

Fort St. John and Area Seniors' Needs Project
Seniors' Survey Report

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Chelan Hoffman, Carla Martin, Greg Halseth, and Neil Hanlon
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Availability

Copies of all reports associated with the Fort St. John and Area Seniors' Needs Study are available in a number of locations. In Fort St. John, copies have been deposited with the City and with the public library. Copies have also been deposited with the District of Taylor and the Peace River Regional District. At the University of Northern British Columbia, copies have been deposited at the Weller Library or can be accessed on the Community Development Institute website:

<http://www.unbc.ca/cdi/research.html>

Project Reports

- Methodology Report
- Population Background and Trends
- Survey Report
- Theme Report

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Fort St. John and Area Seniors' Needs Project Survey Report

1.0 Project Description

The purpose of the Fort St. John and Area Seniors' Needs Project is to examine housing and support service needs for seniors in the greater Fort St. John area. The work was carried out by a research team from UNBC with the goal of providing local leaders with information relevant to decision-making over community planning and infrastructure investments. The project was carried out in the summer and fall of 2006.

Table 1.1 Timeline

May 2006	<ul style="list-style-type: none"> • Project application developed • Funding confirmed • Project Contribution Agreement confirmed • UNBC Research Ethics Board process completed • Local meeting with research team
June 2005	<ul style="list-style-type: none"> • Review with Community Advisory Group • Initiate review of local population data and preparation of population change report • Organize interviews and focus groups for assessment of seniors' needs • Conduct key informant interviews • Conduct focus groups • Mail out household survey
July – August 2006	<ul style="list-style-type: none"> • Complete population change report • Analysis of interview and focus group data • Analysis of household survey
September 2006	<ul style="list-style-type: none"> • Complete interview and focus group analysis • Complete survey analysis
October – November 2006	<ul style="list-style-type: none"> • Complete draft project reports • Review of draft project reports with Community Advisory Group
December 2006	<ul style="list-style-type: none"> • Final reports completed and distributed

2.0 Methodology

The data and information for this project was collected through 4 methods. These include:

- a review of Census population data (see Population Report),
- key informant interviews (see Theme Report),
- community focus groups (see Theme Report), and
- a household survey sent out to seniors.

This report covers the information collected through the seniors' survey.

As noted in the Methodology Report, a seniors' needs survey was distributed across the study area under the administration of the City of Fort St. John in June 2006. Each survey was accompanied by a cover letter outlining the purpose of the survey, the ethics and confidentiality arrangements, and how respondents should return their completed forms. The survey included both open-ended and closed response questions on eight topic areas:

- household questions,
- housing,
- transportation,
- services,
- physical environment,
- family, friendships and care networks,
- retirement plans, and
- pension information.

A copy of the seniors' survey is attached in Appendix C of the Methodology Report.

There was local promotion of the survey, and a total of 805 surveys were distributed in the study area. The response rate of nearly 38% is very good.

Table 2.1 Response Rates

Total Distributed	805
Total Completed and Returned	301
Response Rate	37.4 %

Source: Fort St. John and Area Seniors Needs survey, 2006.

When interpreting the survey results, it is important to keep in mind that responses are from a sample of the local population. There is always a level of 'sampling error' when you do not have results from every household in the community. With 301 completed surveys, the sampling error for this work is between 3 and 5 percent, 19 times out of 20.

3.0 Evaluative Variables

The survey data reported in the Fort St. John and Area Seniors' Needs project presents the totals for respondent answers to the various questions asked. To explore possible differences in responses across the survey sample, five evaluative variables are used. These include 'community', 'age', 'pension access', 'length of residency', and 'plans to retire locally' (see the Methodology Report for a further discussion). In the notes that accompany the analysis, the evaluative variables are mentioned only if there are large differences between the groups.

Table 3.1 Evaluative Variables

<i>Community</i>	Fort St. John	88.1 %
	Taylor	7.5 %
	Electoral Area C (Charlie Lake)	4.4 %
<i>Age</i>	51-74 ('younger' seniors)	47.1 %
	75+ ('older' seniors)	52.9 %
<i>Pension access</i>	"only CCP"	40.2 %
	others	59.8 %
<i>Length of residency</i>	"newcomers" (10 years or less)	10.4 %
	"long term" residents (more than 10 years)	89.6 %
<i>Planning to retire locally</i>	retire locally, or planning to retire locally	95 %
	not sure about retiring locally	5 %

Source: Fort St. John and Area Seniors Needs survey, 2006

4.0 Who Responded to the Survey

This section provides a brief review of the survey respondents' characteristics. In terms of marital status, about 50% of respondents were married, while nearly 40% were widowed (Table 4.1). This pattern is quite typical of senior's populations across northern BC.

Table 4.1 Respondent marital status

Marital Status	Survey Percent
Single	2.3
Married/common-law	50.5
Separated	2.7
Divorced	6.0
Widowed	38.5
	n=299

Source: Fort St. John and Area Seniors' Needs survey, 2006

When we look at the age distribution of respondents, more than 52% are 75 years or older (Table 4.2). While the coming 'bubble' of retirees from the workforce means growth in the local seniors' population (see Population Report), the high participation by older seniors in this survey suggests that advanced care and support needs are a motivating local concern even now. Across the evaluative variables, respondents in Taylor and Electoral Area C tended to be younger on average, as were those not sure about retiring locally.

Table 4.2 Age profile of respondents

Age Profile of respondents	Survey Percent
51-64	6.1
65-74	41.0
75-84	39.0
85+	13.9
	n=295

Source: Fort St. John and Area Seniors' Needs survey, 2006

In terms of gender, most survey respondents were female (Table 4.3). This was much more balanced in Taylor, and among those who were not sure about retiring locally.

Table 4.3 Gender

Gender Profile	Survey Percent
Male	36.7
Female	63.3
	n=294

Source: Fort St. John and Area Seniors' Needs survey, 2006

In terms of education, about 65% of respondents noted grade school participation as their highest level (Table 4.4). In addition, about 23% noted some form of college, trade, or technical training. An additional 8% noted university participation. Across the evaluative variables, respondents in Electoral Area C reported higher levels of college, trade, or technical training. For those with 'only CCP' coverage, respondents were more likely to note grade school participation as their highest level.

Table 4.4 Level of education

Highest Level of Education	Survey Percent
Elementary school	19.0
Secondary school (incomplete)	29.6
Secondary school (complete)	15.1
Some trade, technical, business or community college	10.2
Diploma/certificate: trade, technical, business, or community college	13.0
Some university	5.6
University degree (bachelor's)	2.8
Other	4.6
	n=284

Source: Fort St. John and Area Seniors' Needs survey, 2006

Most of the people who responded to the survey have generally lived in the Peace River area for a long time (Table 4.5). While about 10% of respondents are 'newcomers', having come to the area in the last 10 years, about 80% have lived in the area for more than 20 years (including almost 25% who have lived in the area for more than 50 years). Length of time lived in a place is a good indicator of the degree to which people have a vested interest in the community. Across the evaluative variables, those respondents who were not sure about retiring locally were more likely to have lived in the area longer while, not surprisingly, 'older' seniors reported living in the area longer.

Table 4.5 How long have you lived in the community?

