

**“Looking to the Future, Now”**  
**Mackenzie and Area Seniors Needs Project**  
**Final Report**

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## Table of Contents

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	Page Number
1.0 Project Description	1
2.0 Background	2
3.0 Evaluative Variables	3
4.0 Who Responded to the Survey	4
5.0 Housing	9
6.0 Transportation	16
7.0 Community Participation and Local Services	19
8.0 Physical Environment	27
9.0 Family, Friends, and Care Networks	29
10.0 Retirement and Retirement Planning	33
11.0 Pensions	36
12.0 Summary	38

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## List of Tables

---

	Page Number	
Table 1.1	Timeline	1
Table 2.1	Response rates	2
Table 3.1	Evaluative variables	4
Table 4.1	Respondent marital status	5
Table 4.2	Age profile of responding households	5
Table 4.3	Gender	6
Table 4.4	Level of education	6
Table 4.5	How long have you lived in Mackenzie?	7
Table 4.6	Respondent employment status	8
Table 4.7	Annual household incomes	8
Table 5.1	Housing profile	10
Table 5.2	Housing characteristics	11
Table 5.3	Stairs	12
Table 5.4	Housing maintenance needs	12
Table 5.5	Monthly rent / mortgage payments	13
Table 5.6	Types of seniors housing needed in Mackenzie	14
Table 5.7	Who should pay to build housing for older residents?	15
Table 5.8	Who should maintain housing for older residents?	16
Table 6.1	How do you normally travel within Mackenzie?	17
Table 6.2	Road and sidewalk maintenance in Mackenzie	17
Table 7.1	Satisfaction with clubs/organizations in which you participate	19
Table 7.2	How satisfied are you with the following community facilities?	21
Table 7.3	How satisfied are you with following services in Mackenzie?	22
Table 7.4	Does Mackenzie need:	22
Table 7.5	Where would be the best location for a seniors' housing complex?	23
Table 7.6	If created, what activities should a seniors' activity centre provide?	24
Table 7.7	What services do you think are needed in Mackenzie to help older residents maintain their health and independence?	25
Table 7.8	Priority ranking of services to help older residents maintain their health and independence	26
Table 8.1	What barriers might prohibit older residents from walking around town?	28
Table 8.2	What needs to be done to allow older residents to move about Mackenzie and go to various stores and buildings?	29
Table 9.1	Family and/or close friends in Mackenzie	30
Table 9.2	In the past 12 months, have you needed help with any of the following activities?	31
Table 9.3	If you needed assistance with these activities, what was the reason?	31
Table 9.4	What is the relationship to you of the person(s) who provided assistance with these activities?	32
Table 10.1	Retired / Retirement Plans	33
Table 10.2	Advantages of retiring in McBride	34

Table 10.3	Disadvantages of retiring in McBride	35
Table 11.1	Do you belong to any of these pension plans?	37
Table 11.2	Pension rules	37

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We also wish to extend our sincerest appreciation to all of the residents in Mackenzie who took the time to participate in our focus groups or to complete the questionnaire. The response to the questionnaire demonstrates the importance of this issue to residents and the community. We also wish to thank all of the people who helped to recruit focus group participants.

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Prince George  
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## **Availability**

Copies of all reports associated with the Mackenzie and Area Seniors Needs Study are available in a number of locations. In Mackenzie, copies have been deposited with the District of Mackenzie and the public library. At the University of Northern British Columbia, copies have been deposited at the Weller Library or can be accessed on Greg Halseth's website:  
<http://web.unbc.ca/geography/faculty/greg>

## **Project Reports**

- Methodology Report
- Background Literature Report
- Population Background and Trends
- Northern Seniors Housing and Support Services Report
- Final Report
- Executive Summary

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# Mackenzie and Area Seniors Needs Project Final Report

## 1.0 Project Description

The purpose of the Mackenzie and Area Seniors Needs Project is to examine housing and support service needs for seniors in the District of Mackenzie and surrounding area. The work was carried out by a research team from UNBC with the goal to provide decision-makers and community groups with information relevant to decision-making over community planning and infrastructure investments. The project was carried out over the Summer of 2004.

**Table 1.1 Timeline**

<b>January 2004</b>	<ul style="list-style-type: none"> <li>• Project application developed</li> </ul>
<b>March 2004</b>	<ul style="list-style-type: none"> <li>• NLUI funding confirmed</li> </ul>
<b>April 2004</b>	<ul style="list-style-type: none"> <li>• Project begins</li> <li>• Organize interviews and focus groups for assessment of seniors' needs</li> </ul>
<b>May 2004</b>	<ul style="list-style-type: none"> <li>• May 11<sup>th</sup> to 14<sup>th</sup>, 2004 – Key informant interviews &amp; distribution of thank you notes</li> <li>• May 17<sup>th</sup> to 20<sup>th</sup>, 2004 – Focus groups (4 groups) &amp; distribution of thank you notes</li> <li>• May 12<sup>th</sup> to 25<sup>th</sup>, 2004 – Collection of key informant and focus group scripts that had been checked by participants</li> <li>• Preparation of questionnaire survey</li> </ul>
<b>June 2004</b>	<ul style="list-style-type: none"> <li>• June 9<sup>th</sup> to 10<sup>th</sup>, 2004 – Distribution of the survey to all dwellings in Mackenzie</li> <li>• Analysis of interviews and focus group data</li> <li>• Data entry for surveys</li> </ul>
<b>July 2004</b>	<ul style="list-style-type: none"> <li>• Completion of analysis of interviews and focus group data</li> <li>• Integration of population analysis, seniors housing and support needs, and seniors interviews and focus groups</li> <li>• Analysis of survey data</li> </ul>
<b>August 2004</b>	<ul style="list-style-type: none"> <li>• Completion of analysis</li> <li>• Completion of draft final report</li> </ul>
<b>Sept - Oct 2004</b>	<ul style="list-style-type: none"> <li>• Review of draft final report</li> <li>• Public presentation of results</li> <li>• Public dissemination of final report</li> </ul>

## 2.0 Background

Since the 1980s, Canada's population has been aging. In small towns, the provision of housing, services, and facilities influence the decisions of individuals when choosing to retire in a community. In Mackenzie, there were about 50 people over the age of 65 in 1991, but by 2001 there were approximately 140 people over age 65 (Census, 2001). The increase in the number of older residents, and the increase in the number of residents who wish to remain in Mackenzie when they retire, have raised the level of interest in how the community, local services, and available housing options will meet the needs of a growing seniors population.

As a result, UNBC and the District of Mackenzie are working together to assess the housing and service needs for middle-aged and older residents. The data and information for the project was collected through 4 methods. These included:

- review of Census population data,
- key informant interviews,
- focus groups, and
- a survey distributed to each household in the community.

The interviews and focus groups were used to identify themes of particular importance to residents in Mackenzie. These themes, together with information from a review of the literature on aging and seniors' services, helped to inform the questionnaire survey. The data used in this report comes from that survey of households. As shown below, a total of 1,900 surveys were distributed and 378 were completed and returned.

**Table 2.1: Response rates**

	<b>Mackenzie</b>
Total Distributed	1900
Total Completed and Returned	381
Response Rate	20.1%

Source: Mackenzie and Area Seniors Needs survey, 2004.

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 381 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 here presents the totals for respondent answers to the various questions. However, in undertaking any analysis of this sort, it is quite typical to ask questions about whether particular issues or characteristics play a role in affecting how people answered. For example, does the age of the respondent affect their views on the services which seniors might need, or does the amount of a pension that a respondent has access to influence their choice of where they might retire? As a result, our analysis also used a set of ‘evaluative variables’ that may point out differences from the ‘overall’ pattern of responses. These evaluative variables include:

#### *Age*

Age was a very important factor in the study. The focus for this study was on the service and housing needs of older residents. Other research shows that there are differences between age groups, often reflecting the relative experience which they have with aging and retirement. In our analysis, we compared actions and attitudes between people who are “retired”, people who are “nearing retirement” (between 55 and 64 years but who are not yet retired), and those “younger” than age 55.

#### *Pension Access*

The benefits, and the amount of income, provided by an individual’s pension plan can influence their quality of retirement life and their choices with respect to meeting housing and service needs. Those individuals with good pensions (i.e., a comfortable amount of income, and where medical, dental, and health care travel costs are covered) may have more of a choice in where they retire. Given that all Canadians are covered by the Canada Pension Plan (CPP), that people make their own decisions about plans such as RRSPs and RIFs, and that Mackenzie has extensive union participation in the labour force, we created an evaluative variable based on access to pensions. The analysis emphasizes differences in responses from households with “only CPP coverage”.

