# RESHAPING THE NEIGHBOURHOOD OF THE FUTURE AS WE AGE IN PLACE

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Les auteures mettent l'accent sur le type de logement et de communauté où nous désirons vivre notre vieillesse – une question à laquelle nous devons penser dès maintenant. Quel rôle le mouvement féministe jouera-t-il dans les décisions que nous prenons à la retraite? En examinant quelques solutions possibles dans le futur, elles touchent à des questions de base: combien serons-nous? où serons nous? et comment parviendrons-nous à nos nouveaux besoins en services et en ressources?

Where do we want to spend our old age? And what role will the women's movement have in shaping how and where we live out our old age? Because cities, neighbourhoods and housing take a long time to change, we have to start asking ourselves these questions now, decades before we may reach retirement age.

Recently feminist planners, geographers and sociologists have analyzed urban space from the perspective of women's urban needs. We have concluded that cities are planned on the premise of separating home and work. This is found to be increasingly disfunctional for women in the labour force, who must constantly attempt to bridge these separated spaces in the performance of their dual roles. For elderly women, with no wage work attachment, this separation poses different problems which have not been fully addressed by feminist environmental scholars. For the elderly, the make up of the domestic environment and local neighbourhoods becomes critical to health and welfare.

In order to envisage the places we might want to spend our old age, we need to take a new look at homes and neighbourhoods. We need to look at neighbourhoods not simply as spatial configurations of structures, but as sets of resources which provide opportunities and impose constraints. It appears in many cases that the opportunities lie behind the walls of suburban homes, if we can see these homes as flexible and changeable spaces, and that the constraints derive from the separation of home and work, if this continues to restrict our imaginations as well as our disciplinary concepts.

While it is difficult to predict what the future may look like, it is possible to examine current trends and suggest future probabilities. If we know how many of us there will likely be, and where we are likely to be, this may give us some insight into where pressures for change are coming from and where solutions may lie.

#### Where are the elderly likely to be?

Canada is becoming an ageing society. By the year 2031, projections are that 21%of the population will be over 65 years of age, more than double the number of aged in the population in 1981. By then, the elderly will outnumber those under 14 years of age (16.4% of the population).<sup>1</sup> In 1981, 9.7% of the Canadian population was older than 65 years of age. Women outnumbered men 4 to 3 among all elderly and 2 to 1 among those 85 years and older; in 1980, the average income of elderly women was \$7000 yearly.<sup>2</sup> These trends will continue unless pensions are drastically improved and working women attain wage parity with men over the next two decades.

Women's poverty will define their experience of living in cities and will affect the options and choices open to them. Typically older women live alone. In 1981 36% lived in one-person households (Statistics Canada, April 1984). Of all Canadian women who rent housing, 25% were older than 65 in 1980.<sup>3</sup> On fixed incomes and living in the poorest housing, these women were at the mercy of arbitrary rent increases, conversions of older stock to luxury housing, or the demolition of older buildings. Because of the high costs of homeownership in the seventies and eighties, a high proportion of elderly women can be expected to be tenants in the future.

Contrary to popular stereotypes, very few of the elderly live in institutions: in 1981, 90% of elderly women lived in private households and 60% lived in single houses (Statistics Canada, April 1984). Among women who owned their own homes in 1980, 50% were elderly (McClain, 1984:16). Their houses were undermaintained, in greater need of repairs, and in poorer neighbourhoods than the homes of the general population. Many elderly women do not have the physical stamina to carry out routine home maintenance and heavy housework: the grass cutting, window washing, and small repairs that keep a house from falling apart. In future, we are faced with an increasingly elderly and female population living in their own homes without the resources for independent living which this form of tenure demands.