Length of time	Survey Percent
Up to 1 year	0.3
2 to 5 years	5.6
6 to 10 years	4.5
11 to 20 years	9.4
21 to 30 years	10.8
31 to 40 years	16.7
41 to 50 years	28.5
51 to 60 years	10.1
61 to 70 years	6.9
71 to 80 years	6.6
81 to 90 years	0.7

n=288

Source: Fort St. John and Area Seniors' Needs survey, 2006

In terms of employment status, almost 78% of respondents reported that they were retired (Table 4.6). Most other respondents are working in a range of full time, part time, temporary, or other jobs. About 3% are homemakers. Across the evaluative variables, a smaller share of respondents in Electoral Area C reported being retired, while 'older' seniors were more likely to be retired. Interestingly, a larger share of 'newcomers' were more likely to report being retired and this may reflect a move into the area to access seniors' services.

Table 4.6 Respondent employment status

Employment Status	Survey Percent
Employed full time (<35 hrs)	3.8
Employed part time (>35 hrs)	0.7
Temporary & full time (<35 hrs and termination date)	0.7
Temporary & part time (>35 hrs and termination date)	0.3
Casual or call in (hrs vary week to week)	1.4
Self-employed (full time)	1.4
Self-employed (part time)	1.4
Contract worker	0.3
Retired	77.8
Homemaker	2.8
Not employed by choice	0.3
Other	9.0

n=288

Source: Fort St. John and Area Seniors' Needs survey, 2006

When respondents were asked about their annual household incomes, about 60% identified incomes below \$40,000 (Table 4.7). More importantly, about 33% identified incomes below \$20,000. Across the evaluative variables, respondents in Electoral Area C were more likely to report lower incomes, as were ‘older’ seniors, and those who reported having ‘only CCP’ support. On the other hand, those who were not sure about retiring locally were more likely to report higher incomes.

Table 4.7 Annual household incomes

Annual Income	Survey Percent
0 - \$19,999	33.6
\$20,000 - \$39,999	27.7
\$40,000 - \$59,999	14.6
\$60,000 - \$79,999	4.7
\$80,000 - \$99,999	2.8
\$100,000 - \$119,999	1.6
\$20,000 or more	1.6
Do not know	13.4
	n=253

Source: Fort St. John and Area Seniors’ Needs survey, 2006

When asked about the sources of that household income, most of the survey respondents were relying upon government pension incomes (Table 4.8). About one-half were using another form of pension plan while still others also had work or farm income.

Table 4.8 Does your household income draw from the following sources?

	Percent 'yes'
Old age security	79.4
Benefits from Canada or Quebec Pension Plan	64.2
Retirement pensions, superannuation or annuities	46.7
Dividends and interest (i.e. on bonds, savings)	22.6
Guaranteed income supplement	19.8
Wages & salaries	13.2
Income from self-employment	4.3
Worker's Compensation	3.9
Farm income	3.1
Provincial or municipal social assistance or welfare	1.2
Employment insurance	0.4
Child tax benefit	0.4
Other	6.6
	n=257

Source: Fort St. John and Area Seniors' Needs survey, 2006

When asked, very few households identified having any dependents living with them. Less than 1% had children living in their home, 2% had a special needs person living in their home, and 3% had an elderly dependent living in their home. In this latter case, these were near retirement age individuals with a parent in their home under their care.

When asked if anyone in their household required special medical attention, 25% of respondents answered 'yes'.

Summary

In summary, about half of those surveyed were married and nearly 40% were widowed. In terms of age, the survey respondents were nearly equally divided between those younger than 75 years and those who were 75 or older. In terms of gender, most survey respondents were female. About two-thirds of respondents said that their highest level of education as in grade school. Most of the people who responded to the survey have generally lived in the Peace River area for a long time. In fact, almost one-quarter had lived in the area for more than 50 years. Since this is a seniors' survey, we are not surprised to find that most respondents were retired. Finally, respondent household incomes were generally below \$40,000 per year. For rural area residents, 'older' seniors, and those who reported having 'only CCP' support, annual incomes were generally lower. One emerging area of interest is that some respondents appear to have moved to Fort St. John in recent years, perhaps to access local seniors' services. A second area of interest involves households who are dependant upon only the CCP for support.

5.0 Housing

The survey asked people a number of questions related to housing. These covered not only the housing status of respondents, but also their views on housing needs for older residents.

In terms of housing tenure, approximately 75% of respondents owned their dwelling compared to approximately 25% who rented (Table 5.1). Across the evaluative variables, ownership was higher in Taylor and Electoral Area C. It was also higher among ‘younger’ seniors.

In terms of housing types, about two-thirds of respondents lived in a single detached house, while about 20% lived in a seniors’ housing complex (Table 5.1). Respondents in Taylor and Electoral Area C were more likely to live in a single detached house, as were ‘younger’ seniors and those who were not yet sure about retiring locally. Those with ‘only CCP’ support were more likely to live in a seniors’ housing complex.

Table 5.1 Housing profile

	Survey Percent
<hr/>	
Tenure	
Owned	74.6
Rented	25.4
	n=287
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Type	
Single detached house	60.9
Duplex	0.7
Row housing	0.3
Mobile home	1.7
Apartment	6.7
Condominium/town house	5.4
Seniors’ housing complex	20.2
Other	4.0
	n=297

Source: Fort St. John and Area Seniors’ Needs survey, 2006

The survey asked about the number of rooms in dwellings to explore the fit between household size and housing. Older households in large dwellings face a number of challenges including the cost of heat, maintenance, and property taxes. About 40% of respondents reported having 0-5 rooms, while about 37% reported having 6-8 rooms (Table 5.2). About 22% reported that their dwelling had more than 9 rooms. Across the evaluative variables, respondents in Fort St. John were more likely to report smaller dwellings (the impact of senior’s housing complexes), as were ‘older’ seniors and those

with ‘only CCP’ support. ‘Newcomers’ were also more likely to report smaller dwellings (perhaps influenced by a move to a senior’s housing complex).

In terms of the number of bedrooms in the dwelling, most respondents reported having more than 1 (Table 5.2). About 55% reported that their dwelling had 3 or more bedrooms, suggesting that many seniors may be living in housing that exceeds their needs. Across the evaluative variables, respondents in Taylor and Electoral Area C were more likely to live in larger homes, as were ‘long term’ residents and those who were not sure about retiring locally.

Table 5.2 Housing characteristics

	Survey Percent
<hr/>	
Number of rooms	
0-5	41.4
6-8	36.5
9-11	18.4
12 and over	3.8
	n=266
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Number of bedrooms	
0	1.8
1	21.0
2	19.9
3	32.6
4	17.8
5 and over	6.9
	n=276

Source: Fort St. John and Area Seniors’ Needs survey, 2006

Stairs in houses are an important consideration for older households. The survey asked if there were stairs at the main entrance to the house, and if there were stairs between the main living area and the bedrooms (Table 5.3). About two-thirds of respondents said there were stairs at the main entrance to the house while almost 20% reported stairs between the main living section of the house and the bedrooms. Across the evaluative variables, respondents in Taylor were more likely to report stairs as were ‘younger’ seniors.

Table 5.3 Stairs

Percent answering ‘yes’	Survey Percent	n=
Are there stairs at the main entrance	66.7	282
Are there stairs to the bedrooms	19.9	281

Source: Fort St. John and Area Seniors’ Needs survey, 2006

Respondents were also asked about whether their dwelling was in need of repairs (Table 5.4). For this question we used Statistics Canada definitions:

- ‘regular maintenance’ (painting and cleaning),
- ‘minor repairs’ (missing floor tiles, railings in need of replacement), and
- ‘major repairs’ (structural repairs, major plumbing or wiring).

Our respondents’ housing was generally in good shape. Approximately 73% reported that their dwelling was in need of only regular maintenance. Only about 6% reported needing major repairs. There were no differences across the evaluative variables.

