at relatively low cost in the early part of the twentieth century. Certainly, most Canadian households other than in the province of Quebec were homeowners, but both those who were homeowners and those who were tenants suffered a great deal in the effort to meet shelter costs during the 1930's.

These concerns were translated within the National Housing Act 1944, in the inclusion of Section 9, which encouraged voluntary organizations to sponsor the development of residential buildings which would be occupied by families of low income and retirees. This Section of the Act offered capital grants of up to 90% at a very low rate of interest to such organizations as service clubs, church groups, voluntary associations of one sort or another, who would sponsor housing for needy persons or households of low income. During the first post-war decade a number of organizations such as the United Church, The Canadian Legion, The Kinsman Club, and the like, initiated the creation of small apartment buildings for retired persons drawn often from within their own ranks. These early ventures were the predecessors of private non-profit projects which received a great deal more stimulus commencing January 1, 1979.

In the post-war period, however, as the number and proportion of elderly persons in the total population began to expand, attention was directed by legislators to changes in the federal and provincial legislation which would encourage the construction of subsidized housing for elderly persons and low-income families. The National Housing Act was amended in November 1949, to provide that federal - provincial

agreements could be arranged for the construction of housing accommodation to be rented to the most needy persons in Canadian society. Although the term "public housing" was not employed, most provincial governments realized that a public housing program was possible commencing January 1, 1950, and several provinces took advantage of the opportunity.

The view was that low-income families and elderly individuals and couples required a special arrangement whereby their shelter costs were "geared-to-income", that is arranged on a sliding scale depending on their income up to a specific maximum. The purpose of the program was to provide decent and adequate shelter for disadvantaged families and elderly persons who, it was hoped, would benefit enormously from such provision. In the case of low-income families, many might be able to rearrange their budgetary expenditures and ultimately enter the ranks of homeowners. In the case of senior citizens, however, the legislative process was a recognition of longevity and the contribution of elderly persons to the development of Canadian society and its economy. It was not expected that elderly individuals or couples would move on or move out of public housing accommodations.

During the 1950's most federal - provincial housing authorities active in eight of the ten Canadian provinces, concentrated upon the building of row housing and low-rise housing for families with one or more children. Eligibility for such housing accommodation required that a parent or parents under the age of sixty have one or more dependent children. Over the age of sixty the needy applicant(s) were described as "senior citizens" who, by virtue of low income, were unable to meet his/her or their housing requirements. These two groups - senior citizens

and families of low income with dependent children have been the prime concern of the socially assisted housing programs over the past thirty-five years. In time, however, many municipalities who entered the field of public housing through the application of federal - provincial agreements to their particular situations, were more interested in providing housing accommodation for elderly individuals and couples than they were in meeting the needs of low-income families. The explanation for this concentration upon the elderly is somewhat complex and has been thoroughly analyzed elsewhere.[1]

In Ontario a Housing Corporation was formed in 1964 to take over the provincial responsibility for cooperating with the government of Canada in the development of accommodation for those deemed to be in need of socially assisted housing. By virtue of the 1964 amendments to the National Housing Act 1954, the government of a province was required to raise only 10% of the capital required and to expend 50% of the subsidies (losses) incurred in providing such accommodation. As a consequence, within the next 15 years the Ontario Housing Corporation developed more than 84,000 dwelling units, nearly half of which were entirely for persons or couples over the age of 60. In addition, the Metropolitan Toronto Housing Company Limited, the municipal non-profit arm of the government of Metro Toronto has built almost 15,000 dwelling units for elderly persons.

1. Albert Rose, Canadian Housing Policies: 1935-1980. (Toronto, Butterworth & Co. Ltd. 1980) Chapter VIII, pp. 163 - 180.

At the close of 1978, the government of Canada and the governments of the respective provinces agreed that the programs put in place in 1950 and in 1964 respectively, were no longer the way to proceed with the development of housing accommodation for elderly persons and low-income families. The objectives of federal - provincial agreements were restated to encourage municipal and private non-profit housing companies and genuine co-operative housing associations, to develop housing for both senior citizens and low and moderate income families. In response the development of housing accommodation for these groups has been sharply curtailed, but a large number of organizations, both governmental and non-governmental, have been engaged in a development of small quantities of new and adequate housing accommodation for persons whose capacity to meet their housing requirements with their own resources, is quite inadequate in the private housing market.