Existing neighbourhoods will age. This will be particularly dramatic in the suburbs – neighbourhoods long associated with young families with children. Many suburbs will effectively become retirement communities. In Metropolitan Toronto, between 1971 and 1981, the number of elderly in the suburbs increased by 64% while their numbers decreased by 4% in the City of Toronto.<sup>4</sup>In 40% of Metropolitan Toronto's rapid growth suburban districts, the percent of elderly exceeds the percent of children aged 0-4.<sup>5</sup>

This trend is expected to continue. Increasingly, we will find elderly women living alone in large suburban homes. They have a natural inertia to moving: housing costs are relatively low since the mortgage is usually paid off; they live in a familiar environment where they have sentimental attachments. They have aged in place, starting as young nuclear families and ending up alone, increasingly debilitated (and often without an automobile), in a house and neighbourhood never planned to accommodate the changing needs of an ageing female population.

### "We are faced, therefore, with a population of relatively poor, elderly home-owners."

### What kinds of problems are we likely to encounter?

If we can predict that we will likely be living independently, if not alone, in neighbourhoods and housing which already exists, what can we say about our needs?

As they age, elderly women become more locally dependent, spending more time in the local neighbourhood than ever before. As incomes go down and they become less physically mobile, they become pedestrians or totally dependent on public transportation to get around. To meet their daily needs they need basic services within a five block radius: a small grocery store or supermarket, a variety store, pharmacy, bank, restaurant.<sup>6</sup> Yet the separation of home and work is also, in many cases, a separation of 'home' from 'services.' In addition, many postwar neighbourhoods were planned around the automobile, with no sidewalks, corner stores, and other amenities. The low density of development and culde-sac designs often makes it uneconomical to provide public transportation. Under these circumstances, elderly women become prisoners in their homes, reliant upon friends, relatives or neighbours to drive them to basic services.

The North American model has been to construct different types of segregated housing for various stages of the life cycle: highrise apartments in downtown locations are designed and designated as young singles housing. Most suburbs were set up to accommodate the needs of young families. The single family home in its own private 'park' and the relative absence of community space and community services are a vivid illustration of how strong was the assumption that personal and social needs would be met within the family. Senior citizens' housing and nursing homes are built on whatever leftover pockets of land were avilable in city or suburb. The emphasis is on personal mobility: as the family's needs changed, the family expected to move. As the elderly needed more assistance, they, in turn, were expected to move several times from their own private housing into nursing homes and, finally, into chronic care facilities. The human costs to the elderly and the financial costs to the public purse have been enormous.

If we remain passive and silent, these may be our only options: moving into 'uncherished' places or being isolated in once cherished, now unsuitable and uncongenial places.

But this is not the only model for housing the elderly. In England and Scandinavia the most popular model brings support services to the elderly in their own residences instead of requiring them to move to increasingly more specialized housing. At the same time, there are attempts to create "serviceenriched" housing for the elderly with flexible on-site services accommodating a range of needs. Some communities also try to coordinate available community services to provide those supports which assist the elderly to remain in their own homes as long as possible. These examples provide the basis for some more specific suggestions.

## What kinds of alternative housing can we create?

What we need in the future are communities with a range of housing types. Most of these could be, and to be economically feasible probably must be, created out of existing housing. We are likely looking at converting presently physically and functionally homogeneous neighbourhoods into areas with a variety of different types of homes, servicing different needs, with minimal alteration of the structures themselves.

A major challenge is how to improve the housing conditions of the elderly living in their own homes, since more than three quarters of all elderly housing is owner-occupied. We are faced, therefore, with a population of relatively poor, elderly home-owners. For many of these, their home is, or will be, their primary financial asset; yet these may be deteriorating homes in ageing neighbourhoods which, if sold, might only pay for a few years in a nursing home or other institutional accommodation. Increasingly, the elderly shall have to try to adapt their own housing by creating an additional rental unit within the frame of the existing single family house. Historically such conversions in single family neighbourhoods,

especially in the suburbs, have been illegal and prohibited by zoning because they are viewed as contributing to neighbourhood deterioration; yet the positive benefits for the homeowner and community as a whole are now being heralded in the housing field.7 With demographic changes, older single family neighbourhoods are losing population and unable to sustain even the minimal level of services such as a neighbourhood school, public library, or bus service. Housing conversions increase the density and bring in an influx of new residents with a wider range of needs. Single parents, among others, can be the beneficiaries. New rental housing of moderate cost is created with a minimum of public expenditure. Seniors benefit by being able to stay in their own homes. At the same time they generate extra income and find someone else to live with them to minimize their isolation.