Table 5.4 Housing maintenance needs

	Survey Percent
Only regular maintenance is needed	72.7
Minor repairs are needed	21.6
Major repairs are needed	5.7
	n=264

Source: Fort St. John and Area Seniors’ Needs survey, 2006

The next questions asked about the cost of housing (Table 5.5). For those respondents who are renting, most paid between \$401 and \$600 per month. An additional 25% paid between \$601 and \$800 per month. ‘Younger’ seniors tended to pay more per month.

For homeowners, almost all respondents said they paid \$500 or less per month in mortgage payments (Table 5.5). Even more ‘older’ seniors tended to pay \$500 or less per

month compared to others. The differences between rental and mortgage costs must be taken with some caution as homeowners are also responsible for ongoing maintenance costs and annual property taxes. Each of these adds to the costs of homeownership.

Table 5.5 Monthly rent/mortgage payments

	Survey Percent
Monthly rent	
\$0 to 200	1.5
\$201 to 400	7.4
\$401 to 600	64.7
\$601 to 800	25.0
\$801 to 1050	1.5
	n=68

Monthly mortgage payments	
\$0 to \$500	91.4
\$501 to 750	5.9
\$751 to 1000	2.1
+ \$1001	0.5
	n=187

Source: Fort St. John and Area Seniors' Needs survey, 2006

Respondents were then asked if current housing meets the needs of older residents and seniors. Nearly 95% of respondents reported that it does not. There was little difference in this high recognition by community across any of the other evaluative variables.

Respondents were asked about the types of housing needed to meet the needs of older residents. Six general types of housing were listed:

- *Independent living* units can include private apartments with available meals, housekeeping, laundry, and home care services.
- *Assisted living* units are like independent living but with greater care available in meals, grooming, medication, and home care services.
- *Intermediate living* units are like assisted living but with all meals provided, and greater care in grooming, medication, and supervision,
- *Long term care* facilities are often referred to as nursing homes and provide a high level of care.
- *Respite care* facilities provide adult daycare services designed to give temporary relief for the primary caregivers of seniors with ongoing care needs.
- *Palliative care* facilities are designed to provide care for terminally ill residents.

Respondents were allowed to identify any and all types of facilities they felt were needed.

As shown in Table 5.6, the highest support was for housing with modest levels of assistance. As shown, 86% called for independent living units, about 74% called for assisted living units, and 66% called for intermediate living units. There is also a demand for housing with higher levels of assistance, as almost 75% supported the need for long term care facilities. Respite care and palliative care facilities were also supported by nearly 60% of respondents. Support was generally lower for all options among respondents from Taylor. Support for intermediate living units was generally lower among ‘newcomers’ and those who were not sure about retiring locally. Support for long term care facilities was generally lower among ‘younger’ seniors and ‘newcomers’, but higher for those who were not sure about retiring locally. Support for palliative care facilities was generally lower among ‘newcomers’ and those with ‘only CCP’ coverage.

Table 5.6 Types of seniors’ housing needed

	Survey Percent
Independent living units	86.0
Assisted living units	73.9
Intermediate living units	66.3
Long-term care	74.6
Respite care	59.1
Palliative care	58.3
Other	3.4
	n=264

Source: Fort St. John and Area Seniors’ Needs survey, 2006

When asked about who should pay for building seniors’ housing, most respondents named the provincial and federal governments (Table 5.7). In addition, about one-third of respondents felt that the municipal government and the individuals living in the housing should contribute to these costs. For this question, respondents were allowed to identify all sources that they felt should participate in paying for seniors’ housing. Across the evaluative variables, a smaller share of respondents in Taylor felt the provincial government should pay while a smaller share of those who were not sure about retiring locally felt the federal government should pay. In contrast, a larger share of respondents in Taylor thought the voluntary sector should pay. And while a larger share of respondents in Taylor, and those who were not sure about retiring locally, felt that those living in the housing should contribute, a smaller share of those having ‘only CCP’ support felt the burden should be on those living in the housing.

Table 5.7 Who should pay to build housing for older residents?

	Survey Percent
Provincial government	86.7
Federal government	73.5
Municipal government	37.1
Individuals who will live in it	35.0
Private sector	15.2
Voluntary sector	9.1
Other	8.0
	n=264

Source: Fort St. John and Area Seniors' Needs survey, 2006

Respondents were then asked about who should be responsible for maintaining seniors' housing (Table 5.8). Again, respondents were allowed to identify all sources that they felt should contribute. In this case, the provincial government was identified as the key player. The federal government was also identified as an important contributor, while the municipal government and the individuals living in the housing were third on the list. Across the evaluative variables, respondents in Taylor were generally less likely to support a role for government in maintaining seniors' housing. Instead, Taylor respondents were more likely to support a role for the individuals living in the housing. Those who were not sure about retiring locally were more likely to support a role for the municipal government and for the individuals living in the housing. 'Newcomers' were less likely to support a role for the provincial government, while both 'younger' seniors and 'newcomers' were both more likely to support a role for the private sector.

Table 5.8 Who should maintain housing for older residents?

	Survey Percent
Provincial government	82.5
Federal government	60.7
Municipal government	40.5
Individuals who will live in it	36.7
Private sector	12.5
Voluntary sector	10.1
Other	6.2
	n=257

Source: Fort St. John and Area Seniors' Needs survey, 2006

There was specific interest in the Fort St. John and Area Seniors' Needs Survey around immediate needs for seniors' accommodation. As a result, the survey asked several questions on this topic (Table 5.9).

When asked if they needed accommodation at this time, about 10% of respondents said 'yes'. In addition, approximately 10% of respondents reported that they were currently on a waiting list for seniors' housing.

When asked about pre-planning for their future housing needs, approximately 60% of respondents reported that they had thought about and/or planned for their future housing needs. With this planning however, just over 20% of respondents still reported that they need assistance in planning for their future housing needs. As noted in several seniors' surveys across northern BC, there is an important local role for providing an information or reference desk to which people can turn for information on programs and facilities to help with seniors' housing and care needs. The current state where individuals and families must learn the entire care and housing network on their own is not an efficient use of resources, and imposes considerable stress.

Table 5.9 Seniors' need for accommodation

	Percent 'yes'	n=
Do you need accommodation at this time?	9.5	275
Are you currently waiting for seniors' housing?	9.3	256
Have you thought about or planned for your future housing needs?	59.1	232
Do you need assistance planning for your future housing needs?	20.4	225

Source: Fort St. John and Area Seniors' Needs survey, 2006

When asked about looking for housing, approximately 115 respondents identified that they were actively looking (Table 5.10). The most commonly identified housing type involved independent living units (nearly 40%). This is not surprising given the relatively ‘young’ age profile of the seniors’ population in the region as well as the coming ‘bubble’ of new retirees. The next most commonly identified housing type involved an apartment. Again, this housing type speaks to the efforts many aging households undertake to reduce their housing maintenance tasks.

Table 5.10 What kind of seniors’ housing are you looking for?

Type	Survey Percent	n=
Independent living units	38.3	115
Apartment	33.0	115
Single family dwelling	23.9	117
Assisted living units	19.0	116
Condominium	15.5	116
Long term care facility	7.8	116
Intermediate living units	4.3	116
Respite care facility	2.6	116
Palliative care facility	2.6	116
Other	6.9	116

Source: Fort St. John and Area Seniors’ Needs survey, 2006

Summary

Housing is one of the key issues for older residents and our seniors’ survey asked a number of housing questions. While most of the survey respondents owned their dwelling, about one-quarter rented and this raised a concern about affordability. When asked, most of those who were renting paid between \$401 and \$600 per month. For homeowners, almost all paid \$500 or less per month in mortgage payments. As noted above, differences between rental and mortgage costs must be taken with caution as homeowners are responsible for maintenance and property tax costs as well.