#### *Income*

The amount of income that an individual has can influence their actions and decisions. In our analysis we decided to look at how household income levels influenced their attitudes and decisions around aging and retirement. We compared those with “high household incomes” (over \$80,000), those with “low household incomes and retired” (under \$40,000), and those with “low household incomes and not retired” (under \$40,000).

#### *Length of Residency*

The length of time over which people have lived in a community is a good indicator of the degree to which they have a vested interest in the service and housing needs of its residents. Given this, our analysis compared the actions and

attitudes of “newcomers” (5 years or less in Mackenzie) with “long term” residents (more that 20 years in town).

*Planning to Retire in Mackenzie*

We also included a review of potential differences in actions or attitudes between those who are planning to retire in Mackenzie and those who are not planning to retire in town.

In the analysis, the five evaluative variables - age, pension coverage, income, length of residency, and plans to retire in town - are used to explore possible differences in responses within the Mackenzie sample. In the discussion that accompanies the analysis, the evaluative variables are mentioned only if there are notable differences between the groups.

**Table 3.1 Evaluative Variables**

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<i>Age</i>	retired nearing retirement (between 55 and 64 years and not yet retired) younger than age 55
<i>Pension access</i>	only CPP coverage
<i>Income</i>	high household incomes (over \$80,000) low household incomes and retired (under \$40,000) low household incomes and not retired (under \$40,000)
<i>Length of residency</i>	newcomers (5 years or less in Mackenzie) long term residents (more that 20 years in town)
<i>Planning to retire in Mackenzie</i>	planning to retire in Mackenzie not planning to retire in Mackenzie

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Source: Mackenzie and Area Seniors Needs survey, 2004

**4.0 Who Responded to the Survey**

This section provides a brief review of the survey respondents’ characteristics. For a more detailed summary of how these characteristics compare to the Mackenzie population, please see the Methodology Report. Most of the survey respondents live in the main townsite of Mackenzie with nearly all of the remaining respondents from Gantahaz.

In terms of marital status, almost 80% of respondent households reported that they were either married or in a common law relationship (Table 4.1). This pattern is quite typical across northern BC. Just less than 10% of respondents reported that they were single/never married and about 5% reported that they were widowed. Most of the high income respondents reported that they

were married. There was little difference by length of time people had lived in town, by whether they planned to retire in Mackenzie, or by type of pension plan.

**Table 4.1 Respondent marital status**

<b>Marital Status</b>	<b>Survey Percent</b>
Single	8.0
Married / common-law	78.3
Separated	4.0
Divorced	4.3
Widowed	5.3
	n=374

Source: Mackenzie and Area Seniors Needs survey, 2004

When we look at the age distribution of all people living in the participating households (including spouses, partners, parents, and children), the age profile looks very much like that described for Mackenzie in the 2001 Census. Most people are between the ages of 25 and 64, with about 10% over the age of 64, and 25% below the age of 20. As noted in the Methodology Report, the older population has been growing and this has sparked the recent interest in addressing issues and needs for older residents. With about 15% of the population nearing retirement age, this matter is becoming increasingly important.

**Table 4.2 Age profile of responding households**

<b>Age Profile of all people in respondent households</b>	<b>Survey Percent</b>
0-4	3.5
5-14	14.7
15-19	7.9
20-24	2.9
25-44	24.5
45-54	21.1
55-64	14.8
65-74	4.3
75-84	0.8
85+	5.4

n=381 households with 1039 people

Source: Mackenzie and Area Seniors Needs survey, 2004

In terms of gender, most survey respondents were female (Table 4.3). In contrast to this high female response rate, the 2001 Census shows that Mackenzie has a more equal gender ratio between males and females.

**Table 4.3 Gender**

<b>Gender Profile</b>	<b>Survey Percent</b>
Male	38.7
Female	61.3
	n=372

Source: Mackenzie and Area Seniors Needs survey, 2004

In terms of education, about 37% of respondents noted grade school participation as their highest level (Table 4.4). In addition, about 42% noted some form of college, trade, or technical training. An additional 20% noted university participation. These results likely reflect the increasing knowledge demands in all sectors of the forest industry, the presence of CNC’s Mackenzie campus and such local private sector options as the Slocan Learning Centre, and the increasing participation of Canadians in lifelong learning for both personal and professional reasons.

**Table 4.4 Level of education**

<b>Highest Level of Education</b>	<b>Survey Percent</b>
Elementary school	2.6
Secondary school (incomplete)	11.8
Secondary school (complete)	23.0
Some trade, technical, business or community college	13.2
Diploma/certificate: trade, technical, businesses, or community college	29.6
Some university	6.3
University degree (bachelor’s)	10.1
Graduate work at university	3.4
	n=348

Source: Mackenzie and Area Seniors Needs survey, 2004

Mackenzie was built during the early 1960s and can be considered as a fairly new community. Over the years it has attracted young families for the opportunities of work and affordable living.

Given the steady nature of forest industry employment, many of these families stayed and this is reflected in the length of time over which respondents have lived in the community (Table 4.5). About 15% of respondents are “newcomers”, having come to Mackenzie in the last 5 years. A larger share (about 32.4%) has lived in town for between 6 and 20 years. Nearly 53% of respondents are “long term” residents who have lived in Mackenzie for more than 20 years (including almost 20% who have lived in town more than 30 years). Length of time lived in a town is a good indicator of the degree to which people have a vested interest in the community and the service and housing needs of its residents.

**Table 4.5 How long have you lived in Mackenzie?**

Length of time	Survey Percent
Up to 1 year	5.4
2 to 5 years	9.5
6 to 10 years	10.8
11 to 20 years	21.6
21 to 30 years	33.5
31 to 40 years	19.2
	n=370

Source: Mackenzie and Area Seniors Needs survey, 2004

Across the five evaluative variables, most of the older residents had lived in the community more than 10 years, including 45% who had lived in town for more than 20 years. Among those who are planning to retire in Mackenzie, more than 85% had lived in town for more than 10 years, including 65% who had lived in town for more than 20 years. About 55% of those not planning to retire in Mackenzie had also lived in town for more than 10 years.

In terms of employment status, almost 60% of respondents reported that they were working full time (Table 4.6). Most other respondents are working on a part time, temporary, or other basis. About 12% of respondents are retired and about 6% are homemakers. This pattern of employment will play a role in the distribution of respondent annual household incomes.

**Table 4.6 Respondent employment status**

<b>Employment Status</b>	<b>Survey Percent</b>
Employed full time (<35 hrs )	53.1
Employed part time (>35 hrs)	11.1
Temporary & full time (<35 hrs & termination date)	1.4
Temporary & part time (>35 hrs & termination date)	1.1
Casual or call in (hrs vary week to week)	2.4
Self-employed (full time)	5.4
Self-employed (part time)	3.8
Student	0.3
Retired	11.9
Homemaker	6.2
Not employed but looking for work	1.4
Not employed by choice	1.1
Maternity leave	0.8
	n=369

Source: Mackenzie and Area Seniors Needs survey, 2004

Forestry work in BC has tended to be unionized and high wage. When respondents were asked about their annual household incomes, about 40% identified incomes over \$80,000 (Table 4.7). An additional 22% identified annual household incomes between \$60,000 and \$79,999. Many people identified that these high incomes could be attributed to employment in Mackenzie's mills.

**Table 4.7 Annual household incomes**

<b>Annual Income</b>	<b>Survey Percent</b>
0-\$19,999	5.8
\$20,000 - \$39,999	11.3
\$40,000 - \$59,999	18.8
\$60,000 - \$79,999	22.3
\$80,000 - \$99,999	20.8
\$100,000 - \$119,999	10.1
\$120,000 or more	9.5
Do not know	1.4
	n=346

Source: Mackenzie and Area Seniors Needs survey, 2004

Across the evaluative variables, a greater proportion (22%) of those who had lived in town more than 20 years reported an income of less than \$40,000. This is largely a reflection of retired households whose annual income levels tend to be lower. This is confirmed by the 67% of retired households who record an income below \$40,000. Most of those who are younger than 65 years reported household incomes above \$40,000. These findings coincide with Mackenzie as a high wage employment town. Among those planning to retire in Mackenzie, about 20% have a household income of less than \$40,000 and an additional 21% have a household income above \$100,000. In comparing pension plans, a larger share (36%) of households with only Canada Pension Plan coverage reported incomes of less than \$40,000.

