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# Housing Options for the Elderly: Giving Up the Owner Occupied Single Family Home

William R. Horne, Brandon

## 1 North America's Ageing Population

During the past century, ownership of a single-family detached home became a significant goal in both Canada and the United States. U.S. Census data shows a steady growth of home ownership from 20 percent of households in 1920 to 44 percent in 1949 and to 65 percent in 1990. Similar growth also occurred in Canada. Thus the dream of an owned home was a truly North American dream, a desire carefully promoted by the government both for Keynesian economic reasons and to create a situation of political and social stability (KNOX & PINCH 2000).

Researchers as early as BURGESS (1926), hypothesised the movement of households over time, from rental to ownership and from low income housing to more spacious accommodation. For the individual, the home became much more than a type of shelter. It represented a method of accumulating wealth and thus providing economic security and social status. It also provided personal autonomy and a feeling of comfort and well-being. Indeed, it has been described (MERCER & ENGLAND 2000: 62) as key to an «essential understanding of capitalist democracy and fine representation of U.S. individualism». The same can be said of home ownership in Canada.

As home ownership has increased, the population of North America has changed. Canadian Census data shows that the median age has increased; whereas the elderly made up five percent of the population in 1921, they accounted for ten percent in 1991, and are estimated to reach 15 percent by 2015 (McVEY & KALBECK 1995).

By the 1970s it became clear that certain groups were not achieving the home ownership goal and were being left behind in accommodations for lease primarily found in the city centre. LEY (1983) reviews the literature on ethnic minorities, single parents, the infirm and unemployed. Much of the geographical literature on seniors' housing lumps the elderly with these other low-income groups. This approach places the elderly in poorer housing found in the city centre (MERCER & ENGLAND 2000). HARRIS (2000) agrees that capitalist political economies do not react to the needs of the poor, thus these various groups are disenfranchised as regards housing.

Although Canadian cities do not suffer from the physical decline found in many American cities, economic changes mean that daily necessities such as grocery and drug stores are no longer part of the commercial mix and the distances to these are increased due to the large amounts of space devoted to parking and transportation (HORNE 2001).

Certain parts of Canada have higher concentrations of elderly than others. At the provincial level, Saskatchewan with 14.1 percent and Manitoba with 13.4 percent have the highest values in Canada, probably due to the fact that they are not popular destinations for young immigrants. Among Canadian cities, Victoria with 17.9 percent of the population over age 65, has the highest value. The warm climate makes this a popular retirement destination.

Home ownership implies an ability to maintain the property both in terms of physical labour and financial commitment. McCARTHY (1976) implies that people will move as a household passes through lifecycle changes, children leave, the breadwinners retire, and typically the male partner dies. If such moves do not take place, an individual is left alone in a structure designed for four or more people. With age, physical labour becomes more difficult for the individual while at the same time the building also ages and requires more maintenance. The ability to commit financial resources to house maintenance may also be reduced after retirement. While there is considerable social pressure to hold onto the family home, the combination of internal and external stresses may lead households to consider alternative housing options (BROWN & MOORE 1970). Available options reflect both the economics of supply and demand and the influence of political groups on the housing industry (HARRIS 2000). BOURNE (2000) agrees that local governments depend on property taxation. For this reason, although between 1991 and 1996 the poorest group, the one-person households, increased by 15 percent, low-cost housing projects were not promoted.

CANADA MORTGAGE AND HOUSING CORPORATION (CMHC, 1988) suggests that the elderly may wish to overcome some of the physical and financial burdens of remaining in their homes by entering into house-sharing arrangements, creating a separate apartment, or adding a granny flat in the back yard. They note however, that although these options are used in other countries, most Canadian cities have by-laws that prohibit these options.



| Mobility (%)          | One Year Ago | 5 Years Ago |
|-----------------------|--------------|-------------|
| Lived at same address | 79           | 52          |
| Moved within Brandon  | 13           | 27          |
| Moved within Manitoba | 5            | 14          |
| Moved within Canada   | 2            | 6           |
| Moved into Canada     | 1            | 1           |