About two-thirds of respondents lived in a single detached house, while about 20% lived in a seniors’ housing complex. Older households in large dwellings face a number of challenges including the cost of heat, maintenance, and property taxes. In looking at the fit between households and the size of their dwelling, just over half of respondents lived in homes with more than 6 rooms and with 3 or more bedrooms. This suggests that some seniors may be living in housing that exceeds their household needs. Stairs can be a risk and a barrier for older households, and in the survey about two-thirds of respondents said there were stairs at the main entrance of their house while almost 20% reported stairs between the living area and the bedrooms. One bright note is that most respondents reported that their dwelling was in good condition and needed only regular maintenance.

When asked about the types of housing needed to meet the needs of older residents, the highest support was for housing with modest levels of assistance (independent living, assisted living, and intermediate living). There was also strong demand for long term care facilities. Respite care and palliative care facilities were also supported. When asked about who should build seniors' housing, responsibility largely went to the provincial and federal governments, with contributions from the municipal government and the individuals living in the housing. When asked about who should maintain seniors' housing, the provincial government was identified as the key player. Contributions were also supported from the federal government, municipal government, and the individuals living in the housing.

6.0 Transportation

This section includes a number of questions dealing with how people move about their community. Consideration of seniors' needs must address issues of mobility since they include not only daily needs, but access for social purposes and for various medical and health care needs.

When asked about how people normally travel within their community, the most common response was by personal car or truck (Table 6.1). As with some of the housing questions, people were allowed to check off all the forms of transportation that would normally apply to them. Some respondents reported a reliance upon family/friends while others referenced walking. About 12% reported using the HandyDART service. Across the evaluative variables, the use of a personal car or truck was more common in Taylor and among 'younger' seniors. The use of family/friends was less common in Taylor and for those who were not sure about retiring locally, but was more common amongst 'older' seniors. There may be a suggestion here that those who were not sure about retiring locally may not have as deep of a local support network. Walking was less commonly referenced by respondents in Taylor, by 'newcomers', and by those who were not sure about retiring locally. Using the HandyDART and Transit services were less commonly referenced by respondents in Taylor and by 'younger' seniors.

Table 6.1 How do you normally travel within your community?

Mode	Percent 'yes'
Personal car/truck	78.2
Friends/family	27.0
Walking	21.2
HandyDART	12.6
Transit	9.6
Taxi	8.2
Bicycle	3.1
Carpool	1.4
Other	1.0

n=293

Source: Fort St. John and Area Seniors' Needs survey, 2006

Road and sidewalk maintenance is an important part of the service needs for older residents. This involves not only safe travel by vehicle, but also the ability to move about by foot, especially in the winter when snow and ice may create hazards. In the survey, our older respondents have identified road and sidewalk maintenance as an area for investment for their communities (Table 6.2). It is important to note that road maintenance (general and winter) in Taylor received ‘yes’ scores exceeding 90%, and that sidewalk maintenance (general and winter) in Taylor received ‘yes’ scores of about 80%.

Table 6.2 Road and sidewalk maintenance in your community

Opinions	Percent ‘yes’	n=
Do you think roads are well maintained	41.1	258
Is winter road maintenance adequate	69.6	257
Do you think sidewalks are well maintained	49.2	252
Is winter sidewalk maintenance adequate	39.6	250

Source: Fort St. John and Area Seniors’ Needs survey, 2006

Mobility issues are clearly very important in the area. When asked through the survey if they required assistance walking, almost 23% of respondents reported ‘yes’. This highlights the importance of sidewalks (availability, suitability, and maintenance), the importance of a range of transportation options, and the need to locate new seniors’ housing or activity options close to places where multiple services (shopping, medical, etc.) are available.

When asked about the types of transportation services that should be provided to older residents, the most common responses were for HandyDART, standard bus, and shuttle buses/taxis services (Table 6.3).

Table 6.3 What types of transportation services should be provided to older residents?

Length of time	Survey Percent
HandyDART	37.5
Standard buses	25.0
Shuttle buses/taxis	15.5
Assistive bus services	8.9
Other transit services	6.5
Transit pass discounts	6.5
	n=168

Source: Fort St. John and Area Seniors’ Needs survey, 2006

Summary

Seniors' transportation and mobility issues are important as they not only affect basic daily needs, but also quality of life and personal safety. While most of the seniors in our survey travel within their community by personal car or truck, many also rely upon family/friends, walking, and the HandyDART service. This wide use of personal vehicles means that road and sidewalk maintenance (general and winter) is especially important. While respondents in Taylor are more satisfied with road and sidewalk maintenance, in the other communities it has clearly been identified as an area for additional investment. As the population ages, support seems to be moving towards increasing the use of HandyDART, bus, and taxis service to help people move within their community.

7.0 Community Participation and Local Services

Community participation and local service provision are critical parts of planning for older residents. This section reviews the engagement of respondents in community groups and their level of satisfaction with a range of local services.

Community Participation

Participation in local clubs and organizations is one way by which people become engaged in their communities. It creates connections and has been shown to affect how people evaluate their satisfaction with both their community and their life circumstances. In the survey, we asked respondents to state whether they participated in any clubs or organizations and to rate their level of satisfaction with those groups.

The survey respondents were active people (Table 7.1). Just over 40% reported that they participated in one or more local clubs or organizations. In fact, about one-third of respondents reported that they participated in at least two local clubs or organizations.

Table 7.1 Seniors' participation in clubs/organizations

Participation	Survey Percent
1 or more clubs	41.7
2 or more clubs	27.3
3 or more clubs	15.9
4 or more clubs	8.0
5 or more clubs	5.3
6 or more clubs	1.9
	n=264

Source: Fort St. John and Area Seniors' Needs survey, 2006

When asked about the types of local clubs or organizations with which they are active, a wide range was identified (Table 7.2). Some of the most commonly referenced were sports and recreation clubs, service organizations, church groups, health and care organizations, seniors groups, and community organizations. Respondents were also asked about their level of satisfaction with this range of local clubs or organizations. The scale applied in this case ranges for 1 = very dissatisfied to 5 = very satisfied. A score of 3.00 can be considered relatively neutral in terms of satisfaction. As shown, most of the listed groups and organizations receive high scores.

Table 7.2 Priority ranking of clubs/organizations in which you did participate

	Score	n=
Baseball	5.00	4
Golf Club	4.60	15
Governance Group	4.60	5
Other Sports Organization	4.60	5
Legion/Auxiliary	4.54	13
Hockey	4.50	6
Housing Group	4.50	4
Other Social Club	4.36	11
Curling Club	4.35	17
Girl Guides	4.33	3
Other	4.25	4
Care Provision Organization	4.23	13
Seniors' Club/Drop-in Centre	4.21	48
Religious/Church Organization	4.18	28
Agricultural Organization	4.17	6
Community Cultural Facility	4.10	10
Service Club	4.09	11
Health Care Organization	4.08	24
Aboriginal Community Organization	4.00	6
Educational Organization	4.00	2
Salvation Army	4.00	4
Bowling	3.86	7
Swimming	3.83	6
Business Organization	3.33	6

Source: Fort St. John and Area Seniors' Needs survey, 2006
 Scale: 1st choice = 5, 2nd choice = 4, [...] 5th choice = 1

As shown in Table 7.3, most of those participating in a local club or organization are satisfied with the group. When connected with the high level of participation in such local groups, this bodes well as a foundation for community building and support. Across the evaluative variables, respondents in Taylor and Electoral Area C were even more likely to be satisfied with their participation in local clubs and organizations. In contrast,

‘newcomers’ and those who were not sure about retiring locally were less likely to be satisfied with their participation

Table 7.3 Satisfaction with clubs/organizations in which you participated

	Survey Percent
Very dissatisfied	2.7
Dissatisfied	3.4
Neutral	29.3
Satisfied	49.7
Very satisfied	15.0
	n=147

Source: Fort St. John and Area Seniors’ Needs survey, 2006

When asked if their participation in community groups and organizations had changed over time, close to one-half of respondents said that it had as a result of physical limitations (Table 7.4). Closely connected with this result is a change in participation as a result of age. Both of these results speak to the need to look closely at physical access and transportation issues in our communities as the population ages.