## **Summary**

In summary, large shares of our survey respondents were married and were between the ages of 25 and 55 years. The respondent profile also shows a greater share of female respondents compared to the 2001 Census. In terms of education, most respondents had participation either at the school level or at a college, trade, or technical training institution. About 20% noted university participation. The employment profile for respondents shows that most are working full time and many others are working on a part time or temporary basis. About 12% of respondents are retired. The high level of full time work in Mackenzie's forestry and mill sectors is reflected in the high annual household incomes among respondents. About 40% reported earning more than \$80,000, and an additional 22% reported earning between \$60,000 and \$79,999. Built during the early 1960s, Mackenzie has long been attractive to young families looking for work. Given the steady nature of forest industry employment, many of these families stayed. About one-third of respondents had lived in town for between 6 and 20 years and more than half had lived in Mackenzie for more than 20 years. These long term residents have a connection to Mackenzie that many have told us they wish to continue through their retirement years.

## **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 90% of respondents reported that they owned their dwelling compared to approximately 10% who rented (Table 5.1). The number of households that rent is under represented in the survey (about 10% lower compared to Census results). High income households were more likely to report owning their home while approximately one quarter of low income households reported renting. The same was true for length of residency, with approximately 21% of newcomers reporting that they rented. There was little difference by whether the household planned to retire in Mackenzie. There was some difference by whether the household was retired, with nearly 20% of retired households renting. This may preface a

mobile retired population. Those with only Canada Pension Plan coverage were also more likely to rent (20%).

**Table 5.1 Housing profile**

	<b>Survey Percent</b>
<hr/>	
Tenure	
Owned	89.4
Rented	10.6
	n=377
<hr style="border-top: 1px dashed black;"/>	
Type	
Single detached house	76.4
Duplex	2.7
Row housing	0.5
Mobile home	11.7
Apartment	8.0
Other	0.0
	n=381

Source: Mackenzie and Area Seniors Needs survey, 2004

In terms of housing types, about three-quarters of respondents lived in a single detached house, while 11% reported lived in a mobile home park, and a further 9% reported living in an apartment, condominium, or row house. Low income households reported more often that they live in a duplex, mobile home park, or apartment. There was relatively no difference between new and long term residents or by whether households planned to retire in Mackenzie. For those who were retired, a larger share reported living in a mobile home park and apartment. Those with only Canada Pension Plan coverage reported being more likely to live in a mobile home park.

After housing type and tenure, the next question asked about housing characteristics. The number of rooms in the dwelling is used to explore the fit between households and housing. Housing research points to the ways households react to changing space demands by increasing dwelling size as household grows, but more slowly responding in the other direction. Older households in large dwelling face a number of challenges including cost of heat, maintenance, and property tax levels. In terms of the number of rooms in the dwelling, most reported that their dwelling had either 6-8 rooms or 9-11 rooms. About 15% reported that their dwelling was large, with more than 15 rooms. Across the evaluative variables, low income households tended to have fewer rooms and fewer bedrooms in the dwelling, while higher income households tended to have larger dwellings. There were few differences by length of time people have lived in town

and by people's retirement plans. People who were retired tended to report a smaller number of rooms within their dwelling.

**Table 5.2 Housing characteristics**

	<b>Survey Percent</b>
<hr/>	
Number of rooms	
0-5	11.8
6-8	36.4
9-11	36.6
12 and over	15.2
	n=374
<hr style="border-top: 1px dashed black;"/>	
Number of bedrooms	
1	2.1
2	16.1
3	38.3
4	33.2
5-6	10.2
	n=373

Source: Mackenzie and Area Seniors Needs survey, 2004

In terms of the number of bedrooms in the dwelling, most respondents reported having either 3 or 4. About 18% reported that their dwelling had only 1-2 bedrooms, while about 10% reported that they had more than 5 bedrooms in their dwelling.

The issue of stairs in houses is 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). As shown below, more than three-quarters of respondents said there were stairs at the main entrance to the house. In addition, approximately 40% of respondents reported that there were stairs between the main living section of the house and the bedrooms. While stairs may not have been an issue when the housing was originally built (its design was for young families with children), it may prove to be a barrier for older households. There were few differences noted across the evaluative variables. Households who were retired reported fewer incidences of stairs to the bedroom, while households with only Canada Pension Plan coverage reported a slightly higher level of housing with stairs at the main entrance.

**Table 5.3 Stairs**

Percent answering 'yes'	Survey Percent	n=
Are there stairs at the main entrance	78.9	374
Are there stairs to the bedrooms	38.7	372

Source: Mackenzie and Area Seniors Needs survey, 2004

The next question asked about whether the dwelling was in need of repairs (Table 5.4). In this case, the standard census variables of 'regular maintenance' (painting and cleaning), 'minor repairs' (missing floor tiles, railings in need of replacement), and 'major repairs' (structural repairs, major plumbing or wiring) are utilized. Housing in Mackenzie is generally in good shape. Approximately 70% of respondents reported that their dwelling was only in need of regular maintenance. A further 25% reported that minor repairs were needed. Only 6% reported needing major repairs. High income households were more likely to report that their dwelling required only regular maintenance. For newcomers, they were more likely to identify that minor repairs are needed. There was little difference by whether people were planning to retire in Mackenzie or whether they were already retired. Respondents with only Canada Pension Plan coverage were more likely to report minor repairs being needed.

**Table 5.4 Housing maintenance needs**

	Survey Percent
Only regular maintenance is needed	68.0
Minor repairs are needed	25.8
Major repairs are needed	6.2
	n=372

Source: Mackenzie and Area Seniors Needs survey, 2004

The next questions asked about the cost of housing. As shown in Table 5.5, there is a difference between costs depending upon whether you own or rent. In the case of renting, the largest share of respondents stated that they paid between \$601 and \$850 per month for rent. This was the highest rent category identified. High income households and newcomers tended to pay higher levels of rent. In the case of home owners, the largest share of respondents reported that they paid \$500 or less per month in mortgage payments. By evaluative variables, high income households did not report higher mortgage costs, while newcomers did report higher monthly mortgage costs. The differences between rental and mortgage costs must be taken with some caution as home owners are not only responsible for ongoing maintenance costs, but there is also

the annual property tax which they must pay as well. Each of these adds to the costs of home ownership.

**Table 5.5 Monthly rent / mortgage payments**

	Survey Percent
Monthly rent:	
\$200 to 400	25.0
\$401 to 600	31.8
\$601 to 850	43.2
	n=44
-----	
Monthly mortgage payments:	
\$0 to 500	47.1
\$501 to 750	19.4
\$751 to 1000	22.9
+ \$1001	10.6
	n=310

Source: Mackenzie and Area Seniors Needs survey, 2004

### **Housing for older residents**

Respondents were then asked if the current housing available in Mackenzie meets the needs of older residents and seniors. Nearly 90% of respondents reported that it does not. There was little difference in this high recognition across any of the evaluative variables.

The survey then asked for people’s opinions on the types of housing which Mackenzie should have to meet the needs of older residents. Five 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. Long term care facilities are often referred to as nursing homes and provide a high level of care. A respite care facility provides adult daycare services designed to give temporary relief for the primary caregivers of seniors with ongoing care needs, while a palliative care facility is 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, approximately 87% called for independent living units, 75% called for assisted living units, 53% supported the need for long term care facilities, 47% felt it was important to provide a respite care facility, and 53% felt it important to provide palliative care. In

terms of the evaluative variables, low income households who are not retired reported even higher levels of support for long term care facilities. Newcomers recorded more support for long term care housing but less support for palliative care. Those who planned to retire in Mackenzie were nearly unanimous in their support for independent living units while showing less support for assisted living units and more support for palliative care units. Those who were already retired reported less support for respite care and palliative care housing. Those with only Canada Pension Plan coverage were less likely to support the need for assisted living units and respite care, but more likely to support the need for palliative care housing.