Research Expectations and the Conventional Wisdom

Research process must begin with an exploration of research programs previously accomplished and a thorough explanation of the literature of the subject. This accomplished, the researchers have an expectation of what the findings in their particular research endeavour may expect to be. It is not unusual for previous research to be replicated and a familiar hypothesis is simply, that the findings of previous research will not be discovered in the current research; alternatively, it may be hypothesized that quite similar discoveries will be made when research utilizing identical methodology is replicated.

In the current research entitled "Community Support Systems for the Elderly in Ontario", it was projected that 1,000 elderly persons be interviewed, half of whom would live in small-urban communities of 3,000 - 10,000 persons and half in two or more large communities within Metropolitan Toronto. A further objective was a roughly equal division of respondents from among men and women. A number of areas of the living situations of the prospective respondents became part of the structured research interview schedule to be utilized by trained interviewers with respondents who had indicated, in writing, a desire to be interviewed.

One section of the interview dealt with basic questions relating to the housing accommodation of the respondents. In brief, the interviewee was asked whether he/she lived alone, or with other people, and if the latter the status of that person (spouse, child, other relatives, etc.) was to be specified. The type of accommodation such as house, apartment, flat, rented rooms and so on, was the subject of a further question. The tenure status of the respondent, that is, whether owner or tenant, and whether the rent was subsidized or not subsidized by a social housing program, was requested. And finally, the respondent was asked how he/she would describe the present accommodation such as "excellent", "good", "poor", and so on.

The purpose of these questions was not merely to obtain basic factual information but, if that person could be encouraged to talk freely,to derive some indication of the burden of the home upon the income of the elderly interviewee. Furthermore, the objective was to ascertain some degree of perception of satisfaction/dissatisfaction with housing accommodation which could affect the need for, and the utilization of, community support services.

A number of aspects of living accommodation and tenure status of the elderly in Ontario were already known. In a publication of the Ontario Secretariat for Social Development it is reported that

> "About 86% of Ontario's elderly live independently in the community. Two-thirds own their own homes, most of which are mortgage free. The minority of the elderly that do need help receive government assistance with housing or long term residential care."[2]

It is also known that about 7% - 8% of persons 65 years of age and over in Ontario reside in institutions, including nursing homes, chronic care hospitals and homes for the aged. It appears from the previous quotation therefore, that about 6% to 7% of Ontario's elderly live in some form of housing accommodation in which their costs are assisted financially through one or more governmental or inter-governmental programs. Most observers would, however, describe living in such housing accommodation as "independent living", since the tenants are expected to live as far as possible with whatever family or community supports are available to assist in maintaining their autonomy.

2. Ontario, Secretariat for Social Development. The Elderly in Ontario: An Agenda for the '80s, (Toronto, Government of Ontario 1981) p. 6.

In another statistical presentation within the previously quoted report the Ontario Secretariat found that in 1976, about 53% of all persons 65 and over in Ontario lived within a specific household in which two spouses were resident.[3] In addition, 15% lived in households in which other family arrangements pertained. Those living alone, however, numbered 23% of the total in Ontario, but only 12% were male and 31.5% were female. The final statistical category is termed "collective housing" (9%) which includes persons living in hotels, motels, institutions for the elderly, military and work camps, jails and penitentiaries, rooming and lodging houses.

In addition to these facts, derived from the census of 1976, there is also "the conventional wisdom" with respect to the elderly, their incomes and their living arrangements. It is widely believed that a large proportion of elderly women have been widowed in marital relationships where the male spouse has left a substantial amount of income to his widow. These elderly women, it is often alleged, spend a considerable portion of their time working with financial advisors on the matter of their investments, whether conservative or speculative. The notion of the "wealthy widow" is widespread and along with it goes the view that such women own their own homes, occupy a great deal more space than they require, and live extremely well. Not many of these aspects of conventional wisdom constitute the reality of the situation in which elderly women in Canada

3. ibid., p. 37

and in Ontario find themselves.

