



# District of Tumbler Ridge Seniors' Housing Assessment Study: Summary Report

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It is our hope that the findings from this project provide insightful and diverse perspectives of the state of the housing stock in Tumbler Ridge and the issues that need to be addressed as residents continue to age and enjoy a high quality-of life in the community.

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## AVAILABILITY

Copies of this report have been provided to District of Tumbler Ridge and to all participants who provided input into this process. The project reports are posted on the website of the Community Development Institute at UNBC: <https://www.unbc.ca/community-development-institute/research-projects>.

The information contained in this report is part of a series of reports completed for the District of Tumbler Ridge Senior's Housing Assessment Study. These include:

- District of Tumbler Ridge Seniors' Housing Assessment Study: Summary Report.
- District of Tumbler Ridge Seniors' Housing Assessment Study: Data Report.
- District of Tumbler Ridge Seniors' Housing Assessment Study: Methodology Report.

## CONTACT INFORMATION

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## INTRODUCTION

Like many communities in Canada, the District of Tumbler Ridge is experiencing population aging, as many long-time residents are choosing to remain in the community. Over the past several years, the community has felt increasingly challenged to provide housing, services, and programs that would enable seniors to age-in-place.

The District of Tumbler Ridge has already taken steps towards understanding seniors' needs in the community. Earlier in 2019, the District Council commissioned and received an Age-Friendly Plan, which provided broad guidance on supporting seniors in the community.

Beyond this general guidance, however, the District of Tumbler Ridge, along with health service providers and seniors' organizations in the community, identified the need to undertake an assessment to determine, at the household level, the housing and health support services that will be required in Tumbler Ridge. For this project, the District of Tumbler Ridge approached the Community Development Institute (CDI) at the University of Northern British Columbia (UNBC). To support this initiative, the CDI worked with the District, local seniors, seniors' organizations, and care service providers to complete an assessment of the housing stock in Tumbler Ridge and its suitability to support aging-in-place. Data was also collected to determine the programs and services required in order to support seniors to age-in-place in Tumbler Ridge. As such, the final report is strategically designed to identify the housing and health support service needs for seniors in Tumbler Ridge. It also includes information, options, and recommendations that can be used by the District of Tumbler Ridge, seniors' organizations, and service providers in planning and decision-making for addressing these needs.

## PROJECT OBJECTIVES

The objectives of the project were to:

- Develop a comprehensive understanding of the current and future housing needs of seniors in Tumbler Ridge, with particular attention to issues of accessibility.
- Develop a comprehensive understanding of the current and future support service needs of seniors in Tumbler Ridge.
- Conduct an assessment of the current housing stock occupied by seniors in Tumbler Ridge and its suitability to support aging-in-place.
- Determine the current use and future needs for services to support seniors to age-in-place in Tumbler Ridge.
- Develop options and recommendations for addressing the needs in housing and health support services identified through the research and assessment.

## Final Reports

The District of Tumbler Ridge Seniors' Housing Assessment Study resulted in three reports:

- District of Tumbler Ridge Seniors' Housing Assessment Study: Summary Report which presents the key findings, analysis, and conclusions from the study.
- **District of Tumbler Ridge Seniors' Housing Assessment Study: Data Report** which presents the data from each question in the assessment in easy-to-read charts and tables.
- District of Tumbler Ridge Seniors' Housing Assessment Study: Methodology Report which presents information about the design and implementation of the study.

## Overview: The Tumbler Ridge Seniors' Housing Assessment

An assessment tool was designed to determine the suitability of the housing stock in Tumbler Ridge to support aging-in-place. As such, the data collected was used to better understand the extent to which the housing stock is suitable "as is" or whether renovations are needed in order to extend the suitability of the existing housing. The assessment tool included a list of questions regarding socio-demographic background information and mobility issues for older residents, as well as issues related to the exterior and interior accessibility (i.e., entrances, living room, kitchen, bathrooms, bedroom, laundry, and stairways), lighting, safety, home repair, and home maintenance.

Another aspect of the assessment tool was designed to explore current and future housing and support services that will be required by senior households living in Tumbler Ridge. Questions explored needs around assistance with home maintenance, yard maintenance, transportation, shopping, banking, housekeeping, laundry, cooking, personal care, and nursing care. This section also explored the use of formal supports through the public and private sector, as well as the use of informal support networks, for example from family and friends. The final section of the assessment then asked about future housing preferences.

The Tumbler Ridge Seniors' Housing Assessment was conducted with a sample of local residents aged 55 and older from September to December 2020. Due to ongoing concerns about face-to-face research during the COVID-19 pandemic, the research team was unable to visit each participating household and data collection protocols were revised to complete the assessments remotely. Participants were recruited to participate through publicly available lists, as well as through self-identification. Awareness of the project was created through recruitment e-mails from seniors' groups and community organizations, recruitment posters that were distributed through key locations in the community (seniors' drop-in, community centre, post office, town hall, etc.), and notices in the local newspaper. For those willing to participate, we arranged to connect at a time convenient for the resident.

Participants were provided with two options for completing the assessment. The participants could connect with a member of the research team through a Zoom video conference meeting. Alternatively, participants could speak with a member of the research team during a scheduled phone meeting. In both cases, the participating household was provided with a copy of the assessment guide ahead of the scheduled meeting, and a member of the UNBC research team filled out a copy of the assessment during the meeting.