Tab. 1: Residential mobility in Brandon

*Mobilité résidentielle à Brandon**Mobilität des Wohnens in Brandon*

Data: CENSUS CANADA FROM MANITOBA (2001)

Moving into an apartment is another obvious option. However this implies the loss of property wealth and some of the comforts and autonomy of a free-standing house, depending on the social makeup of the apartment building. «Seniors only» apartment blocks do exist. Indeed, some rental property owners target seniors because they are seen as minimal risks with regard to damage and vandalism and excess use of utilities, thus contributing towards maximizing profits (MIRON 2000). Conversely, after single parents, the single elderly are most likely to have affordability problems (KNOX & PINCH 2000). CMHC (1988) advises seniors to seek out legal advice before entering into lease agreements and to investigate the availability of services such as emergency response systems, special transportation, home care and meals on wheels services, and social and recreational services.

For the CMHC affordable housing requires not more than 30 percent of pre-tax household income. In most provinces, the provincial government provides social housing to low-income households. This may be in the form of provincially owned buildings, subsidies to private sector owners, or shelter allowances to potential households waiting for social housing. Tenure in social housing is increasing, as it is more affordable than comparable private sector housing (BRANDON 2003). In Canada, a decline in social housing programs and in rental housing during the 1990s created rising housing costs. The non-profit sector has attempted to fill some of this need.

There seems to be a lack of literature related to those who are physically and financially capable of living in situations other than low-income apartment accommodation. HOLDSWORTH and LAW (1994) identify three general types of senior housing situations: those who remain in ageing suburbs, those who move into socially assisted housing, and those who move into age segre-

gated communities. It is the intent of this paper to further explore housing alternatives for seniors.

## 2 Examining the Alternatives in Brandon, Manitoba

To explore the options available to seniors further, data was collected from the city of Brandon, Manitoba, Canada. Brandon is a freestanding city of 40,000 people surrounded by a rural population, typical of the Great Plains. Some basic data was available from a provincially produced community profile (MANITOBA INTERGOVERNMENTAL AFFAIRS 2004). A municipal housing survey produced by the City (BRANDON ECONOMIC DEVELOPMENT BOARD 2003) provided some further statistical information. The Brandon study used age 55 as a definition of senior and this definition has been used throughout this paper. A volunteer organization (SENIORS FOR SENIORS 2001) provided a detailed list of rental options. A search of private websites and publications identified below, provided further information. Personal visits were made to Manitoba Housing and Sundridge Homes. Finally, a telephone questionnaire survey was designed to capture information that an individual looking for alternative housing might wish to ask, which was not provided by the above sources. The questionnaire was sent to property managers identified via the alternate information sources listed above. The objective was to identify the advantages and disadvantages of each housing option as compared to maintaining a single-family home, as well as to identify the actual choices made by seniors in Brandon.

## 3 Study Findings

The community profile (MANITOBA INTERGOVERNMENTAL AFFAIRS 2004) gives the total population of Brandon over the age of 55 as 9,380 or 24 percent of the

| Destinations                     | Number |
|----------------------------------|--------|
| Sold house and left Brandon      | 61     |
| Died in Single Family Home (SFH) | 22     |
| Moved from SFH to care facility  | 28     |
| Moved from SFH to mobile home    | 6      |
| Moved from SFH to condominium    | 18     |
| Moved from SFH to rental         | 51     |
| Moved from rental to mobile      | 4      |
| Moved to Brandon mobile          | 12     |
| Moved to Brandon condominium     | 10     |

Tab. 2: Real estate transactions involving seniors 2002

*Changements immobiliers en milieu senior 2002*

*Immobilientransaktionen von Senioren 2002*

Data: BRANDON ECONOMIC DEVELOPMENT BOARD (2003)

total population. Table 1 shows that the population is generally immobile. Over half of the population has lived in the same location for over five years and of the remainder, over half have only moved within the city. A manufacturing firm that recruits workers from Mexico accounts for most of the small immigrant population.