As far as income is concerned, a substantial proportion of those single elderly individuals considered by Statistics Canada, the National Council on Welfare and The Canadian Council on Social Development to be living in poverty, that is, below the specific poverty lines set by the organizations listed, is made up of women. In addition, it is known that about 55% of all elderly persons in Canada qualify for all or part of the Guaranteed Income Supplement. Since women throughout the various decades of so-called "old age", that is 65-74, 75-84, 85+, outnumber men in large absolute and relative terms, it is not unreasonable to suggest that the greater proportion of those who qualify for the Guaranteed Income Supplement are elderly women.

The fact that the research on "community support systems" was designed to involve persons 65 years of age or over who resided in small-urban communities as well as in the major metropolis, meant that there were also assumptions in the minds of the researchers with respect to the housing of elderly persons in small-urban versus large-urban communities. It was thought that older persons in small towns would most likely be homeowners by comparison with the residents of the large-urban centre, not only because many of the older residents were retired farming people who had moved into the towns and purchased homes, but also because there is little or no rental housing in such communities. It was believed as well, that the respondents in the small-urban communities would likely be more satisfied with

their housing conditions than their counterparts in the metropolis, not merely because they were homeowners but because of the relatively modest costs which such ownership might mean by comparison with the shelter costs of elderly tenants, or owners, in a large-urban community like Metropolitan Toronto.

In some of these situations the interviews with more than 700 Ontario residents failed to demonstrate that the conventional wisdom was justified; in others, the assumptions were verified. It is necessary to examine the responses to the questions on housing, and various other clues to satisfaction or dissatisfaction with housing conditions, in order to demonstrate the difference between expectations, conventional wisdom and reality.

The Reality of the Research Interviews

The data collected from interviews with 706 elderly residents of eight Ontario communities (six described as small-urban, two considered large-urban) were analyzed in two fundamental ways - first of all, a comparison between the responses of small-urban and large-urban residents, and secondly, a comparison between the responses of male and female respondents. As far as "living situation" was concerned, there was no significant difference between the large-urban and small-urban samples with respect to the proportion of subjects living alone. Table 1 illustrates that less than one third of all subjects lived alone. There was, however, a larger proportion living alone in both locations than stated by the Ontario Secretariat on the basis of 1976 data.

TABLE 1

COMPARISON OF LARGE-URBAN VERSUS SMALL-URBAN SAMPLES
IN TERMS OF THE
PERCENTAGE OF SUBJECTS LIVING IN VARIOUS SITUATIONS

	Percent "Yes" Location				
	Large-Urban	Small-Urban	Total %	X^2	Probability
Living Alone	32.7%	27.0%	29.9%	2.5	N.S.
Living with Spouse	59.6	68.7	64.0	6.0	$p < 0.01$
Living with their Children	11.6	6.4	9.1	5.3	$p < 0.05$
Living with their Grand-children	2.2	1.7	2.0	0.0	N.S.
Living with other relations	3.0	2.6	2.8	0.0	N.S.
Living with unrelated persons	1.9	0.9	1.4	0.8	N.S.

(Columns add to more than 100% because of overlap in the third, fourth, and fifth rows).

There were, moreover, two interesting differences between the large-urban and small-urban samples. The first was that significantly fewer large-urban seniors lived with their spouses compared with the small-urban group (59.6% vs 68.7%). The second was that the large-urban group was more likely to live with their children than the small-urban group. The latter difference is quite contrary to expectations. The percentage of large-urban residents living with their children is about twice as great as the percentage of small-urban respondents living with their children.

In view of the fact that urban housing accommodations are generally smaller in size than those in the smaller communities, it would have been expected that a smaller proportion of parents would be living with their children in the metropolis.

Differences were found as well on three variables which assessed the type and quality of accommodation. Table II illustrates that the small-urban respondents were more likely to live in their own homes and less likely to live in apartments, than their large-urban counterparts.

TABLE II

COMPARISON OF LARGE-URBAN VERSUS
SMALL-URBAN SAMPLES FOR VARIABLES
REFLECTING ACCOMMODATION AND GENERAL LIVING SITUATION

	Location		
Type of Accommodation	Large-Urban	Small-Urban	Total %
House	62.6%	77.4%	69.8%
Private Apartment	31.6	16.8	24.4
Government Subsidized	5.0	4.6	4.8
Flat in House	0.8	0.6	0.7
Mobile Home	0.0	0.6	0.3
Total %	100.0%	100.0%	100.0%
(Total N)	(361)	(345)	(706)

Chi Square = 23.6, d.f. = 4, $p < 0.0001$

While these differences are not surprising given differences in the availability of these types of housing in the large city and in the small communities, it is noteworthy that the large-urban sample reported significantly greater satisfaction in the quality of their accommodation. Table III illustrates this unexpected finding which was true, despite the fact that the large-urban group was significantly less likely to own their own homes than those who lived in the

smaller communities. Clearly homeownership does not necessarily confer an impression of excellence upon the owner-occupants.