Table 7.4 If your participation has changed in any of the above groups, why has it changed?

	Survey Percent
Physical limitations	48.9
Age	20.0
Change of interests	8.9
Group no longer offered	6.7
Lack of time	6.7
Too expensive	6.7
Transportation barriers	6.7
	n=45

Source: Fort St. John and Area Seniors’ Needs survey, 2006

Local Services

This section covers questions related to local services and facilities. As noted above, these make an important contribution to local quality of life and can create the foundation for meeting the needs of an aging population.

Table 7.5 shows the level of satisfaction across a range of community facilities. The scale applied to these questions ranges from 1 = very dissatisfied to 5 = very satisfied. A score of 3.00, therefore, can be considered relatively neutral in terms of satisfaction. As shown, golf courses and shopping score just over 4.00. A wide range of other services score between 3.5 and 4.00, including the library, baseball diamonds, curling rink, swimming pool, hockey rink, seniors' hall, cultural centre, health unit/hospital, fitness facilities, and tennis courts. Important for this survey is that the only facility that scores below 3.00 is seniors' housing.

Table 7.5 How satisfied are you with the following facilities?

	Score	n=
Golf course	4.06	105
Grocery shopping	4.02	228
Library	3.97	143
Baseball diamonds	3.92	91
Curling rink	3.92	114
Swimming pool	3.90	170
Hockey rink	3.87	123
Senior citizens' hall	3.84	180
Cultural centre	3.72	166
Health unit/hospital	3.71	211
Fitness facilities	3.63	106
Tennis courts	3.53	78
Aerobic/multi-purpose room	3.43	72
Cross-country ski trails	3.41	76
Community outdoor rink	3.40	73
Other shopping	3.07	198
Seniors housing facilities	2.45	180

Source: Fort St. John and Area Seniors' Needs survey, 2006

Very dissatisfied = 1, Dissatisfied = 2, Neutral = 3, Satisfied = 4, Very satisfied = 5

Respondents were also asked about their level of satisfaction with a range of services (Table 7.6). Again, the scale applied to the questions ranges from 1 = very dissatisfied to 5 = very satisfied. A score of 3.00 can be considered relatively neutral in terms of satisfaction. Each of these issues has implications for community viability and the quality of life for seniors.

Churches were the only services to score above 4.00. Most of the range of local clubs and services score between 3.50 and 4.00, indicating a modest level of satisfaction. The delivery of goods and services was rated closer to neutral. In other communities, the lower scores for goods and services was connected to out-of-town shopping pressures.

Table 7.6 How satisfied are you with the following services?

	Score	n=
Churches	4.13	193
Volunteer groups	3.80	139
Recreation and leisure services	3.71	146
Community clubs	3.69	117
Service clubs	3.60	111
Medical care	3.56	236
Delivery of services and goods	3.28	141

Source: Fort St. John and Area Seniors' Needs survey, 2006

One of the key questions in the survey was whether the community needs a housing complex for older residents and what would be the best location for that housing complex. In terms of need, 98% of respondents supported the need for a seniors' housing complex (Table 7.7). This high level of support was slightly lower in Taylor and Electoral Area C but otherwise did not vary across the evaluative variables.

Table 7.7 Does the community need:

Needs	Percent 'yes'	n=
A housing complex for older residents	97.8	269
A seniors' activity centre	75.2	121

Source: Fort St. John and Area Seniors' Needs survey, 2006

In terms of a possible location for a seniors' housing complex, most of the survey respondents added a suggestion (Table 7.8). Nearly all respondents wanted any future seniors housing to be located close to amenities/services/medical facilities, with many suggesting that the best place to get all of these is in the Fort St. John city centre.

Table 7.8 Where would be the best location for a seniors' housing complex?

	Survey Percent
Near amenities & services	32.4
Fort St. John city centre	31.6
Near medical facilities	9.3
Near existing seniors' housing	4.9
Near public transit	4.0
Quiet location	3.6
North side of town	2.2
Taylor	2.2
Convenient location	1.8
Just outside of town	1.8
Near golf course	1.3
Suburbs	1.3
Near church	0.9
Near park/natural surroundings	0.9
West side of town	0.9
Charlie Lake	0.4
South side of town	0.4
	n=225

Source: Fort St. John and Area Seniors' Needs survey, 2006

A second part to this question was aimed at residents outside of Fort St. John (Table 7.9). In this case, the question asked if the regional centre of Fort St. John needs a housing complex for older residents from the area, and what would be the best location for that housing complex. In terms of need, 96% of respondents supported the need for a seniors' housing complex in the regional centre of Fort St. John. This high level of support did not vary across the evaluative variables.

In terms of a possible location for a seniors' housing complex in the regional centre of Fort St. John, responses followed the pattern set above in that any future seniors' housing should be located close to amenities/services/medical facilities.

Table 7.9 Where would be the best location for a seniors' housing complex (those outside of Fort St. John)?

	Survey Percent
Local city centre	21.1
Near amenities & services	19.7
Fort St. John	16.9
Near medical facilities	12.7
Near existing seniors' housing	7.0
Charlie Lake	5.6
Just outside of town	4.2
Near public transit	4.2
Quiet location	4.2
Near park/natural surroundings	2.8
	n=71

Source: Fort St. John and Area Seniors' Needs survey, 2006

In addition to seniors' housing, one issue closely associated with meeting the needs of older residents involves access to activities. The benefits of these activities are many and they play a key role in maintaining quality of life, healthy lifestyles, and assisting with the provision of care. In some cases, an activity centre may be combined with a housing complex, in other cases the activity centre may be a separate facility, or it may be integrated with some other form of community recreation complex. As shown in Table 7.7, three-quarters of respondents felt that a seniors' activity centre is needed in their community. Across the evaluative variables, the 'younger' seniors and those not sure about retiring locally were even more supportive of the need for a seniors' activity centre.

People were then asked about what kind of activities a seniors' centre should provide. A long list of activities (Table 7.10) was provided and respondents were asked to prioritize the options using a scale from 3 = very important to 0 = not needed. As shown, a number of activities scored between important and very important. These included health and wellness activities, hot lunches, foot care clinics, fitness programs, darts, coffee and snacks, activity groups, and special events nights. A number of other programs scored close to "2" (important), including card games, coordination of bus tours, seniors' housing workshops, barber/beauty salon, pool table/shuffle board, carpet bowling, seasonal lights tours, floor curling, arts and crafts, and bingo.

Table 7.10 If created, what activities should a seniors' centre provide?