The options available to seniors in Brandon who did not require residence in a care facility were identified as: stay in own home, move to a manufactured (mobile) home, move to a condominium or move to an apartment provided by a private landlord, a non-profit organization including co-operatives, or the province. Statistics provided in the Brandon housing survey (BRANDON ECONOMIC DEVELOPMENT BOARD 2003) were used to determine actual moving options as presented in Table 2.

### 3.1 Staying in the Single Family Home

The real estate sales data shows that of the homes sold by seniors in 2002, 27 percent were due to the death of the homeowner or the need to move into a care facility. Brandon has 5 care facilities with a total of 582 beds (MANITOBA INTERGOVERNMENTAL AFFAIRS 2004). This suggests a strong desire to remain in the single family home. Of those who moved, a third did so in order to leave Brandon and spend their retirement years elsewhere. The reasons for making this choice are beyond the terms of this study although a recent study by HORNE (2004) found that some residents of Brandon originally came from rural backgrounds and had a desire to return to urban-fringe villages. Lower land costs, lower property taxes and a greater sense of community were given as reasons for such moves. A

typical older home in Brandon sold for Can\$ 98,400 in 2002.

### 3.2 Mobile Homes and Condominiums

The sale of an ageing home for a new mobile home or condominium allows the senior to remain in his own accommodation with reduced and probably more appropriate floor space. Purchase of a condominium or mobile home in Brandon accounted for 13 percent of all house sales by seniors in 2002. Mobile homes and condominiums also appear to be popular destinations for seniors moving into Brandon from elsewhere. Monterey Estates is an age 55 plus mobile home park with 85 out of 235 lots occupied in 2002 and plans for development of 20 new sites per year (Figure 1). This site accounts for 22 out of 28 mobiles purchased by seniors in 2002. Village Green condominiums planned to open 35 two bedroom units in 2003 with room for 100 more units. The current offering was all pre-sold, the average cost being Can\$ 103,300 on a life-lease. Eighteen of the units were sold to Brandon seniors who had sold their single family home. Ten were sold to households from outside of Brandon.

At Monterey Estates, a 1,000 square feet home costs Can\$ 65,000 including installation on a lot, which is rented for a fee of \$ 350 per month, which includes storage space for a recreation vehicle and use of the community centre. The centre provides pool and card tables, big screen television and monthly potluck dinners. Brandon charges a flat \$ 502 property tax charge on all mobile homes, two to three times less than a single family home. The developer's literature describes Monterey Estates as providing a secure, stylish, mainte-



Fig. 1: Seniors' mobile home park  
*Parc de maisons mobiles pour seniors*  
*Fertighäuserkomplex für Senioren*  
 Photo: W. HORNE



|                 | Studio | One Bedroom | Two Bedrooms |
|-----------------|--------|-------------|--------------|
| Grand Valley    | 41     | 10          | 0            |
| Lawson Lodge    | 38     | 13          | 0            |
| Princess Park   | 64     | 9           | 0            |
| Winnipeg House  | 64     | 18          | 0            |
| Princess Towers | 84     | 16          | 0            |

Tab. 3: Seniors' public housing in Brandon  
*Logements sociaux pour seniors à Brandon*  
*Sozialwohnungen für Senioren in Brandon*  
 Data: MANITOBA HOUSING AUTHORITY (2003)

nance free lifestyle without sacrificing a private home, garden, yard or family pet (SUNDRIDGE HOMES 2003). Residency is restricted to a maximum of two people per dwelling and guests are allowed to stay up to one month. The estate is located three kilometres north of the downtown and requires car access for shopping and services.

### 3.3 Rental Accommodation

Moving to rental accommodation in Brandon accounted for 27 percent of single-family homes sold in 2002 by persons over 55. The options available included privately owned apartment blocks, apartments operated by non-profit organizations including co-operative housing and provincial government housing.