TABLE III

COMPARISION OF LARGE-URBAN VERSUS
SMALL-URBAN SAMPLES IN TERMS OF
SELF-ASSESSMENT OF QUALITY HOUSING ACCOMMODATION

Self-Assessment of Accommodation	LOCATION		
	Large-Urban	Small-Urban	Total %
Excellent	56.5%	47.2%	52.0%
Good	36.6	44.9	40.7
Very Poor to Fair	6.9	7.8	7.4
Total % (Total N)	100.0% (361)	100.0% (345)	100.0% (706)

Chi Square = 6.1, d.f. = 2, $p < 0.05$

Nevertheless, the interpretation of these basic findings is probably deeper than the conventional wisdom that tenancy may imply dissatisfaction based on the fear of uncontrolled rentals, and that pride in home ownership is an over-riding consideration. Table IV shows clearly that home-ownership was substantially a phenomenon of elderly residence in small towns, while elderly persons' tenancies were significantly greater in the large metropolitan area.

TABLE IV

COMPARISON OF LARGE-URBAN VERSUS
SMALL-URBAN SAMPLES FOR VARIABLES
REFLECTING TENURE STATUS OF HOUSING ACCOMMODATION

Accommodation Owned or Rented	Location Large-Urban	Small-Urban	Total %
Owned	65.1%	77.4%	71.1%
Rented - Not Subsidized	26.3	15.9	21.2
Rented - Subsidized	8.6	6.7	7.6
Total % (Total N)	100.0% (361)	100.0% (345)	100.0% (706)

Chi Square = 13.5, d.f. = 2, $p < 0.01$

The facts with respect to the type of housing accommodation cross classified by large-urban and small-urban locations were highly significant. In statistical terms (Table II) the chances that these differences would be the result of the chance errors of sampling were less than one in ten thousand.

Moreover, the difference between large-urban and small-urban respondents with respect to their perception of the quality of their accommodation was significant at the 5% level. The difference between the tenure status of large-urban and small-urban elderly respondents was significant at the 1% level.

These findings supported in part the expectations of the researchers and the findings from previous studies, but in other respects they were quite contrary to the traditional discoveries and the conventional wisdom. This was particularly evident on the matter of living with spouse (significantly greater in small-urban than in large-urban communities as expected) and living with their children (significantly greater in large-urban than in small-urban communities, not expected).

When these data were "broken down" on the basis of sex distribution, 309 male respondents and 397 female respondents provided information concerning their housing and living situations. As far as the basic living situation was concerned, only 12.6% of elderly males in the study of community support services reported that they were living alone; by contrast 43.3% of female respondents were living alone. This substantial difference, meant that over 87% of male respondents were living with another person, most often their spouse, while only 56.7% of female respondents were not living alone. Such results are highly significant in statistical terms, with the probability that such results could be achieved by chance less than one in ten thousand.

Table V also reveals that a substantially greater proportion of males were living in a house (78.0% vs 63.3%) while a substantially greater proportion of female respondents were living in a private apartment (29.5% vs 17.8%). On the basis of Chi-square analysis these results were statistically significant at the .001 level.

TABLE V

COMPARISON OF MALES AND FEMALES FOR
VARIABLES REFLECTING LIVING SITUATION AND TYPE OF HOUSING

Living Situation	Male	Female	Total %
Living Alone	12.6%	43.3%	29.9%
Living with Someone	87.4	56.7	70.1
Total %	100.0%	100.0%	100.0%
(Total N)	(309)	(397)	(706)

Chi Square = 76.7, d.f. = 1, $p < 0.0001$

Type of Accommodations			
House	78.0%	63.3%	69.8%
Private Apartment	17.8	29.5	24.4
Flat in House	0.3	1.0	0.7
Government Subsidized Housing	3.9	5.5	4.8
Mobile Home	0.0	0.5	0.3
Total %	100.0%	100.0%	100.0%
(Total N)	(309)	(397)	(706)

Chi Square = 18.6, d.f. = 4, $p < 0.001$

There were similar statistically significant differences in the tenure situation between male and female respondents. In Table VI it is shown that 79% of elderly males in the study owned the homes in which they lived; 65% of female respondents were home-owners. By contrast, 25.7% of female respondents and just 15.5% of male respondents stated that they were tenants in non-subsidized housing accommodation. A further 9.3% of females and 5.5% of male respondents stated that they were tenants in subsidized accommodation. These results were also statistically significant at the .001 level.