Accessory apartments, as these are called, may be the trend of the future. Currently, the Ontario Ministry of Housing is sponsoring a pilot program to create accessory apartments in 100 dwellings across the province through a combined grant and low interest loan. A demonstration project to build granny flats in the province is another promising initiative. Granny flats, also called elder cottages, were pioneered in Australia and make use of the existing services and land in the backyard or sideyard of a large suburban house. Much like the coachhouses of the nineteenth century, a small, inexpensive additional unit designed specifically to meet the needs of the elderly is piggybacked on to the main dwelling to house an elderly relative.

To some extent, these solutions force a reexamination of the traditional concept of homeownership and the home owner's responsibilities since they involve spending public funds to improve private property. While aimed primarily at upgrading property and creating moderately priced rental units, these programs also have the secondary impact of reducing the need for institutional facilities for the elderly. Accessory apartments allow the elderly to maintain their independence as separate households and, at the same time, produce considerable social benefits: security, companionship, mutual support, privacy without loneliness, and income.

In general, seniors wishing to stay in their community are demanding housing which goes beyond shelter to include related services - seniors' centres, homecare assistance, medical facilities. While this is not an unreasonable demand and would save considerable public money which now goes into institutional facilities, it has been difficult to implement. Currently, housing is provided separately from social and welfare services. These functions are housed in separate departments, paid out of different budgets, and often provided in different locations. But the needs of seniors are such that they require housing in conjunction with services in order to lead independent lives in familiar surroundings.

There is a wide range of successful existing models which meet the requirements we have outlined. A senior citizens housing project developed by Mennonites in Toronto provides one model of housing designed in close conjunction with users. It incorporates a range of options from independent elderly living in their own apartments to chronic care with supervision. The addition of family housing on site provides an intergenerational base with shared facilities such as communal dining room, swimming pool, common rooms. A multi-purpose store provides local jobs by combining the sale of crafts from the Third World with small convenience goods for residents. Chairs and tables are provided for residents to have coffee and snacks. All this has been constructed within the shell of an obsolete car dealership located in an existing community with good access to services and transportation.

Another example is the creative use of excess school space in which elders share residence space with senior girls of Alma College in St. Thomas, Ontario. This intergenerational experiment found mutual benefits for both the students and the elderly: the elderly were adopted by students as grandparents and the availability of this opportunity has become a recruiting feature of the school. Both these intergenerational housing schemes create a new kind of family, based not on blood ties but complementary needs.

In a few cases women have planned and implemented housing which will benefit them now and into old age. In one instance, reported by Leah Cohen, a group of feminist professionals have planned ahead for their retirement by buying homes on one short Toronto street with the view of creating a future retirement community for themselves within a neighbourhood of mutual support. In cities across Canada, women have built non-profit housing cooperatives under the federal non-profit housing cooperative program. These cooperatives, like two in Toronto, are controlled by women. The cooperative form gives them security of tenure and control over their future housing costs. The residents predict that they will grow old together, providing a caring community of women.