**a) Manitoba Housing Authority** operates five buildings in Brandon (MANITOBA HOUSING AUTHORITY 2003). Table 3 shows that 82 percent of the apartments available through Manitoba Housing are studio suites, while all of the remainder are one-bedroom units. These apartments are only available to persons over age 55 who qualify via screening based on income, assets, health needs and current living arrangements. Persons on government assistance pay a flat \$ 285 for single occupancy and \$ 387 for double occupancy. Individuals with a private income are considered to be low-income if their annual income is below \$ 18,000. They pay 25% of their income for a studio and 27% for a one-bedroom apartment. This housing provides security of tenure via fixed rents geared to income. In 2003, Brandon had a waiting list of 68 people wishing to get into public housing.

All of the buildings are located in the downtown core (Map 1). All are close to the city's limited bus service but are four or more blocks from a grocery store. Internal services vary slightly among the buildings but generally include a security intercom system, live-in

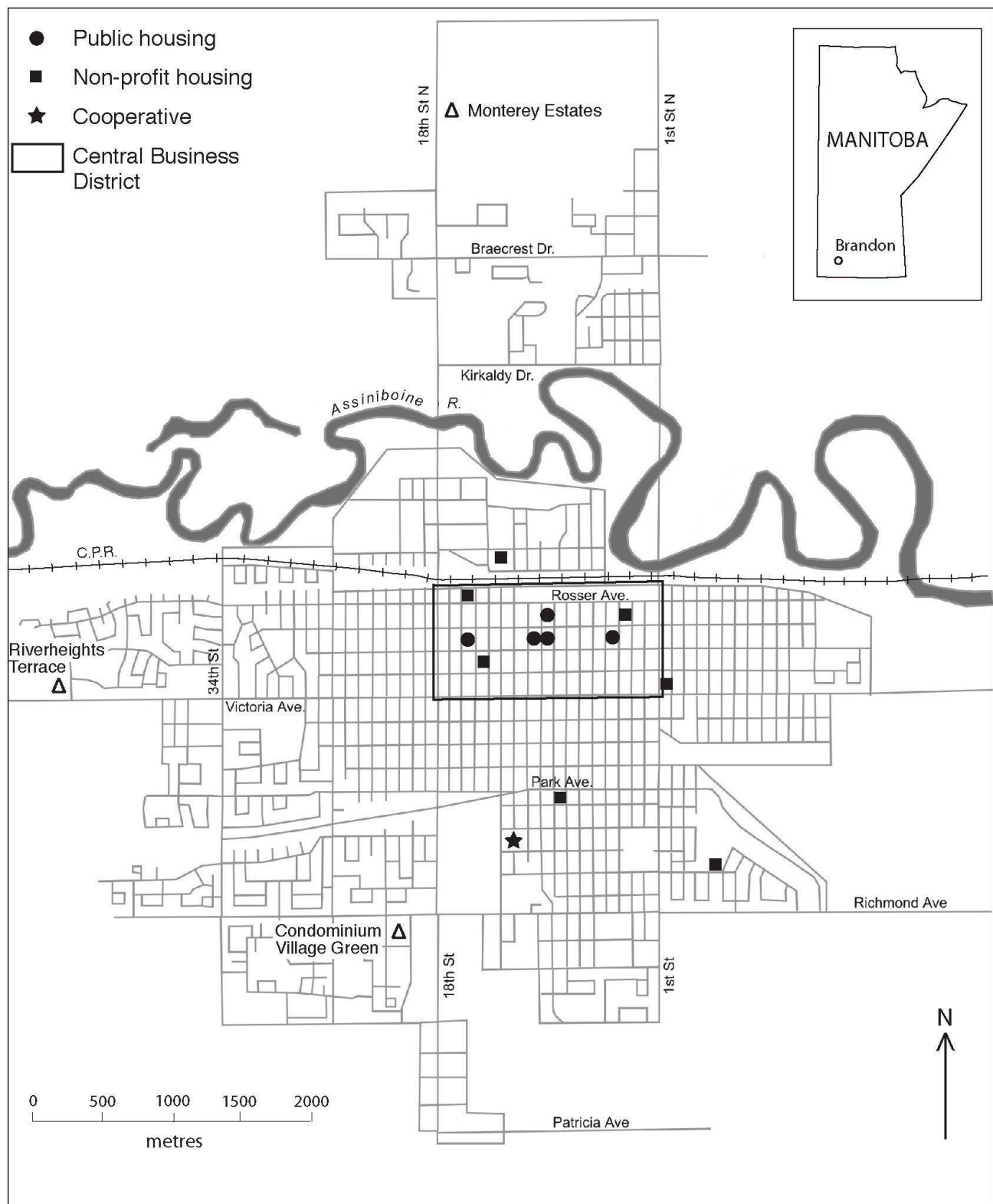
superintendent, a tenant resource co-ordinator, weekly shuttle service for grocery shopping, monthly blood pressure and foot care clinics, a common room for bingo, cards, shuffleboard, pool table and piano, and a limited number of meals (MANITOBA HOUSING AUTHORITY 2003). A senior citizens centre is attached to one of the buildings (Figure 2). Brandon (BRANDON ECONOMIC DEVELOPMENT BOARD 2003) felt that the level of quality of this accommodation was superior to that offered in the private market at similar cost. The main problem would seem to be the small size of the apartments.