TABLE VI

COMPARISON OF MALES AND FEMALES FOR

VARIABLES INDICATING TENURE STATUS OF HOUSING ACCOMMODATION

Tenure of Housing	Male	Female	Total %
Owned	79.0%	65.0%	71.1%
Rented - Not Subsidized	15.5	25.7	21.2
Rented - Subsidized	5.5	9.3	7.6
Total %	100.0%	100.0%	100.0%
(Total N)	(309)	(397)	(706)

Chi Square = 16.5, d.f. = 2, $p < 0.001$

All of these basic findings with respect to housing accommodation and the living situation of elderly residents of Ontario fit together with what was previously discovered with respect to the marital status of elderly persons and the location of these respondents in large-urban or small-urban communities. Female respondents were dominant as widowed persons and as residents of houses, as opposed to apartments, in small-urban communities. Male respondents were far more likely to be married, far more likely to own a home over all the communities studied, and far more likely to be in a reasonably satisfactory financial condition. The disadvantage of elderly women shows up clearly in their 3.5 : 1 ratio of persons "living alone"; in their ratio of 1.75 : 1 as occupiers of private and publicly supplied apartment accommodation. The interpretation of all these data may be considered somewhat speculative but for the most part our knowledge of disadvantage among elderly residents in eight Ontario communities rests on clear basic factual data.

Some Analytical Reflections

A knowledge of housing availability for older persons in large-urban and small-urban communities suggests that the person in the smaller community is likely to be a homeowner, is likely to have more space than his urban counterpart, and is more likely to have other persons than merely a spouse living in the accommodation. The proportion of home-ownership in the small-urban communities is far greater than in large-urban centres for all segments of the population.

By contrast, urban dwellers are more likely to be living in apartment buildings, which are a small feature of the housing stock in most small-urban communities. These assumptions constitute a summary of what is generally known about the housing situations of Ontario's elderly residents.

Some of these known characteristics did show up among the respondents in the research under review, but some surprisingly, did not.

It was previously indicated that elderly persons living with their children were almost twice in proportion in large-urban than in small-urban communities. Two possible explanations come to mind: A far greater proportion of the children of the elderly residents of smaller communities did not live in those communities and obviously their parents did not live with them. In the large-urban centres, however, the statistically significant proportion of older people living with children may be due, in part, to the reunion of families of newcomers. Since there was not a very large proportion of persons born outside of Canada in the entire study, it may be that the shortage and cost of housing accommodation in large metropolitan areas is a more likely explanation. The problem of housing affordability among the elderly may as a consequence, result in far more three-generation households, than in the small-urban communities.

Despite these facts and conjectures within the total sample, the residents of the small-urban communities living in houses who considered their accommodation excellent, was well below the proportion among large-urban dwellers. The difference between the two forms of community in terms of a self-assessment of their housing accommodation was statistically significant at the 5% level. This is more interesting

when one realizes that home-ownership was, as expected, far greater in proportion in the smaller communities and rental accommodation was far greater in the large-urban centres. The data with respect to tenure status (ownership vs rental accommodation) were statistically significant at the 1% level.

There is a strong probability that marital status has an important influence in a person's self-assessment of his/her housing accommodation. Far more women than men were living alone; far more women than men were widowed; far more women than men expressed dissatisfaction with their housing accommodation. To be elderly, to be living alone and to be alone in a large self-owned accommodation does not necessarily result in a view that the accommodation is excellent. A self-assessment of housing accommodation may involve a totality of living situation, rather than a mere assessment of the spatial and other physical characteristics of the housing.