**Table 5.6 Types of seniors housing needed in Mackenzie**

	Survey Percent
Independent living units	86.9
Assisted living units	75.4
Long-term care	53.0
Respite care	47.0
Palliative care	53.0
	n= 366

Source: Mackenzie and Area Seniors Needs survey, 2004

Respondents were then asked about who should pay for building housing for older residents (Table 5.7). In this case, respondents were again allowed to identify all sources that they felt should participate in paying to have this housing built.

As shown, most respondents felt that the provincial and federal government should be responsible. Approximately half thought the municipal government should play a role, as should the individuals living in the housing. Across the evaluative variables, high income households were more likely to report that individuals should contribute to building the housing while low income retired households reported the opposite. Newcomers were more likely to support contributions by the municipal government and the voluntary sector compared to long term residents. Those planning to retire in Mackenzie put more onus on individuals to pay for housing construction. Young households who are not yet retired also put a bit more support behind municipal contributions, while those nearing retirement age put more onus on the private sector and the voluntary sector to contribute in addition to government support. Those with only Canada Pension Plan coverage were more likely to support contributions from the federal and provincial government.

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

	<b>Survey Percent</b>
Municipal government	54.9
Provincial government	86.6
Federal government	79.8
Private sector	21.3
Voluntary sector	18.6
Individuals who will live in it	44.8
Other	7.1
	n= 366

Source: Mackenzie and Area Seniors Needs survey, 2004

Respondents were then asked about who should be responsible for maintaining any housing which is built for older residents (Table 5.8). Again, respondents were allowed to identify all sources that they felt should participate in maintaining housing for older residents.

In this case, the provincial, federal, and municipal governments were identified as the key players. Secondly, just over one-third of respondents identified that individuals living in the housing should play a role in its maintenance. Across the evaluative variables, low income households put slightly less emphasis on federal and provincial governments and more emphasis on the private sector and the individuals living in the housing. Newcomers supported more participation by the local government, private sector, voluntary sector, and individuals living in the housing. Among those planning to retire in Mackenzie, more emphasis was placed on the provincial and federal governments, and the voluntary sector. Among those who are nearing retirement age, a greater share favored provincial government support, individuals living in the housing, and the private sector, while those younger than 55 favored the federal government and the voluntary sector. Those with only Canada Pension Plan coverage were more likely to support federal and provincial contributions and less likely to support the private or voluntary sectors in maintaining housing built for seniors.

**Table 5.8 Who should maintain housing for older residents?**

	<b>Survey Percent</b>
Municipal government	61.7
Provincial government	73.2
Federal government	63.7
Private sector	18.0
Voluntary sector	18.9
Individuals who will live in it	38.3
Other	7.4
	n= 366

Source: Mackenzie and Area Seniors Needs survey, 2004

## **Summary**

Most respondents are home owners residing in single detached dwellings geared to young families (i.e., 6 to 11 rooms and 3 or 4 bedrooms). While much of the housing in Mackenzie is fairly new and requires only regular maintenance, it is not necessarily well suited to an aging population (i.e., about 40% have stairs leading to bedrooms). Not surprisingly, a great majority of respondents expressed concerns that the housing in Mackenzie is not well suited to the needs of seniors and older residents. Likewise, a majority of respondents called for independent living and assisted living units, while close to half of respondents called for long term care, palliative care, and respite care units. Most thought that funding to build these housing units should come from the federal and provincial governments, while just over half looked to the municipal government for funding assistance.

## **6.0 Transportation**

This section includes a number of questions dealing with how people move about Mackenzie. The consideration of seniors' needs must address issues of mobility since they cover 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 Mackenzie, the most common response was by personal car or truck. It should be noted that in Table 6.1, people were allowed to check off all the forms of transportation that would normally apply to them. A few respondents reported using other options, with the next most common response being walking. Retirees, those with only CPP coverage, and low income households were more likely to rely upon family/friends and taxi services. Newcomers were more likely to rely upon bicycles.

**Table 6.1 How do you normally travel within Mackenzie**

<b>Mode</b>	<b>Percent 'yes'</b>
Personal car/truck	95.5
Taxi	4.3
Carpool	3.7
Friends/Family	6.4
Walking	45.7
Bicycle	15.0
	n=374

Source: Mackenzie and Area Seniors Needs survey, 2004

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, nearly all respondents reported that the roads were well maintained and that winter road maintenance was adequate in Mackenzie (Table 6.2). In addition, between two-thirds and three-quarters of respondents felt that sidewalks were well maintained and that winter sidewalk maintenance was adequate. The lower levels of support for sidewalk maintenance may identify an area for investment. Across the evaluative variables, high income residents together with low income residents showed lower levels of support for sidewalk maintenance. Those planning to retire in Mackenzie reported higher levels of support for sidewalk maintenance compared to those not planning to retire in town. Those nearing retirement age showed more concern for sidewalk maintenance.

**Table 6.2 Road and sidewalk maintenance in Mackenzie**

<b>Opinions</b>	<b>Percent 'yes'</b>	<b>n=</b>
Do you think roads are well maintained	86.8	370
Is winter road maintenance adequate	90.0	369
Do you think sidewalks are well maintained	78.6	359
Is winter sidewalk maintenance adequate	68.4	361

Source: Mackenzie and Area Seniors Needs survey, 2004

Respondents were also asked about the types of transportation services which they felt should be provided for older residents. Just over 80% of respondents provided a comment on needed transportation. For the most part, four types of transportation options for older residents were

suggested. The most common, noted by about 80% of those providing suggestions, was the provision of a shuttle bus or van to operate within the community. People identified that this shuttle service could be on demand, or could have scheduled runs, so that older residents could get to shopping, recreation, and medical services. Many added that this bus or van should be equipped to handle wheelchair bound passengers. Another group of suggestions was that the shuttle bus or van option could also include connection services to Prince George. People often prefaced this suggestion with comments about the cost or the timing of the present bus service into and out-of Mackenzie. The next most common suggestion was that some form of token arrangement be created with the local taxi service to assist in meeting the same kinds of needs listed for the shuttle bus or van option. Finally, people mentioned the need for some type of controlled crosswalk between the Alexander Mackenzie Hotel/mall and the shopping mall/post office facilities on the other side of Mackenzie Boulevard. All of these suggestions reflect a desire to allow for easier movement around town and for connectivity with services so that older residents can meet their daily needs and maintain their quality of life.

The interest in a bus service, especially one that has the flexibility to connect to Prince George for single day medical visits, may result from the present inter-city schedule. At the time of writing, the bus to Prince George leaves Mackenzie at 2:10 pm and 7:50 pm (arriving at 4:30 pm and 10:05 pm respectively). Such would not allow for medical visits or other appointments on the travel day and would require an overnight stay. Returning to Mackenzie, the bus departs Prince George at 9:15 am and midnight (arriving in Mackenzie at 11:30 am and 2:10 am respectively).

## **Summary**

The majority of respondents use their own cars or trucks to get around town, but nearly half listed “walking.” In general, there was a high degree of satisfaction with the condition of sidewalks, although there was a much greater level of satisfaction with road maintenance. In terms of gaps in transportation services geared specifically to seniors, the respondents made a number of suggestions for enabling easier movement around town and for connectivity with services outside of town. The most common response was to provide on-demand shuttle bus service within the community. It was also suggested that the shuttle service be extended to connect to services in Prince George. There was also considerable support for a controlled crosswalk to connect services located on opposite sides of Mackenzie Boulevard.

## 7.0 Community Participation and Local Services

Community participation and local service provision are critical parts of planning for older residents. In northern BC, instant towns such as Mackenzie and Tumbler Ridge were planned with an extensive array of civic and community services to enhance local quality of life. While designed for young families with children, many of these services create a wonderful foundation 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 that can be translated into other areas of people’s lives. It has also been shown as important in how people evaluate their satisfaction with both their community and their life circumstances. In the survey, we asked respondents whether they participated in any clubs or organizations and to rate their level of satisfaction with those groups.

Mackenzie is an actively engaged town. Just over 55% of all survey respondents 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, and one-quarter reported that they participated in at least three local clubs or organizations.

As shown in Table 7.1, 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 may be creating a strong volunteer base. The creation of the CHMM radio station over the past two years is one outgrowth of this high local involvement and high levels of satisfaction with such groups and organizations.