**b) Non-Profit Housing** in Brandon is provided by seven organizations and a co-operative housing unit. The units are primarily for persons over 55 although



Fig. 2: Public housing unit with seniors' centre attached  
*Logements sociaux joutés d'un centre pour seniors*  
*Sozialwohnungen mit angeschlossnem Seniorenzentrum*

Photo: W. HORNE



Map 1: Brandon showing location of seniors' housing  
*Localisation des logements pour seniors à Brandon*  
*Standorte der Seniorenwohnungen in Brandon*  
 Cartography: B.A. HORNE

|                      | Studio | One Bedroom | Two Bedrooms |
|----------------------|--------|-------------|--------------|
| Green Acres          | 17     | 4           | 0            |
| Sokol Manor          | 3      | 29          | 0            |
| Kiwanis Court        | 0      | 18          | 18           |
| Kin Village          | 0      | 47          | 0            |
| Odd Fellows          | 0      | 46          | 4            |
| Hobbs Manor          | 0      | 89          | 11           |
| Lions Manor          | 0      | 71          | 117          |
| Parkview Cooperative | 0      | 8           | 19           |

Tab. 4: Seniors' non-profit housing in Brandon  
*Logements sans but lucratif pour seniors à Brandon*  
*Gemeinnützige Seniorenwohnungen in Brandon*  
 Data: SENIORS FOR SENIORS (2001)

some spaces are given to disabled persons. Rents are geared to income and are comparable with those in public housing. The provincial government provides rental assistance for low income households or contributes towards the necessary shares in the cooperative. Details on the operation of co-operative housing can be found in CO-OPERATIVE HOUSING FEDERATION OF CANADA (2004). Table 4 shows that the key difference between these units and those provided by the province is their size, only 4 percent are studio suites while 62 percent are one bedroom apartments and 34 percent are two bedroom apartments. Many of the buildings are also newer than the public housing (Figure 3).

With respect to location, four of the buildings are in the downtown. One building has an ideal location within a block of the city's largest medical clinic and within two blocks of the regional hospital. In contrast, one of the other buildings is rather inaccessible due to railway lines. All of the buildings are on bus routes and provide security entrance systems, wheelchair access, and most provide some form of activity room. The two largest buildings, Hobbs Manor and Lions Manor, provide the most services. Kiwanis Court provides the least. All of the buildings have waiting lists but there is no central registry so no way of knowing how much overlap exists. It would appear that Brandon's non-profit sector has attempted to fill the need for low income housing, particularly for couples.

c) *Private apartments* are also available in Brandon. SENIORS FOR SENIORS (2001) provides a list of 29 buildings. Further investigation found that these fall into three categories: those designed as residences for seniors, those that have become seniors residences as a

result of market demand, and those that are still mixed buildings including some seniors. Low-income families living in private apartments receive a provincial housing allowance that was established in 1993. Brandon (BRANDON ECONOMIC DEVELOPMENT BOARD 2003) reports that low-income households living in private rental accommodation typically pay rent that is \$ 134 per month more than 30 percent of their income. They are forced to either use the food and clothing portion of their provincial allowances on rent, or to move to accommodations that are below the standards adequate for their family needs, such as boarding houses or low-end hotel accommodation.