There was clearly confusion about whether rental accommodation was subsidized or not. Among the tables presented in this analysis different proportions of respondents indicated that their accommodation was subsidized. It is likely that some persons did not understand the question and were not clear what the term "subsidized" meant, despite the interviewer's interpretation. Although some respondents did live in socially assisted housing accommodation for senior citizens, most did not. It is not likely that respondents were ashamed to reveal that they were the beneficiaries of a rent geared-to-income situation. Some of the differences in the various tables are due to the fact that they were based upon different breakdowns; for example, proportions of "government subsidized" accommodation in large-urban and small-urban communities, and the breakdown between male and female respondents

with respect to tenure status. It is worth while nevertheless, to examine in additional detail the reactions of persons, who, as far as the researchers could judge, were actually living in socially assisted or "subsidized" housing accommodations.

The Elderly as Residents of Publicy Provided Housing

Despite the confusion with respect to residence in "subsidized housing", it can safely be stated that 34 of the 699 elderly persons who responded to the questions on subsidization, were actually living in government assisted housing accommodation. This proportion (5%) is almost exactly the estimate by some analysts of the proportion of elderly persons in Ontario who reside in government subsidized housing. It will be recalled however that housing is available on a socially assisted basis to persons 60 years of age and over, whereas in the current research all respondents were 65 years of age and over.

The overriding question which the researchers asked in this aspect of the investigation was,

> What are the relationships between living in subsidized housing and the respondents' self-assessment of health, their financial perceptions and their life satisfaction or alienation?

On the matter of self-awareness of health, a statistically significant ($p. < .04$) number of government subsidized projects described their health as poorer than non-government subsidized projects. Thirty-nine per cent of those

residing in subsidized accommodation described their health as only "fair" or "poor" compared to 29% of those who resided in non-government subsidized housing. In the same response only 61% of those in government subsidized accommodation described their health as "good" or "excellent" compared to 78% of those residing in non-subsidized housing.

The financial comparison between the two groups was even more significant from a statistical perspective. A significant number ($p. < .001$) of government subsidized elderly respondents felt that they are only "doing the same or worse" financially, compared to other people their age. By comparison, among those not residing in government subsidized housing accommodation a significantly larger number felt that they were "doing better than other people their own age". In the simplest terms, only 10% of those interviewed who resided in government subsidized accommodation felt that they were doing better than others, compared to 37% of those living in non-government subsidized accommodation, who felt that they were "doing better than others" financially.

Although there was no significant difference between the two groups on the question "How well do you think your income and assets satisfy your needs?", a significantly larger number of government subsidized subjects ($p. < .001$) said, that in their experience, finding enough money to meet their expenses was a problem, compared to those not living in government subsidized houses. Twenty-nine per cent of the former group (subsidized) found that meeting expenses was a problem, compared to just 10% of those not living in government subsidized accommodation.

These concerns were further reinforced on the matter of future financial security. There was a significant difference between the numbers of government subsidized respondents ($p < .002$) who worried "sometimes or a great deal" about their future financial security, by comparison with those living in non-government subsidized housing. Forty-one per cent of the residents of subsidized accommodation worried sometimes or a great deal about their future financial security, compared to just 22% of those not living in government subsidized accommodation.

Despite their concern with future security, there were no significant differences between the subsidized and non-subsidized respondents with respect to nine of the eleven propositions required to develop a "life satisfaction scale". The responses to the question, "I have made plans for things I'll be doing a month or a year from now" (agree, uncertain, or disagree), did reveal that those persons residing in government subsidized accommodation were significantly less likely to be making plans for the future than those in non-government subsidized housing accommodation. A significant number of those elderly living in subsidized housing ($p. < .002$) have not made plans for things they will be doing a month or a year from now compared with other respondents. Seventy-four per cent of those living in government subsidized housing had not made plans compared to only 44% of those not subsidized. The results of this proposition surely tied in closely with their previously stated concerns about future financial security.

The general uncertainty among those residing in government subsidized housing accommodation was further reinforced in one additional question in the area of "life satisfaction". A significantly greater number of government subsidized subjects

($p. < .006$) felt that when they think back over their life, they didn't get most of the important things they wanted, by comparison with the non-subsidized respondents. Forty-seven per cent of the tenants of government subsidized accommodation felt that they didn't get most of the important things they wanted, compared to 23% of the non-subsidized respondents.

To a substantial degree the responses of the small proportion living in subsidized housing accommodation fitted well with the criteria for selection of elderly public housing tenants.