**Table 7.1 Satisfaction with clubs/ organizations in which you participate**

	Percent
Very dissatisfied	3.8
Dissatisfied	4.6
Neutral	9.1
Satisfied	43.6
Very Satisfied	38.9
	n=547

Source: Mackenzie and Area Seniors Needs survey, 2004

## Local Services

This next 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 7.2 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, nearly all of the services listed score very high. The Recreation Centre, as well as outdoor facilities such as the ski trails, golf course, and baseball diamonds, all score above 4.00. The only areas which show some level of dissatisfaction are grocery shopping and other retail shopping opportunities. In both of these cases, however, the scores tend to be neutral.

Across the evaluative variables, differences include a slightly lower level of satisfaction with the Recreation Centre, the golf course, baseball diamonds, and grocery shopping among low income households, and a higher level of satisfaction among these same low income households for the outdoor skating rink. Retired households showed higher levels of satisfaction with the golf course, library, shopping, and the hospital health unit. Newcomers showed higher levels of satisfaction with all facilities within the Recreation Centre with the exception of the library, while long term residents were the most satisfied all round. Newcomers also showed higher levels of satisfaction with the cross-country ski trails, golf course, and baseball diamonds while showing less satisfaction with grocery shopping. The most notable difference is that long term residents had a much higher level of dissatisfaction with the hospital health unit relative to all other groups. There were few differences between those who were planning to retire in Mackenzie compared to those who were not, with those planning to retire in town noted higher satisfaction levels with the hockey and curling rinks as well as the aerobics facility, outdoor rink, golf course, and availability of shopping. By age group, younger respondents showed higher satisfaction with the outdoor rink, while retired households were a little less satisfied with the golf course and more satisfied with the baseball diamonds. In terms of shopping, retired households were much more satisfied while younger households who were not yet retired were much less satisfied with the hospital health unit. Those with only Canada Pension Plan coverage were less satisfied with facilities such as the curling rink, aerobics room, library, cross-country ski trails, golf course, and baseball diamonds. In contrast they were more likely to be satisfied with the hospital health unit.

**Table 7.2 How satisfied are you with the following community facilities**

	Score	n=
Mackenzie recreation centre	4.41	319
Swimming pool	4.33	323
Fitness room	3.94	271
Hockey rink	4.14	287
Curling rink	4.09	242
Aerobic/Multi-purpose room	4.19	260
Library	4.29	338
Mack. Community Outdoor Rink	3.67	243
Cross-country ski trails	4.27	244
Golf Course	4.13	257
Baseball diamonds	4.40	249
Grocery shopping	2.71	364
Other shopping	2.51	359
Health unit/hospital	3.01	359

Source: Mackenzie and Area Seniors Needs survey, 2004

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 provided in Mackenzie. Table 7.3 records the score for these services. 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.

Recreation and leisure services score above 4.00 while a range of local clubs and churches score above 3.50. The delivery of goods and services, and medical care, however, both score closer to neutral. In both these cases, very few respondents were either very satisfied or very dissatisfied. The lower scores for shopping and medical services are a potential factor in out-of-town shopping and the need to access medical services in Prince George. Each of these issues has implications for community viability and the quality of life for seniors.

Across the evaluative variables, low income retired households were much more satisfied with the range of community and service clubs, churches, and volunteer groups in Mackenzie, while high income households were less satisfied with medical care. Between newcomers and long time residents, newcomers showed higher levels of satisfaction across most services with the exception of service clubs. Of particular note is a very large level of dissatisfaction among long term residents with medical care. Those who are planning to retire in Mackenzie recorded higher satisfaction with nearly all services including a much higher level of satisfaction with medical care relative to other groups. By age, retired households showed higher levels of satisfaction with community and service clubs. Younger households showed much less satisfaction with medical services. Those with only Canada Pension Plan coverage were less satisfied with service clubs

and churches, more satisfied with the delivery of goods and services, and much more satisfied with medical care services.

**Table 7.3 How satisfied are you with the following services in Mackenzie**

	Score	n=
Recreation and leisure services	4.03	339
Community clubs	3.67	290
Service clubs	3.70	272
Churches	3.80	268
Volunteer groups	3.73	279
Delivery of services and goods	3.18	290
Medical care	2.92	357

Source: Mackenzie and Area Seniors Needs survey, 2004

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

One of the key questions which the survey sought to answer was whether Mackenzie needs a housing complex for older residents and what would be the best location for that housing complex. In terms of need, 95% of respondents reported that Mackenzie does need a housing complex for older residents (Table 7.4). This high level of support did not vary much across the evaluative variables with the exception that lower income respondents, those planning to retire in Mackenzie, those who were already retired, and those with only Canada Pension Plan coverage were even more in favour of a housing complex for older residents.

**Table 7.4 Does Mackenzie need:**

Needs	Percent 'yes'	n=
A housing complex for older residents	94.8	367
A seniors' activity centre	81.8	357

Source: Mackenzie and Area Seniors Needs survey, 2004

In terms of a possible location for a seniors' housing complex, 81% of survey respondents added a suggestion. These suggestions have been summarized in Table 7.5. Nearly all respondents wanted any future seniors housing complex to be located close to the centre of Mackenzie. About 28% specifically identified a location adjacent to the new hospital, while about 16% identified a location adjacent to the Ernie Bodin Centre (which had previously been identified as a location by the Autumn Lodge Society). Nearly 36% identified a location close to the downtown shopping malls, either on the east side close to the recreation centre, on the west side close to the

fire hall, or on the north side on properties close to Stuart Drive. In a most telling comment, one person wrote “just build it anywhere; at least we would have one!”

**Table 7.5 Where would be the best location for a seniors’ housing complex**

	Percent
Near hospital	27.6
Near Ernie Bodin Centre	15.6
Town Centre/close to shopping	24.7
Empty lot by firehall	6.5
North end of shopping area	4.2
Near hospital and malls	10.1
Near Ernie Bodin Centre, high school, and malls	4.8
Near either hospital or Ernie Bodin Centre	0.7
Anywhere private	1.9
Near Morfee Lake / edge of town / Mountain View school	2.0
	n=302

Source: Mackenzie and Area Seniors Needs survey, 2004

In addition to a housing complex for older residents, one of the issues 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 not just quality of life for older residents, but for maintaining healthy lifestyles and assisting with the provision of care. In some cases, an activity centre may be combined with a housing complex, while in other cases the activity centre may be a separate facility, while in other cases it may be integrated with some other form of recreation complex. The survey asked if Mackenzie needed a senior’s activity centre, and if created, the types of activities which should be included within that centre. As shown in Table 7.4, 82% of respondents felt that an activity centre for older residents is needed. Across the evaluative variables, low income retired households, long time residents, those not planning to retire in Mackenzie, those who are already retired, and those with only Canada Pension Plan coverage were even more likely to support the need for activity centre for older residents.

People were then asked about what kind of activities a seniors’ centre should provide. A long list of activities (included in Table 7.6) was provided and respondents were asked to prioritize any and all of the options. The scale used for this question includes 3 = very important, 0 = not needed. As shown, a number of activities scored between important and very important. These included activity groups, fitness programs, health and wellness programs, hot lunches, coffee and snacks, and special event nights. A number of other programs scored close to “2” (important),

including foot care, arts and crafts, bingo, card games, pool/shuffle board/darts, and the coordination of bus or seasonal lights tours.

Across the evaluative variables, high income households tended to support activity groups, fitness groups, hot lunches, coffee and snacks, more than low income groups. In contrast, low income retired households were more likely to support barber/beauty care, foot care, and computer training, relative to other groups. Long time residents were more likely to support health and wellness programs, and coffee and snacks, while newcomers were more likely to support special events nights. Those planning to retire in Mackenzie were more likely to support health and wellness training, dance lessons, card games, and coordination of bus tours more than those not planning to retire in town. Those already retired gave a higher level of importance to the barber/beauty salon, foot care clinics, coordinating seasonal lights and other bus tours, while those who are nearing retirement age put a higher importance on workshop and tool lending, bingo, and hot lunch programs. Those with only Canada Pension Plan coverage placed greater importance upon foot care clinics, workshop and tool lending, and bingo.