	Score	n=
Health & wellness	2.28	174
Hot lunches	2.13	171
Foot care clinics	2.12	179
Fitness programs	2.10	177
Darts	2.08	147
Coffee & snacks	2.05	170
Activity groups	2.05	152
Special events nights	2.01	160
Card games	1.92	167
Coordinate other bus tours	1.91	165
Seniors' housing workshop	1.88	151
Barber/beauty salon	1.87	172
Pool table/shuffle board	1.87	164
Carpet bowling	1.84	165
Coordinate seasonal lights tours	1.83	163
Floor curling	1.78	161
Arts & crafts	1.74	159
Bingo	1.74	153
Workshop/tool lending	1.55	146
Computer lessons/internet	1.52	158
Dances/lessons	1.28	148

Source: Fort St. John and Area Seniors' Needs survey, 2006

Not needed = 0, Needed but not very important = 1, Important = 2, Very important = 3

The survey also asked about the services people feel are needed to help older residents maintain their health and wellness (Table 7.11). All of the services listed received very high levels of support. That said, there are clearly two levels of services which people thought to be important. The first concerned the care and wellness services which older residents need to remain healthy and in their own homes. The second set concerned those services commonly associated with the physical maintenance of residences.

Across the evaluative variables, home care received less support in Electoral Area C, but more support among ‘newcomers’. Personal care received more support from ‘younger’ seniors. Respite care received more support in Electoral Area C. Transportation to doctor’s appointments received more support in Taylor and Electoral Area C, but less support among ‘long term’ residents. The delivery of services and goods received more support among ‘younger’ seniors. Meals on Wheels received much more support in Electoral Area C, and among ‘younger’ seniors and those not sure about retiring locally. Help shopping received more support in Electoral Area C and among the ‘younger’ seniors and those who were not sure about retiring locally. Visiting and help with meal preparation received more support among ‘younger’ seniors, while help with home repair and maintenance received more support in Taylor and among ‘younger’ seniors.

Table 7.11 What services do you think are needed in Fort St. John to help older residents maintain their health and independence?

	Survey Percent	n=
Home care	99.5	211
Nursing care	98.5	198
House cleaning	97.6	206
Personal care	96.8	187
Respite care	96.6	175
Transportation to doctor’s appointments	95.9	193
Assistance with medical trips to Prince George	95.3	191
Delivery of services & goods	93.0	171
Meals on Wheels	92.8	180
Help with shopping	91.4	185
Visiting	87.7	154
Yard work	84.9	192
Home repair & maintenance	83.6	177
Help with meal preparation	81.4	161

Source: Fort St. John and Area Seniors’ Needs survey, 2006

Summary

As noted in the introduction to this section, community participation and local service provision are critical parts of planning for older residents. This section highlights that our survey respondents are active people, often belonging to two or more local clubs or organizations. Such activity needs to be sustained as it contributes to health, quality of life, and how people evaluate their satisfaction with both their community and their life circumstances. Changes in such local participation are linked to physical limitations and aging, results that reinforce a need to look closely at physical access and transportation issues in our communities as the population ages.

A number of questions were asked about local services and facilities, both of which add to local quality of life for an aging population. In terms of the list of facilities in the survey, most score positively. Of interest, the only facility that scores below 'neutral' is seniors' housing. In terms of local services, churches score very positively while a range of other clubs and services also score well. There were more concerns with the delivery of some goods and services.

On the key question of whether the community needs a housing complex for older residents nearly every respondent supported the need, although this is slightly lower in Taylor and Electoral Area C. In terms of a possible location for a seniors' housing complex, most of the survey respondents wanted future housing options located close to amenities/services/medical facilities, with many suggesting that the best place to get all of these is in Fort St. John's city centre.

When asked, three-quarters of respondents felt that a seniors' activity centre is needed in their community. The benefits of these activities are many and they play a key role in maintaining quality of life, healthy lifestyles, and assisting with the provision of care. In some cases, an activity centre may be combined with a housing/recreation complex, while in other cases it may be a separate facility. When asked about what kind of activities a seniors' centre should provide, key results focussed on health and wellness activities, hot lunches, foot care clinics, fitness programs, darts, coffee and snacks, activity groups, and special events nights.

Finally, the survey asked about the services people feel are needed to help older residents maintain their health and wellness. Respondents identified a number of care and wellness services which older residents need to remain healthy and in their own homes. They also identified a set of services needed to support the physical maintenance of residences.

8.0 Physical Environment

As highlighted earlier, mobility is an important issue for older residents. The physical environment has a number of impacts on how older residents might move around the community.

In terms of barriers to walking around town, more than 65% of respondents identified weather and snow (Table 8.1). Ice on sidewalks was identified by as the most important barrier. In addition, a lack of sidewalks, loose gravel on roads and walkways, long distances, and concerns over safety were also commonly identified. Respondents in Taylor had less concern about sidewalks and sidewalk maintenance, and with overall safety. Respondents in Electoral Area C had more general concerns with the weather, while ‘younger’ seniors and those who were not sure about retiring locally had more concerns with snow and snow clearing. Respondents in Electoral Area C had more general concerns with distance.

Table 8.1 What barriers might prohibit older residents from walking around town?

	Survey Percent
Ice on sidewalks	72.1
Weather	67.1
Snow	65.1
Lack of sidewalks	56.8
Loose gravel on roads & walkways	50.6
Distance	48.3
Concerns over safety	46.9
Stairs	37.4
Doorways/access to buildings	21.0
Other	8.1
	n=271

Source: Fort St. John and Area Seniors’ Needs survey, 2006

When asked about some of the things that needed to be done to allow older residents to move around the community and to go into various stores and buildings, snow and ice clearing on sidewalks and in parking lots were the most supported (Table 8.2). Other common suggestions included more paved sidewalks and wheelchair ramps. Again, respondents in Taylor had less concern about sidewalks. ‘Older’ seniors had more concerns about the need for elevators.

Table 8.2 What needs to be done to allow older residents to move about the community and go to various stores and buildings?

	Survey Percent
Snow & ice clearing on sidewalks	87.0
Snow & ice clearing in parking lots	79.5
More paved sidewalks	57.9
Wheelchair ramps	50.8
Elevators	34.3
Canopies/covered entrances/awnings	26.8
Other	11.4
	n=254

Source: Fort St. John and Area Seniors’ Needs survey, 2006

Summary

Winter weather, especially snow and ice, were the key barriers identified by respondents for seniors to walk and move about their communities. Sidewalk issues were especially notable in Fort St. John, but there were also more general concerns around loose gravel on roads and walkways, long distances, and safety. When asked about some of the things that needed to be done to allow older residents to move around their communities, snow and ice clearing on sidewalks and in parking lots were frequently mentioned, as was a need for wheelchair ramps. In both of these questions, respondents in Taylor had less concern about sidewalks.

9.0 Family, Friends, and Care Networks

Access to care networks is an important part of support for older residents. It can play a crucial role in quality of life, how long seniors maintain their independence, and how long they remain in their own homes. As suggested earlier, the presence of a support network may influence whether older residents decide to in a community after they retire.

Nearly all of the respondents identified that they had other family or close friends living in the area (Table 9.1). When asked if having these personal connections makes them want to stay in the community, nearly all those with local family and close friends said that these connections make them want to stay. Finally, when asked, nearly 90% of respondents reported that local family and friends act as a support network when help is needed. Those who were not sure about retiring locally were less certain about whether family and friendships would make them want to stay in the area – and much less certain that these family and friendships could act as a support network for them as they age.