Fig. 3: Non-profit housing  
*Logements sans but lucratif*  
*Gemeinnütziger Wohnungsbau*  
 Photo: W. HORNE



|                   | Studio | One Bedroom | Two Bedrooms |
|-------------------|--------|-------------|--------------|
| Scotia Towers     | 0      | 15          | 15           |
| Acadia Apts       | 0      | 16          | 16           |
| Rosser Glen       | 0      | 4           | 44           |
| Durham Place      | 0      | 10          | 36           |
| Brandon Heights   | 0      | 24          | 28           |
| Willowdale Garden | 0      | 24          | 44           |
| Ottawa Place      | 18     | 24          | 36           |
| Woodhaven         | 0      | 15          | 72           |
| Bureham Park      | 8      | 36          | 44           |
| Colonial Estates  | 0      | 24          | 90           |

Tab. 5: Private sector apartments  
*Appartements réalisés par le secteur privé*  
*Privatwirtschaftlich erstellte Wohnungen*  
 Data: SENIORS FOR SENIORS (2001)

With respect to location, only three of these buildings are in the downtown area, the remainder are widely dispersed, predominantly south and west of the downtown in areas developed in the 1970s (WELSTED, EVERITT & STADEL 1988). Table 5 provides a sample of ten of these buildings and indicates that the majority of units are two bedroom apartments with studio suites being hard to find.

At the top end of the private sector is Riverheights Terrace opened in 2002, providing an exclusive seniors community of studio, one and two bedroom apartments at the western edge of the city. The facilities include a number of activity rooms with scheduled events, meals and care on site, housekeeping, and transportation into the city. It is operated by an international firm with buildings in 39 U.S. states, six provinces, the U.K. and France (HOLIDAY RETIREMENT CORPORATION 2004).

#### 4 Brandon: An Ideal Model Community

Brandon proved to be typical of communities in the centre of Canada. The survey found that the three groups of seniors identified by HOLDSWORTH and LAW (1994) were present. The classic provision of housing for lower income seniors, concentrated in the city centre and consisting of provincially owned and non-profit apartments, was identified. These buildings provide some social, health and transportation services and are in this respect better than most private apart-

ments. However, all are located on the edge of a commercial district that generally lacks basic services such as grocery and drug stores. Given that many of these buildings are of recent construction, the question arises why were they built in these locations? City planning policy has aimed to try and increase the residential density within the city centre in order to help support downtown businesses hurt by the suburbanization of shopping. The low-income elderly do not appear to represent an appropriate group for the achievement of this goal.

Surrounding the downtown area are a number of old neighbourhoods with houses built before 1960. These homes are a mix of elderly owners who have chosen to stay in their ageing homes and younger families who have chosen an older house as an affordable starter home. Some houses around the university have been rented out to students and tend to deteriorate over time because they do not contain a permanent resident interested in their long-term care. In terms of amenities, the corner stores have disappeared from these neighbourhoods and bus services are limited. Most neighbourhoods have community halls that are used by seniors as well as other groups. Rejuvenation of some of the buildings via development of shared intergenerational accommodation options as suggested by CMHC (1988) would seem an appropriate option in these neighbourhoods. Newer parts of Brandon contain most of the private apartments and all of the special housing such as condominiums and mobile homes. Apartments tend to lack any type of social services,



but such services are a part of the «seniors only» communities. These are built in the belief that seniors, if given a choice, want to live isolated from other elements of the community. The success of these projects suggests that this may be true. Some of these units are close to large department stores and supermarkets but automobile access is generally required.