**Table 7.6 If created, what activities should a seniors' activity centre provide?**

	Score	n=
Barber/Beauty salon	0.87	317
Dances/lessons	1.20	316
Woodshop/tool lending	1.43	315
Computer lessons/ internet	1.58	314
Bingo	1.66	312
Coordinate seasonal lights tour	1.66	320
Arts & crafts	1.70	318
Foot care clinics	1.76	319
Coordinate other bus tour	1.78	321
Pool table/ shuffle board/ darts	1.80	316
Card games	1.91	323
Coffee & snacks	2.06	325
Special events nights	2.06	326
Hot lunches	2.10	319
Fitness programs	2.20	327
Health & Wellness	2.26	330
Activity group	2.42	316

Source: Mackenzie and Area Seniors Needs survey, 2004

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

The survey then asked about the kinds of services which people feel are needed in Mackenzie to help older residents maintain their health and wellness. Table 7.7 identifies whether respondents thought a service was needed. All of the services listed, with the exception of help with meal

preparation and home visiting, received very high levels of support. That said, there are clearly two levels of services which people thought to be important. The first concerned medical and wellness services which people feel are not available to older residents. In the cases of nursing care, home care, and assistance with medical trips to Prince George, the support was nearly unanimous. The second tier concerned those services commonly associated with keeping people in their homes longer as they age. As for this second tier, home support, house cleaning, yard work, home repair and maintenance, help with shopping, delivery of goods and services, transportation to doctor's appointments, Meals on Wheels, and visiting were all very important.

**Table 7.7 What services do you think are needed in Mackenzie to help older residents maintain their health and independence**

	Percent	n=
Home care	99.1	316
Assistance with medical trips to Prince George	97.4	313
Nursing home	97.7	304
Transportation to doctor's appointments	95.4	304
House cleaning	95.3	298
Delivery of services & goods	94.7	301
Meals on Wheels	94.0	299
Help with shopping	90.4	292
Respite care	90.4	291
Yard work	89.7	300
Personal care	88.0	291
Home repair & Maintenance	87.8	294
Other	83.3	12
Visiting	83.2	273
Help with meal preparation	79.9	288

Source: Mackenzie and Area Seniors Needs survey, 2004

In terms of the evaluative variables, low income households who were not yet retired reported slightly lower levels of support for nursing care, yard work, and visiting, relative to other income groups. In terms of length of residency, newcomers identified less support for home repair and maintenance, and visiting. Those planning to retire in town showed higher levels of support for home repair and maintenance, and the delivery of services and goods. By age, younger households recorded lower levels of support for yard work while retired households recorded lower levels of support for help with shopping, help with meal preparation, and visiting. Those with only Canada Pension Plan coverage recorded higher levels of support for home repair and maintenance. In all of these cases, however, the differences were small and the levels of support remain very high for each of this range of services.

Given the high level of interest in all of these services, the survey also asked respondents to assign a priority to the list. Respondents were asked to rank the top three choices they would make in terms of the services needed to help older residents maintain their health and independence. Table 7.8 provides a summary of the priority assigned to these various services. The scale used is: 5 = highest ranking priorities, 1 = lowest ranking priorities. The list has been sorted in terms of priority rankings.

**Table 7.8 Priority ranking of services to help older residents maintain their health and independence**

	Rank Score
Nursing home	4.03
Home care	3.59
Help with shopping	3.25
Assistance with medical trips to Prince George	3.17
Transportation to doctor’s appointments	2.77
Respite care	2.53
Delivery of services & goods	2.30
Home repair & Maintenance	2.25
Personal care	2.16
Meals on Wheels	2.06
Yard work	1.88
House cleaning	1.79
Visiting	1.67
Help with meal preparation	1.59

Source: Mackenzie and Area Seniors Needs survey, 2004  
 Scale: 1<sup>st</sup> choice = 5, 2<sup>nd</sup> choice = 3, 3<sup>rd</sup> choice = 1

As shown, a nursing home is not only widely supported as a needed service for older residents, but it is given a higher priority by more respondents than any other option. The next most commonly listed service options include home care, help with shopping, and assistance with medical trips to Prince George. This last point comes up in a number of places throughout the survey, including amongst the key challenges to retiring in Mackenzie and under suggestions for new transportation services that should be provided to residents. A third cluster of services that respondents identified as important to helping older residents maintain their health and independence included local transport to medical appointments, home repair and personal care assistance, meals on wheels, and the provision of respite care to support those in care giving positions. Each of these last set of services have been shown to play a role in helping older people to stay in their own homes for a longer period of time.

## Summary

Mackenzie was originally planned to foster active participation in community services to enhance local quality of life and our results indicate that residents remain active in these endeavours. More than half of respondents said they participated in one or more local clubs or organizations, and most appear satisfied with these organizations. In terms of community facilities, there is a high degree of satisfaction with most resources, although some level of dissatisfaction is evident for grocery and retail shopping, and for local medical and health services. The former was a bigger concern for more recent arrivals to town, while the latter was a bigger concern for long term residents. With respect to service gaps, a large majority of respondents suggested a need for a housing complex for older residents and a seniors' activity centre. A central location for a seniors' housing complex was preferred, with proximity to the hospital, the shopping area, or the Ernie Bodin Centre being most often mentioned. Together, these findings suggest broad support for the notion that improved medical and health services, together with services geared towards enabling older residents to remain in their own homes or in assisted living arrangements, are needed to allow seniors to stay in Mackenzie for as long as they wish.

## 8.0 Physical Environment

The next section of the survey asked about the physical environment in Mackenzie and whether this had an impact on how older residents might move around town. The first questions focused upon potential barriers to walking, while the second asked about things that might need to be done to allow older residents to move around town or enter various stores and buildings.

In terms of barriers to walking around town, more than 80% of respondents identified weather and snow as important barriers (Table 8.1). Ice on sidewalks was identified by about 70% of respondents. In comparison, few people identified concerns with safety, distances, doorways or stairs as barriers within town. The lack of sidewalks was identified by just under half of respondents as a barrier for older residents to walk around town.

In terms of the evaluative variables, low income residents who are not yet retired were less likely to identify weather as a potential barrier, while low income households who were retired were more likely to identify safety, distance, doorways and access to buildings, and stairs as barriers to their mobility. Long time residents were more likely to identify weather, snow, and lack of sidewalks as barriers while newcomers were more likely to identify distance as a barrier. Respondents who are planning to retire in Mackenzie were more likely to identify distance, stairs, and ice on sidewalks as a barrier. In terms of age, retired households were more likely to identify doorways and access to buildings as a barrier, while younger respondents were more likely to identify concerns over safety and the lack of sidewalks as barriers. Those with only Canada Pension Plan coverage were less likely to identify concerns over safety, lack of sidewalks, and ice on sidewalks.

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

	Percent
Snow	90.5
Weather	84.2
Ice on sidewalks	68.5
Lack of sidewalks	43.5
Loose gravel on roads & walkways	26.6
Distance	22.3
Concerns over safety	21.2
Stairs	19.8
Doorways / Access to buildings	11.7
Other	6.3
	n=368

Source: Mackenzie and Area Seniors Needs survey, 2004

When asked about some of the things that needed to be done to allow older residents to move around Mackenzie and to go into various stores and buildings, people were given a range of options (Table 8.2). Amongst these options, snow and ice clearing on sidewalks received the highest score, closely followed by snow and ice clearing in parking lots, more paved sidewalks, and wheelchair ramps.

When examined across the evaluative variables, there were few differences except that low income retired households were more likely to identify the need for wheelchair ramps, while higher income households were more likely to identify the need for paved sidewalks. In terms of length of residency, newcomers were more likely to identify the need for wheelchair ramps. Those planning to retire in Mackenzie were more likely to identify the need for elevators, snow and ice clearing in parking lots, and snow and ice clearing on sidewalks. By age, those who were nearing retirement age were also more likely to identify snow and ice clearing on sidewalks, while those who were retired did not necessarily feel there was a need for more sidewalks. In terms of pension support, those with only Canada Pension Plan coverage were more likely to identify a need for wheelchair ramps.

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

	Percent
Snow & ice clearing on sidewalks	71.3
Snow & ice clearing in parking lot	64.8
More paved sidewalks	56.9
Wheelchair ramps	42.2
Canopies/ covered entrances/ awnings	18.5
Elevators	12.9
Other	7.6
n=341	

Source: Mackenzie and Area Seniors Needs survey, 2004

## Summary

Overall, few were concerned with aspects of the physical environment that lend themselves to design modification, such as doorways and staircases or safety, while most considered climate and snow as the most important physical barriers. The exception to this is the moderately high level of concern over ice on sidewalks, or else the lack of sidewalks in particular parts of town. These were especially of concern to older residents.

## 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, or how long they remain in their own homes. The survey asked if people had family or close friends in Mackenzie, and whether these people could be considered as local care networks for themselves.