Table 9.1 Family and/or close friends in the area

	Percent 'yes'	n=
Do you have family in the area?	89.6	279
Do you have close friends in the area?	94.8	271
Do family connections make you want to stay in the area?	92.9	253
Do friendships make you want to stay in the area?	88.0	258
Do you have family/close friends who act as a support network?	89.1	265

Source: Fort St. John and Area Seniors' Needs survey, 2006

To test the issue of support networks, respondents were asked if, in the preceding 12 month period, they had needed help from another person or organization to participate in a range of everyday activities. As shown, very few households reported needing assistance with these activities (Table 9.2). The items or activities most often identified include house maintenance, housecleaning, grocery shopping, and driving to errands. Grocery shopping, help with driving, and help with housecleaning were identified less in Taylor but more among 'older' seniors. Similarly, house maintenance was identified more among 'older' seniors.

Table 9.2 In the past 12 months, have you needed help with any of the following activities?

	Percent 'yes'
House maintenance & outside work	27.3
Housecleaning	26.0
Shopping for groceries & other necessities	24.8
Driving	21.3
Banking & bill paying	15.0
Meal preparation & clean up	8.7
Laundry & sewing	7.1
Managing medication	7.1
Other	7.5
Not applicable	43.5
	n=254

Source: Fort St. John and Area Seniors' Needs survey, 2006

When asked why they may have needed assistance with these activities, the most common response involved long term health or physical limitations (Table 9.3). Long term health or physical limitations were more likely to be identified by 'older' seniors.

Table 9.3 If you needed assistance, what was the reason?

	Percent 'yes'
Long term health or physical limitations	43.8
Temporary or difficult times	14.2
Time constraints do not allow you to do it by yourself	2.7
Way these activities are shared in your household	1.3
Other	10.2
Not applicable	41.6
	n=226

Source: Fort St. John and Area Seniors' Needs survey, 2006

When asked about who provided assistance with these activities, it most often fell to family and friends (Table 9.4). The next most common place to turn for support involved neighbours. As identified above, the connections of family and friends are important as support networks. Reliance upon family was much stronger among 'older' seniors. Reliance upon friends was less in Taylor and among 'younger' seniors, while it was

much stronger among ‘newcomers’. Those who were not sure about retiring locally relied less upon both family and friends.

Table 9.4 What is the relationship to you of the person(s) who provided assistance with these activities?

	Percent ‘yes’
Family	54.6
Friend	22.3
Neighbour	11.3
Government	5.9
Private organization	6.8
Volunteer organization	2.1
Not applicable	33.6
	n=238

Source: Fort St. John and Area Seniors’ Needs survey, 2006

Most of those who required assistance depended upon people who had to come to their residence. When asked, only 10% of those who needed assistance were able to get that assistance from people who lived with them.

Summary

The results suggest that most older residents are able to draw upon a high level of support from family and friends living in town. This is important as social networks are critical for seniors to obtain support and care when needed. When asked if the presence of family or close friends makes them want to stay in the community, nearly all said ‘yes’. When asked if local family and friends act as a support network, again nearly all respondents said ‘yes’. At present, very few of these older households reported needing assistance, but for those that did, most of the support is for basic activities of daily living, including house maintenance, housecleaning, grocery shopping, and driving to errands. Most of this assistance came from family and friends. The need for assistance increased in response to long term health or physical limitations.

10.0 Retirement and Retirement Planning

Besides asking whether a person is retired, the survey was also interested in perceptions about options, advantages, and disadvantages of retiring in the Peace River. As noted earlier, most of the survey respondents were retired (Table 10.1). Of those who are not retired, 70% are planning to retire in the area. A particular problem was identified when only 37% of respondents agreed that the cost of living in the area was reasonable for older residents. While this is a very subjective measure, it does hint at the stresses that people are feeling.

Only 28% of those who were not sure about retiring locally were as of yet retired. For this group, retention is clearly an issue. This group may be supported by ‘newcomers’, all of whom reported that they are planning to retire in the area. This group of ‘newcomers’ also more strongly agreed that the local costs of living for seniors was reasonable. Most of the non-retired respondents in Taylor and Electoral Area C are planning to stay locally after they retire.

Table 10.1 Retired/retirement plans

	Percent ‘yes’	n=
Are you retired?	89.9	268
If not retired, are you planning to retire in the area?	70.0	50
Is the cost of living in the area reasonable for older residents?	37.4	243

Source: Fort St. John and Area Seniors’ Needs survey, 2006

Respondents were also asked about the advantages/disadvantages they could identify with respect to retiring in the area. Key among the advantages was the presence of family and close friends (Table 10.2). As noted earlier in this report, family and friends can have a significant impact on people’s quality of life and on support for older residents. The presence of family and friends is also a key predictor of whether people plan on retiring in the community. Also noted as important were familiarity with the community and the benefits of living in a small and safe community.

Table 10.2 Advantages of retiring in the area

	Survey Percent
Family/friends in town	44.0
Area familiarity	13.7
Benefits of a small community	9.4
Climate	5.2
Access to healthcare	3.3
Access to outdoor amenities	3.3
Affordable housing	3.3
Scenery & nature	3.3
Own house	2.9
Safe community	2.6
Clean environment	2.3
Community beautification	2.0
Established with church	1.3
Employment	1.0
Ability to drive	0.7
Access to golf courses	0.7
Low cost of living	0.7
Peaceful	0.7
	n=307

Source: Fort St. John and Area Seniors’ Needs survey, 2006

Amongst the identified disadvantages with respect to retiring in the area were the implications of climate and perceptions about high costs of living (Table 10.3). Also identified were the distance from a regional centre (which many people noted was important for health services) and a lack of seniors’ housing.

Table 10.3 Disadvantages of retiring in the area

	Survey Percent
Winter climate	24.4
High cost of living	18.8
Distance from regional centre	16.2
No seniors' housing	12.5
Roads & sidewalk design & maintenance	7.7
Inadequate medical services	7.4
Lack of amenities	4.8
Limited seniors' services	3.3
No family/friends	1.8
Pollution	1.1
Poor public transportation networks	1.1
Other	0.7
	n=271

Source: Fort St. John and Area Seniors' Needs survey, 2006

Summary

Most of the people who answered the survey were already retired. These people had a great deal of experience in the area and were knowledgeable about the advantages and disadvantages of retiring locally. Of those who are not retired, most were also planning to retire in the area. This supports the Population Report suggestion that the local seniors' population is poised for considerable growth. For those who were not sure if they would retire locally, it seems to be that the absence of family/friend networks underscores this uncertainty. A particular problem was identified when only about one-third of respondents agreed that the cost of living in the area was reasonable for older residents. While a subjective measure, it does hint at local stresses.

Respondents were also asked about the advantages and disadvantages they could identify with respect to retiring in the area. Key among the advantages was the presence of family and close friends – a key predictor of whether people will retire in the community. Also noted as important were familiarity with the community and the benefits of living in a small and safe community. Few disadvantages with respect to retiring in the area were identified. Among these were climate (underscoring again the need to attend to infrastructure like roads/sidewalks/building entrances), perceptions about high costs of living, distance from a regional centre, and a lack of available seniors' housing.

11.0 Pensions

Financial security is one of the central issues facing seniors. In addition to wealth (through savings or property ownership) which people might be able to accrue during their working life, the issue of pension plans is very important. Experiences from elsewhere in northern BC highlights, however, that in addition to pension plan access it is important to understand that within many pension plans the benefits have changed over the years.