As women-headed households comprise about a quarter of all residents in non-profit housing cooperatives in Canada, the continuation of this program

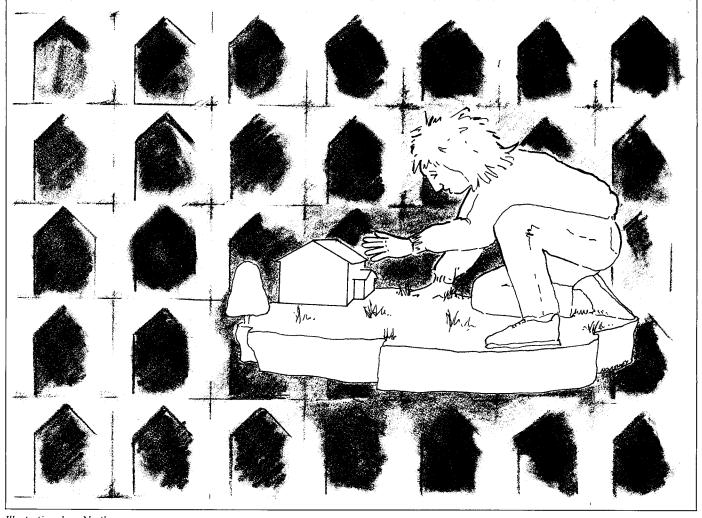


Illustration: Jane Northey

and others like it is of great interest to women. Unfortunately, the program has been under attack and may be terminated in favour of some form of shelter allowance program. This would eliminate the opportunity currently available to likeminded households to come together, define their housing needs, and find an architect to implement them. Furthermore, non-profit housing cooperatives provide moderately priced units controlled by residents for the life span of the housing. A shelter allowance program on the other hand, throws individuals into the market place and favours privatized solutions.

### What other facilities do we need in our neighbourhood?

Housing alone cannot meet the needs of elderly women. We need networks of decentralized services from convenience stores to banks to medical services. Again, because these would be oriented toward a local population and therefore offered on a relatively small scale, many could be located in existing houses with some structural alteration. It would not be necessary to flatten existing housing to provide "regional" shopping centres and social service clusters. Shops and services could be interspersed with housing, maximizing access and minimizing disruption of "cared for" environments. In fact, as selective supermarket closures are indicating, large retail stores are not necessarily the most feasible or profitable way to meet the shopping requirements of ageing populations on fixed incomes. A more efficient and profitable idea might be mobile shops: buses or trucks with a variety of goods which could circulate between neighbourhoods, offering a wide range of products. This idea has worked well for circulating libraries and special need clinics in Britain, and could be applied to a broader range of services.<sup>8</sup>

The public transportation system will also have to change as the elderly make up an increasing proportion of the urban population. A "heavy" radial, fixed route, which works for a relatively young wageearning population and is primarily designed to get people to and from work, will not serve the needs of those who do not "go out to work," nor has it ever served the needs of those who live in low density areas. We shall require flexible small scale transit systems, minibuses with routes designed in coordination with local people, to serve these dispersed, low density areas. While transportation systems, such as the Toronto Transit Commission, are aware of the utility of community bus services and support them in principle, they are not implemented for economic reasons. However, as the population continues to age, political pressures must ensure that more resources are devoted to improving the transportation needs of the elderly.

All these pressures seem to lead toward an increasingly locally oriented and locally dependent population, a population which will have a relatively low capacity to meet its social, financial, and service needs "in the family," and which will therefore make relatively high demands on local services.

The importance of local services will be increased if, as some observers suggest, the growing number of elderly "overburden" pension plans and other central government supports.' A high level of demand for local services based outside, but accessible to, the private home will be an integral component of the ability of elderly women to maintain their lives in private spaces. In addition, these will be primarily services directed toward a population which we now see as "low income," and a population which undoubtedly has low mobility. We are faced with a process of converting existing low density, homogeneous neighbourhoods into structurally and functionally heteroogeneous areas, with a range of housing types contained within converted single family homes, a variety of services housed in houses and schools, and the possibility of mobile delivery of services and consumer goods. In fact, in many ways, the community - a redesigned and environmentally enriched community - must replace the family as the basis of social support, access to services and company.