Approximately 62% of respondents identified that they had other family living in Mackenzie, while nearly 90% reported that they had very close friends living in Mackenzie (Table 9.1). When asked if having these personal connections makes them want to stay in town when they retire, nearly 70% of those with family in town, and nearly 60% of those with close friends in town, said that these connections make them want to stay in Mackenzie. Finally, when asked, about 82% of respondents reported that family and friends in town could be thought of as a support network involving people to whom they could turn when help is needed.

Across the evaluative variables, high income residents were less likely to report having other family in Mackenzie. Long time residents were more likely to report having family in Mackenzie and having close friends in town (in fact those living in town for 20 years or more were nearly

unanimous in reporting having close friends in town). Those planning to retire in Mackenzie were much more likely (72% to 48%) to have family living in town, and were also more likely to report having close friends living in town. Similarly, those who are already retired were very likely to report having other family living in Mackenzie. As identified in our other forums, the connections of family and friends are important in whether people will decide to remain in Mackenzie after they retire.

**Table 9.1 Family and/or close friends in Mackenzie**

	Percent 'Yes'	n=
Do you have family in Mackenzie?	61.7	373
Do you have close friends in Mackenzie?	87.7	375
Do family connections make you want to stay in Mackenzie?	67.4	230
Do friendships make you want to stay in Mackenzie?	57.0	372
Do you have family/close friends who act as a support network?	81.7	371

Source: Mackenzie and Area Seniors Needs survey, 2004

Following up on the question of support, 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 assistance being needed with any of these activities (Table 9.2). The items or activities most often identified include house maintenance, driving, and house cleaning. When exploring the evaluative variables, the question of age and whether the household was retired account for key differences. Older residents and retired households were more likely to report needing help in these areas.

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

	Percent 'yes'
Meal preparation & clean up	8.9
Laundry & sewing	6.9
Managing medication	2.3
Shopping for groceries & other necessities	6.9
Driving	10.6
Housecleaning	11.4
House maintenance & outside work	12.6
Banking & bill paying	4.6
Not Applicable	73.7
	n=350

Source: Mackenzie and Area Seniors Needs survey, 2004

When asked why they may have needed assistance with these activities, respondents were able to select from a range of options (Table 9.3). Among these options, the most common responses were long term health or physical limitations, temporary or difficult times, and time constraints. That said, most of those surveyed reported that they had not needed any assistance with the activities listed above.

**Table 9.3 If you needed assistance with these activities, what was the reason?**

	Percent 'yes'
Way these activities are shared in your household	1.9
Time constraints do not allow you to do it by yourself	8.7
Long term health or physical limitations	10.3
Temporary or difficult times	10.6
Other	9.7
Not Applicable	67.7
	n=321

Source: Mackenzie and Area Seniors Needs survey, 2004

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 private community organizations or neighbours. As identified above, the connections of family and friends are important in whether people will decide to remain in Mackenzie after they retire. In this case, that connectivity is already acting as a support network.

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

	Percent 'yes'
Family	18.2
Friend	17.6
Neighbour	4.9
Government	1.9
Private Organization	5.9
Volunteer Organization	2.2
Not Applicable	65.0
	n=324

Source: Mackenzie and Area Seniors Needs survey, 2004

## Summary

The results suggest that most Mackenzie 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 care when needed. The availability of local support from family and friends also appears to influence whether or not older residents are likely to retire in Mackenzie. In terms of the need for support, for instance with activities of daily living (i.e., personal care) and instrumental activities of daily living (i.e., yardwork), the levels of expressed need in Mackenzie appears to be comparable to that expressed in the general population, if not slightly lower.

## 10.0 Retirement and Retirement Planning

Besides asking whether a person is retired, the survey was also interested in their perceptions about options, advantages, and disadvantages of retiring in Mackenzie. This section covers those topic areas from the survey.

When asked, about 15% of the sample reported that they were retired (Table 10.1). Many of these people have been retired for more than 10 years while more than 50% had retired within the past 5 years. This 50% can be considered the ‘young elderly’ who at this time in their lifecycle stage are less likely to require high levels of home or medical care assistance. If these people stay in town over time, their services needs will increase.

**Table 10.1 Retired / Retirement Plans**

	Percent ‘Yes’	n=
Are you retired?	14.7	373
If not retired, are you planning to retire in Mackenzie?	22.3	193
Is the cost of living in Mackenzie reasonable for older residents?	34.6	358

Source: Mackenzie and Area Seniors Needs survey, 2004

When asked if they are planning to retire in Mackenzie, approximately 22% of those responding indicated that they were planning to retire in town (Table 10.1). Across the evaluative variables, low income households were more likely than high income households to report planning to retire in Mackenzie. Similarly, long term residents were more likely than newcomers to report planning to retire in Mackenzie. Interestingly, a much larger share of those under age 55 were also more likely to report that they were planning to retire in town. Finally, a much larger share of those with only Canada Pension Plan coverage reported that they were planning to retire in Mackenzie.

When asked if the cost of living in Mackenzie was reasonable for older residents, only about 35% of respondents agreed (Table 10.1). While this is a very subjective measure, it does link to earlier results about lower satisfaction levels with respect to shopping in town and the need to travel to Prince George for specialist medical attention. Across the evaluative variables, households with high annual incomes, together with low income households who are retired, were more likely to report that costs of living were reasonable for older residents. In addition, newcomers were more likely than long term residents to report that the cost of living in Mackenzie was reasonable. Those who are planning to retire in town were more likely to report that costs of living were more reasonable for older residents. Interestingly, those who were

already retired reported about the same level of agreement as noted in Table 10.1. Finally, far fewer households with only Canada Pension Plan coverage were likely to report that the cost of living for older residents was reasonable.

### **Advantages of Retiring in Mackenzie**

Respondents were asked about the range of advantages they could identify with respect to retiring in Mackenzie (Table 10.2). Key among the advantages were the characteristics of a small and safe community, together with the presence of family and close friends. Also identified as important were the availability of affordable housing and the attraction of a wide range of outdoor amenities.

**Table 10.2 Advantages of retiring in Mackenzie**

	Percent
Benefits of a small community	43.5
Family/friends in town	24.8
A safe community	11.1
Affordable housing	10.5
Access to outdoor amenities	7.2
A clean environment	2.9
n=306	

Source: Mackenzie and Area Seniors Needs survey, 2004

Across the evaluative variables, low income retired households were more likely to identify the presence of family and friends, while high income residents were more likely to identify the importance of housing affordability and the characteristics of a small and safe community. Newcomers were more likely to identify the benefits of a safe community and affordable housing, while long term residents were more likely to identify the advantages of a small town and the presence of family and friends. Respondents who are planning to retire in Mackenzie were also more likely to identify the benefits of having family and close friends nearby together with opportunities through affordable housing. Younger respondents were more likely to identify the benefits of having friends and family close by, while older respondents were more likely to identify the advantages of a small town living.

### **Disadvantages of Retiring in Mackenzie**

Amongst the disadvantages which people identified with respect to retiring in Mackenzie were the implications of climate and health care (Table 10.3). Just over 40% of respondents identified the winter weather as a disadvantage, while nearly 20% identified the limited range of health care services available locally as a disadvantage. About 14% identified the need to travel to

health care facilities in Prince George as a disadvantage. At this point, only 6% of respondents specifically mentioned the lack of senior’s housing, but given that this survey was on that topic, respondents may not have felt it needed to be mentioned specifically in this section.

**Table 10.3 Disadvantages of retiring in Mackenzie**

	Percent
Winter climate	43.0
Local health centres	19.0
Distance to Prince George health centres	13.9
Lack of amenities	6.2
No seniors housing	6.2
Limited seniors services	3.0
No family/friends	0.9
Other	7.7
n=337	

Source: Mackenzie and Area Seniors Needs survey, 2004

When compared across the evaluative variables, low income residents who were not yet retired were more likely to identify a lack of local amenities, while high income residents were more likely to identify winter weather as a disadvantage. In terms of length of residency, long term residents were more likely to identify winter climate while newcomers were more likely to identify the distance to specialized health care services in Prince George as a disadvantage to retiring in Mackenzie. Those who were planning to retire in Mackenzie showed almost no difference in their list of disadvantages compared to those who were not planning to retire in town. Younger respondents were more likely to identify the winter weather and lack of amenities as a disadvantage while older residents were more likely to identify the distance to specialized health care in Prince George and the lack of local senior’s housing as disadvantages. Finally, those with only Canada Pension Plan coverage were more likely to identify the limited local health care services as a disadvantage. The level of coverage again highlights the importance of local services for a vulnerable sector of the population.