## 5 Conclusion

Seniors are a growing segment of North American society. A variety of housing options are available to them within restrictions related to financial and physical ability. It is noteworthy that leaving the family home implies moving into an age-segregated environment for both the poor and the wealthy. This segregation is supported by the provision of various social amenities within the communities and by restrictions on the number of occupants in units, whether created by their small size or by residency rules. Further, it is often difficult to access basic needs such as grocery shopping. The continued need for a car or other vehicle transportation may be of concern as the average age of seniors increases.

While it may be assumed that the wealthy have made this choice on a voluntary basis, the long-term implications of this social isolation on society as a whole are worthy of further investigation. The author's own experience as a first time homeowner suggests there may be considerable social value to integrated neighbourhoods and therefore to housing alternatives that leave seniors in their homes longer. The restrictions against these options provided by local by-laws are worthy of question. As a growing segment of the population nears retirement this issue becomes more than a hypothetical discussion.

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### **Summary: Housing Options for the Elderly: Giving Up the Owner Occupied Single Family Home**

The aim of this paper is to explore housing alternatives for the elderly. Staying in a single family owner occupied home is compared with moving to a mobile home, a condominium, or rental property, in terms of cost, services available, and location within the city of Brandon, Manitoba, Canada. Interviews, promotional material and published reports are used to research these choices and their availability. Three groups of elderly are identified: those who live in low income apartments, those who remain in their homes, and those who live in age segregated communities including mobile home parks, condominiums and private rental apartments.

### **Résumé: Alternatives résidentielles pour personnes âgées: la maison monofamiliale en propriété**

Le but du présent article consiste à explorer des solutions de rechange pour le logement des personnes âgées. Notre étude porte sur la comparaison entre la résidence dans une maison monofamiliale en propriété, l'emménagement dans une maison mobile ou dans un immeuble d'appartements locatifs ou en pleine propriété. Ont été comparés les facteurs suivants: le coût, les services disponibles et la localisation dans la ville de Brandon (Manitoba). A cet effet, l'investigation s'est appuyée sur des entrevues, du matériel promotionnel et des publications. Trois groupes de personnes âgées ont été identifiés: celles qui habitent dans des appartements à loyer modéré, celles qui habitent dans leurs propres maisons et celles qui habitent dans des communautés destinées uniquement aux personnes âgées, y compris les parcs pour maisons mobiles, les appartements en co-propriété et les appartements locatifs privés.

### **Zusammenfassung: Wohnalternativen für ältere Menschen: Aufgabe des Einfamilien-Eigenheims**

Das Ziel dieses Artikels ist es, alternative Wohnmöglichkeiten für Senioren zu untersuchen. In einem Einfamilien-Eigenheim zu bleiben, wird mit dem Einzug in ein Fertighaus, eine Eigentums- oder Mietwohnung verglichen. Der Vergleich bezieht sich auf die Kosten, vorhandene Dienstleistungen und den Standort in der Stadt Brandon, Manitoba. Interviews, Reklame-

unterlagen und Veröffentlichungen wurden benutzt, um diese drei Möglichkeiten und ihre Verfügbarkeit zu untersuchen. Drei Seniorengruppen werden betrachtet: diejenigen, die in Wohnungen für Wenigverdienende wohnen, jene, die in ihrem Haus wohnen bleiben und solche, die in Seniorensiedlungen leben, die Fertighäuserkomplexe, Eigentumswohnungen und private Mietwohnungen einschließen.

### **Teaching of Geography – relevant questions**

- What development did private living forms undergo in the USA and Canada in the 20<sup>th</sup> century?
- How does CMHC define affordable housing? How does the province assist with the provision of affordable housing?
- What effect does the «American dream» have on home ownership decisions by seniors?
- In what part of the city do low income seniors tend to live? What other low income groups are also found here?
- What types of housing are available to elderly people when they leave their private homes?
- What direction do the needs of the growing number of urban elderly point to?

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