When asked about which pension plans people belonged to, a range of options were identified (Table 11.1). Respondents were asked to identify all of the options that applied to them. While nearly all reported that they are covered by the Canada Pension Plan, just less than one-third reported that they have some form of personal RRSP/RIF. A smaller share of people in our seniors' survey reported coverage by other forms of pension plans. RRSPs were more likely to be reported among 'younger' seniors. Company pension plans were more common among 'long term' residents. And union pension plans were more common in Taylor and among 'younger' seniors.

Table 11.1 Do you belong to any of these pension plans?

	Percent 'yes'
Canada Pension Plan	95.0
Old Age Security	92.1
Personal RRSP/RIF	32.9
Company	13.0
Union	10.8
Other	7.9
Military Pension	2.9
Private	1.8

n=277

Source: Fort St. John and Area Seniors' Needs survey, 2006

Retired respondents were asked if they could draw benefits from more than one pension plan (Table 11.2). In this case, just over three-quarters reported that they were able to draw funds from more than one source. This was less common among respondents in Taylor.

When asked if their pension plan covered out-of-town medical travel or expenses (an important question in rural and small town Canada), only about 13% of respondents reported that their pension plans would cover medical travel and expenses. This was less common among 'newcomers' and for those not yet sure about retiring locally.

Table 11.2 Pension rules

	Percent 'yes'	n=
If retired, do you draw from more than one pension?	76.5	234
Does/will your pension cover out-of-town medical expenses?	13.2	258

Source: Fort St. John and Area Seniors' Needs survey, 2006.

Summary

Given that financial security is one of the central issues for seniors, the survey asked about access to pension plans. Nearly all respondents reported that they are covered by the Canada Pension Plan and about one-third reported that they have some form of personal RRSP/RIF. RRSPs were more common among 'younger' seniors, while company pension plans were more common among 'long term' residents. Union pension plans were more common in Taylor and among 'younger' seniors. When asked if they could draw benefits from more than one pension, just over three-quarters of retired respondents reported that they could. A potential problem area came up when very few respondents reported that their pension plans would cover medical travel and expenses.

12.0 Summary

The purpose of the Fort St. John and Area Seniors' Needs Project was to examine housing and support service needs for seniors in the greater Fort St. John area. The work was carried out by the UNBC Community Development Institute to provide local decision makers with information relevant to planning and infrastructure investments. The project was carried out in the summer and fall of 2006 and included Census population information, key informant interviews, community focus groups, and a household survey. This report covered the seniors' survey results.

A total of 805 surveys were distributed, with a response rate of 38%. When interpreting the results, it is important to keep in mind that responses are from a sample of the local population and that the 'sampling error' is between 3 and 5 percent, 19 times out of 20. In sharing the results, the analysis also probed responses by 'community', 'age', 'pension access', 'length of residency', and 'plans to retire locally'.

About half of our survey respondents were married while most of the rest were widowed. By age, respondents were nearly equally divided between those younger than 75 years and those who were 75 or older. Most survey respondents were female and most had lived in the Peace River area for a long time. Most respondents were retired and had household incomes below \$40,000 per year. One emerging theme involves respondents who appear to have moved to Fort St. John in recent years, perhaps to access local seniors' services. A second theme is a presence of a large number of households on modest pension incomes.

Housing is one a key issue for older residents. While most respondents owned their dwelling, about one-quarter rented and this raised concerns about affordability. About two-thirds of respondents lived in a single detached house, while about 20% lived in a seniors' housing complex. Older households in large dwellings face a number of challenges including the cost of heat, maintenance, and property taxes. Stairs can be a risk and barrier for older households, and about two-thirds of respondents said there were stairs at the main entrance to the house while almost 20% reported stairs between the living area and the bedrooms. One bright note is that most respondents reported that their dwelling was in good condition and needed only regular maintenance.

When asked about the types of housing needed to meet the needs of older residents, most supported housing with modest levels of assistance (independent living, assisted living, and intermediate living). There was also strong demand for long term care facilities, respite care, and palliative care facilities. When asked about who should build seniors' housing, responsibility largely fell to the provincial and federal governments, with contributions from the municipal government and the individuals living in the housing. When asked about who should maintain seniors' housing, the provincial government was identified as the key player, with contributions expected from the federal government, the municipal government, and the individuals living in the housing.

Seniors' transportation and mobility issues are important as they not only affect basic daily needs, but also quality of life and personal safety. While most of the respondents travel by personal car or truck, a growing number rely upon family/friends, walking, and the HandyDART service. This wide use of personal vehicles means that road and sidewalk maintenance (general and winter) is especially important. As the population ages, support seems to be moving towards increasing the use of HandyDART, bus, and taxis service to help people move within their community.

Community participation and local service provision are critical parts of planning for older residents. The survey respondents are active people, often belonging two or more local clubs or organizations. Such activity needs to be sustained as it contributes to health and quality of life. Changes in such local participation linked to physical limitations and aging reinforce a need to look closely at local access and transportation. In terms of local facilities, most of those listed in the survey scored positively (with the notable exception of seniors' housing). In terms of local services, churches score very positively while a range of other clubs and services also score well.

When asked if their community needs a housing complex for older residents, nearly every respondent supported the need. In terms of a possible location, most respondents wanted a future seniors' housing option located close to amenities/services/medical facilities, with many suggesting that the best place is in a town centre. When asked, three-quarters of respondents felt that a seniors' activity centre is needed in their community. The benefits of these activities are many and they play a key role in maintaining quality of life, healthy lifestyles, and assisting with the provision of care. In some cases, an activity centre may be combined with a housing/recreation complex, while in other cases it may be a separate facility. When asked about what kind of activities a centre should provide, most suggestions focussed on health and wellness activities and special events. When asked about the services to help older residents maintain their health and wellness, respondents identified those which help older residents remain healthy and in their own homes.

Winter weather, especially snow and ice, were identified as the key barriers to seniors moving about their communities. Sidewalk issues, loose gravel on roads and walkways, long distances, and concerns over safety were also noted.

Family and social networks are critical for seniors to obtain support and care when needed. The results suggest that most older residents are able to draw upon a high level of support from family and friends living in the community. Most respondents felt that it was the presence of these family or close friendship ties that makes them want to stay in the community. At present, very few respondents reported needing assistance, but for those that did, most of the support is for basic activities of daily living including house maintenance, housecleaning, grocery shopping, and driving to errands. Most of this assistance came from family and friends, and was in response to long term health or physical limitations.

Most of the people who answered the survey were already retired. These people had a great deal of experience in the area and knowledge about the advantages and disadvantages of retiring locally. Of those who are not retired, most were also planning to retire in the area. This supports the Population Report suggestion that the local seniors' population is poised for considerable growth. For those who were not sure if they would retire locally, it seems that the absence of family/friend networks underscores this uncertainty. A particular problem was identified when only about one-third of respondents agreed that the cost of living in the area was reasonable for older residents. While a subjective measure, it does hint at local stresses.

Respondents were also asked about advantages/disadvantages with respect to retiring in the area. Key among the advantages was the presence of family and close friends. Also important were familiarity with the community and the benefits of living in a small and safe community. Few disadvantages were identified. Among these were climate, perceptions about the high costs of living, distance from a regional centre, and a lack of available seniors' housing.

Financial security is one of the central issues for seniors and the final part of the survey asked about access to pension plans. Nearly all respondents were covered by the Canada Pension Plan and about one-third have some form of personal RRSP/RIF. RRSPs were more common among 'younger' seniors, while company pension plans were more common among 'long term' residents. Just over three-quarters of retired respondents reported that they could draw benefits from more than one pension. A potential problem came up when very few respondents reported that their pension plans would cover medical travel and expenses.