### Summary

Most of the retirees we surveyed were in the “young elderly” category (i.e., retired less than ten years), suggesting that Mackenzie has yet to experience the brunt of the more intense service demands associated with advanced aging. In terms of retirement preparations amongst older adults, most non-retired respondents indicated that they do not intend to remain in town after retirement, with nearly two-thirds indicating that they perceived the cost of living in Mackenzie was not reasonable for seniors. The “benefits of a small community” (44%) and having family

and friends in town (25%) were cited as the main advantages of retiring in Mackenzie, while the most often cited disadvantages were the weather (43%), the nature of locally available health services (19%), and distances to specialized health care (14%).

## **11.0 Pensions**

One of the issues central to planning senior's services is the financial security which those seniors may have during their retirement years. 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 emerged as very important in Mackenzie. While the text below describes the availability of various sorts of pension plans, it is important to note that, within many pension plans, the benefits have changed over the years. While union pensions associated with forest sector employment are generally regarded as superior to those available to other sectors in town, some of the contract negotiations over time indicate there are important differences in pension benefits depending on the years individuals have participated.

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 90% reported that they are covered by the Canada Pension Plan, just less than 60% reported that they have some form of personal RRSP/RIF. In addition, about 45% reported that they are covered under a union pension plan, and just under 30% reported that they are covered by a company pension plan. Across the evaluative variables, both high and low income households were less likely to have union pension coverage or a military pension. High income households were more likely to have RRSP/RIF coverage relative to low income households. In terms of length of residency, newcomers were less likely to have a union pension and more likely to have access to a company pension plan, while long time residents were more likely to have a union pension plan. Those respondents who were planning to retire in Mackenzie were more likely to have access to a private pension plan. Older residents who are already retired were less likely to have access to a union pension plan, more likely to have access to a private pension plan and a military pension, but less likely to have a personal RRSP/RIF coverage.

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

	Percent 'yes'
Canada Pension Plan	89.1
Military Pension	2.6
Personal RRSP/RIF	58.0
Union	45.1
Company	29.1
Private	4.0
Other	6.6
	n=350

Source: Mackenzie and Area Seniors Needs survey, 2004

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 drawing funds from more than one source. Across the evaluative variables, low income households were more likely to report being able to draw upon more than one pension plan. There was little difference by length of residency; however, those who were planning to retire in Mackenzie were more likely to report having access to more than one pension plan.

**Table 11.2 Pension rules**

	Percent 'Yes'	n=
If retired, do you draw from more than one pension?	76.0	50
Does/will your pension cover out-of-town medical expenses?	28.6	238

Source: Mackenzie and Area Seniors Needs survey, 2004

Finally, people were asked if their pension plan covered out-of-town medical travel or expenses. This is an important question given the debate in rural and small town Canada about who should pay for the cost of accessing services under trends that have seen many services being concentrated into regional centres. It also is important given that people identified access to local health care, and the costs of accessing specialized care services in Prince George, as potential disadvantages to retiring in Mackenzie. As shown in Table 11.2, about 30% of respondents reported that their pension plans would cover medical travel and expenses. Across the evaluative variables, there was little difference by income level, length of residency in town, or by whether

respondents were planning to retire in Mackenzie. However, almost none of those who reported that they were covered only by Canada Pension Plan coverage reported that medical travel would be covered.

## **Summary**

A critical issue for retirement planning is financial security. Our survey suggests that a considerable share of Mackenzie residents will draw on the Canadian Pension Plan alone, while less than 60% have some form of personal RRSP/RIF, and under half will draw on a union or company pension. Of retirees, just over three-quarters said they drew on benefits from more than one pension. Even with the presence of pension funds, there are added costs associated with retiring in rural and remote communities that have to be considered in retirement planning. For instance, less than 30% of respondents stated that their pensions would cover medical travel and expenses for out-of-town services. These results offer additional reinforcement for earlier suggestions regarding the need for a seniors housing complex, improved local health services geared to an older population, and a local-regional shuttle service to facilitate access to needed services.

## **12.0 Summary**

There is an increased level of interest in Mackenzie about how the community, local services, and available housing options will meet the needs of a growing seniors' population. This project seeks to provide decision-makers and community groups with information relevant to community planning and infrastructure investments for an aging population. While the data collected for the project came from four sources (Census population data, key informant interviews, focus groups, and a community survey) this report focuses upon the community survey. In the analysis, the five evaluative variables (age, pension coverage, income, length of residency, and plans to retire in town) were used to explore possible differences in responses across the sample.

Most of the survey respondents were married and were between the ages of 25 and 55 years. In terms of education, most respondents had additional training after high school. For employment, most respondents are working full time and many others are working on a part time or temporary basis. About 12% of respondents are retired. The high level of full time work in Mackenzie's forestry and mill sectors is reflected in high annual household incomes. About 40% of respondents reported earning more than \$80,000. More than half of respondents had lived in Mackenzie for more than 20 years, and almost 20% have lived in town more than 30 years. These long term residents have a connection to Mackenzie that many wish to continue through their retirement years.

In terms of housing, most respondents are home owners residing in single detached dwellings geared to young families. While much of the housing in Mackenzie is fairly new and requires only regular maintenance, it is not necessarily well suited to an aging population. Likewise, a

majority of respondents also called for construction of independent living and assisted living units, while close to half called for long term care, palliative care, and respite care units. Most thought the funding for seniors housing should come from the federal and provincial governments, with about half also looking to the municipal government for funding assistance.

While most respondents use their own cars or trucks to get around town, many also walk to activities and services. In general, there was a high degree of satisfaction with the condition of sidewalks and an even greater level of satisfaction with road maintenance. The respondents made a number of suggestions for enabling easier movement around town and for connectivity with services outside of town. The most common response was a need to provide on-demand shuttle bus service within the community, something that could be extended to connect to services in Prince George. There was also considerable support for a controlled crosswalk across Mackenzie Boulevard.

Mackenzie was a planned community designed to promote active local participation. The survey results suggest that residents remain very active in these events, tend to be satisfied with clubs or organizations running those events, and have a high degree of satisfaction with community facilities (the exceptions were local grocery and retail shopping, and local medical and health services – with long term residents most concerned with the latter). A large majority of respondents suggested a need for a housing complex for older residents and a seniors' activity centre. A central location for a seniors housing complex was preferred, with proximity to the hospital, the shopping area, or the Ernie Bodin Centre being most often mentioned. Together, these findings suggest broad support for improved medical and health services, together with services geared towards enabling older residents to remain in their own homes or in assisted living arrangements, to allow seniors to stay in Mackenzie for as long as they wish.

Overall, few respondents were concerned with aspects of the physical environment that might limit personal mobility, with the exception of concern over ice on sidewalks or a lack of sidewalks in particular parts of town. These were especially of concern to older residents.

The results suggest that most Mackenzie 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 care when needed. The availability of local support from family and friends also appears to influence whether or not older residents are likely to retire in Mackenzie.

Most of the retirees we surveyed were in the “young elderly” category (i.e., retired less than ten years), suggesting that Mackenzie has yet to experience the more intense service demands associated with advanced aging. In terms of retirement preparations amongst older adults, most non-retired respondents indicated that they do not intend to remain in town after retirement, with nearly two-thirds indicating that they perceived the cost of living in Mackenzie was not reasonable for seniors. The “benefits of a small community” and having family and friends in town were cited as the main advantages of retiring in Mackenzie, while the most often cited disadvantages were the weather, the availability of local health services, and distances to specialized health care.

A critical issue for retirement planning is financial security. Our survey suggests that a considerable share of Mackenzie residents will draw on the Canadian Pension Plan alone, while less than 60% have some form of personal RRSP/RIF, and under half will draw on a union or company pension. Of retirees, just over three-quarters said they drew on benefits from more than one pension. Even with the presence of pension funds, there are added costs associated with retiring in rural and remote communities. For instance, few pensions would cover medical travel and expenses for out-of-town services. The results reinforce earlier suggestions about the need for a seniors housing complex, improved local health services geared to an older population, and a local-regional shuttle service to facilitate access to needed services.