For the "future elderly," the women's movement has opened up potential options which have not existed for previous generations. At least some of us, because of a long-term committment to the labour force and campaigns around pension reform, may be less poor. Many of us will have more experience in living in a single person (or single adult) households, and therefore will be better able to cope with the individual/society interface. Above all, we have learned to see society and cities from the perspective of women's needs. We have learned to conceptualize strategies and developed the organizational skills to implement change. We may have created the financial and organizational capacities to plan our own futures, to visualize, purchase, build, the kinds of places we want and shall require. If we are to find the kinds of neighbourhoods and housing that we will need as we grow older, we must become involved *today* in creating those environments which we will require as we age in place.

<sup>1</sup>David Foot, *Canada's Population Outlook: Demographic Futures and Economic Challenges* (Toronto: James Lorimer, 1982), p. 106.

<sup>2</sup>Statistics Canada, *The Elderly in Canada* (Ottawa: April 1984). All further references to this work will appear in the text.

<sup>3</sup>Jan McClain with Cassie Doyle, Women and Housing: Changing Needs and the Failure of Policy (Toronto: James Lorimer, 1984), p. 16. All further references to this work will appear in the text.

<sup>•</sup>City of Toronto Planning and Development Department, ''1981 Census – Preliminary Examination of Trends and Implications'' (September 24, 1982).

<sup>5</sup>Social Planning Council of Metropolitan Toronto, *Metro Suburbs in Transition* (April 1979), Part 1, p. 92.

<sup>6</sup>Victor Regnier, "Neighbourhood Images and Use: A Case Study," in *Community Choices for Older Americans*, ed. M. Powell Lawton and Sally L. Hoover (New York: Springer Publishing Co., 1981), pp. 180-200.

<sup>7</sup>Ontario Ministry of Municipal Affairs and Housing Study of Residential Intensification and Rental Housing Conservation, vol. 1 (March 1983).

\*Dolores Hayden, *Redesigning the American Dream: The Future of Housing, Work and Family Life* (New York: W. W. Norton, 1984).

<sup>°</sup>Kingsley Davis and van den Oever, Pietronella Age Relations and Public Policy in Advanced Industrial Societies, *Population and Development Review* 7,1 (1981), pp. 1-18.

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### A FAIRY TALE FOR THE YEAR 2004

#### A Story by Helen Lucas

Every person on earth had become a flower.

All former identities no longer mattered. Countries no longer existed. The world had become one beautiful flower garden.

Those people who needed to structure their lives set themselves down in formal gardens with wonderfully straight edged borders and geometric beds. The freespirited became wild flowers growing at random in windswept fields. The romantic chose country gardens.

Many of the intellectuals preferred to lead a cultured life. Those in need of security placed themselves near walls. The frail built trellises. The thirsty went to rain forests, the dry to deserts.

The bold became sunflowers; the gentle, violets; the sentimental, sweet peas; the sophisticated, orchids; the refined, Birds of Paradise.

Everyone had one main ambition, to mature and bloom. They also knew they needed each other if they were to make their world garden as beautiful as possible. The success of each fiscal year was measured in terms of the beauty created.

So they all grew towards the sun, reaching for its life and energy. As they stretched their faces upwards, they kept their feet firmly entrenched in the soil, appreciating always its nourishment and support. In time, their seed dropped into the same soil or took to the air to find a new place in the garden. If there was drought or famine in any part, the flowers were quickly transplanted elsewhere.

Everyone lived secure in the knowledge that flowers have never, in the history of life on earth, waged a war.

The former American president had become a buttercup and his former Russian adversary had become a tulip. Now, when Tulip and Buttercup got together they talked about ways of cultivating each other. They discussed new strains, new colours, new patterns, ways of developing hardier stocks.

They talked of love. They wished each other a late frost, clean air and non-acid rain. They wished each other's children many blooms. Above all, they wished each other a joyous life, filled with sunshine.

High in the heavens, God looked down upon the garden. "I am well pleased", she said.