These tenants are selected on a point-rating system in which health conditions, income, and condition of current housing, all carry some weight in determining eligibility and priority for housing accommodation. It should be expected that elderly tenants of socially assisted housing would have lower incomes than those not resident in subsidized accommodation, and thus be concerned about their future financial security. Moreover, their health conditions may well have been more difficult than their fellow respondents.

It is a fact also, that in socially assisted housing for elderly persons, a very substantial majority are single women (widowed, divorced or never married), and their situation is surely less pleasant and less capable of optimism about the future than among men in the general community, who are more likely to be married and somewhat younger.

Nevertheless, while an examination of emotional supports indicated a number of positive associations, one aspect which should be of substantial interest to policy makers was the finding that an extensive network of close emotional supports is far more evident for people not living in subsidized rental accommodation than for those who did live in such housing.

Some possible explanations may be a "social cut-off", which has occurred for some elderly persons, particularly in the large-urban centres, when they've managed to gain tenancy in subsidized rental accommodation (public housing). This certainly cannot be taken for granted, that is, that elderly persons who obtain rent geared-to-income accommodation (the essence of subsidy) are without family, or rehoused away from friends, church and community contacts, but it appears that in the large-urban centres this is more often true than in small-urban communities.[4]

It may also be a reflection of the likelihood that a number of community support services are not available to persons in subsidized accommodation because relationships between the housing authority and the community agencies have not developed or come to fruition. It is often assumed by persons in the field of housing that adequate shelter is the most essential requirement of older, low-income individuals or couples and, on the other hand that the problems of young mothers with children

4. In pilot studies carried out by the author and graduate students in 1978-80, as many as 37% of respondents living in Metro Toronto had no children living in the metropolis.

are so enormous, by comparison with the elderly, that relationships with child and family welfare agencies occupy most of the attention of community staff in the housing authorities.

The essence of the depressive view of the elderly residents of government subsidized housing rests in the further finding that a significant difference exists ($p. < .03$) on the question of whether the respondent felt that "nowadays a person has to live pretty much for today and let tomorrow take care of itself". Seventy-seven per cent of those resident in government subsidized housing agreed with living for today and not planning for tomorrow, compared to 54% of those resident in non-subsidized accommodation. This response is clearly based on a philosophy of fatalism, not uncommon to persons in poverty.

Some Concluding Observations

An intensive analysis of the responses of 706 elderly persons in Ontario in the summer of 1982 to questions on their housing situation and related factors in the midst of a long interview, forces the analyst to return fundamentally to the condition of elderly women. Although it was found that persons in small-urban communities were more likely to be living with a spouse than those in large-urban communities and that 64% overall were married, one-third of the population under study were living alone. Among these persons the ratio of female to male respondents was 3.5 : 1. There was virtually no chance that these findings

could have been discovered through the chance factors of sample selection.

Some of the interpretation arises by virtue of speculation. It is known that females outnumber males by at least 4 : 1 in socially assisted senior citizens housing and that most of these persons are living alone. In the analysis of the 5% who were in government-provided housing, the dissatisfactions with their life, and with the absence of a social support system were serious.

Elderly women in Ontario are vulnerable with respect to their housing situations. Perhaps this was already known because it has been well publicized that single elderly women live longer than men, live a great many years alone - whether married at some time or never married - and that the great majority of elderly persons who require additional income through the Guaranteed Income Supplement are women. Nevertheless, the current research reinforces the need for the community and for social policy makers to be even more concerned than they claim to be in providing income, health care and housing accommodation. In the current research housing was not the major concern of the elderly interviewees, by comparison with health. Nevertheless, decent and adequate housing for elderly people is a basic element in the quality of their health and in their attitude toward life. It is clear that a sufficiency of income may, to some degree, underline both aspects of living, that is, health and housing. But when a far greater number and proportion of females in the elderly population (in this study 37% as opposed to 22% for males) are living in rental accommodation, their uncertainty and lack of faith in a secure future can be understood.

As far as policy makers in the field of public housing are concerned, it must be underlined that they have to pay more attention to the lack of awareness of community support services by the residents of senior citizens housing. It is entirely probable that in their enthusiasim to construct large numbers of apartments for elderly persons, they have forgotten that life consists of much more than the bricks and mortar of physical adequacy.