In total, 63 participants aged 55 years or older were interviewed. Including the respondents and all members of their households, 101 individuals over 55 years of age were represented in the assessment. In addition, eight individuals under the age of 55 were identified as household members. For each assessment, comments were recorded in a Word document and a copy of the individual assessment was sent by mail or email to each participant for review. Participants were given two weeks to review their assessment and get back to the research team with any clarifications or changes.

After the assessments were completed, responses for closed-ended questions were entered and analyzed in a database. For open-ended questions, qualitative analysis was done to identify, code, and categorize patterns and themes that emerged from the data.

## About the Summary Report

The critical first step to ensuring that seniors can age-in-place in Tumbler Ridge is to make certain that their housing meets their needs. Without suitable housing, we know that seniors will be forced to leave the community. The ***District of Tumbler Ridge Seniors' Housing Assessment Study*** was specifically designed to determine how well the housing stock in Tumbler Ridge meets the needs of seniors in the community.

The purpose of the ***District of Tumbler Ridge Seniors' Housing Assessment Study: Summary Report*** is to highlight the findings related to current challenges and emerging gaps in housing suitability for seniors in Tumbler Ridge. In addition to providing information on the general seniors' population, the analysis of the data collected also clearly showed that some groups of seniors in Tumbler Ridge are more vulnerable than others. The Summary Report identifies these groups and highlights their particular challenges.

The assessment interviews also collected data on a number of other factors that are having an impact on aging-in-place in Tumbler Ridge, for example transportation in the community, transportation to other communities, and assistance with daily living tasks such as laundry, house cleaning, and meal preparation. The complete data set of information collected in the assessment can be found in the ***District of Tumbler Ridge Seniors' Housing Assessment Study: Data Report***.

# SECTION ONE: HIGHLIGHTS FROM ALL PARTICIPANTS

## Introduction

More and more, seniors are expressing an interest in aging-in-place; remaining in their homes and their communities as they grow old. This can be challenging, however, when the homes they occupy were built decades ago for large, young families. Over time, the house becomes more and more of a burden – to maintain, to finance, and to live in safely. Understanding these challenges can help seniors and the community develop strategies, plans, and programs to help seniors continue to live in their homes in the community safely and affordably.

In this section of the report, we will look at the responses received from all of the people who participated in the assessment. Of these:

- 73% are female, while 27% are male.
- 40% live in a one-person household, 54% live in a two-person household, 5% live in a three-person household, and 1% live in a four-person household.
- 27% are over 75 years of age, 40% are 65-74 years, and 33% are 55-64 years of age.
- 23% have an annual household income of less than \$25,000, 30% have a household income between \$25,000 and \$50,000, 24% have a household income of between \$50,000 and \$100,000, and 11% have a household income above \$100,000.
- 90% are homeowners.

## Getting into the Home

Stairs at the entrance to the home can be a barrier to aging-in-place. Over time, outdoor stairs can become more challenging, especially in winter or when carrying heavy loads such as groceries. The ability to use these stairs safely is a key indicator that should be monitored regularly.

Participants in the assessment reported that:

- 84% live in homes that have stairs at the main entrance.
  - Of these people, 98% report that they can currently use them safely.
- 91% live in homes that have stairs at the secondary entrance.
  - Of these people, 86% report that they can currently use them safely.

## Moving Around in the Home

The ability to move around inside the home safely is important. Over time, stairs can become a major barrier. Home design can also be a barrier if the key living areas; kitchen, living room, bedroom, and bathroom are not all located on the same floor. Home adaptations, such as a stair lift, have the potential to help overcome these barriers for some seniors.

Participants in the assessment reported that:

- 84% live in homes that have stairs inside the home.
  - Of these people, 93% report that they can currently use them safely.
- 72% of homes with interior stairs could potentially be fitted with a stair lift.
- 66% of homes with interior stairs have the potential to accommodate living on a single floor.

## The Bathroom

Most seniors' falls occur in the bathroom. Stepping into a tub, stepping into water on the floor and other surfaces, tripping over floor mats, or reaching for items that have fallen have the potential to result in injury. Anticipating potential risks and making adaptations to reduce risk can provide enhanced safety and security.

A safe and accessible bathroom is one that includes a low-barrier tub or shower, a comfort-height toilet, and grab bars for the toilet, tub, and/or shower.

Participants in the assessment reported that:

- Main Bathroom
  - 11% of homes have an accessible tub or shower in the main bathroom.
  - 13% have grab bars for all three key areas (bath and/or shower and toilet). Looking at the key areas individually; 50% of showers, 15% of tubs, and 13% of toilets are outfitted with grab bars.
- Secondary Bathroom
  - 48% of homes have an accessible tub or shower in the secondary bathroom.
  - 4% of homes have grab bars for all three key areas (bath and/or shower and toilet). Looking at the key areas individually; 10% of showers, 33% of tubs, and 13% of toilets are outfitted with grab bars.
  - It should be noted that the secondary bathroom often is not on the main floor of the home, so will not facilitate single floor living.

## Property Maintenance

As they age, homeowners often face challenges doing chores around the home. Chores that require physical strength, such as cutting the lawn, shoveling the walkways, or cleaning gutters inevitably become more challenging, and for the very old, eventually impossible. For those with financial capacity, hiring someone to assist with these chores may be possible; however, those with low fixed household incomes may not have this option.

Participants in the assessment reported that:

- 32% currently need help with home maintenance.
- 29% currently have help with home maintenance.
  
- 25% currently need help with summer yard maintenance.
- 24% currently have help with summer yard maintenance.
  
- 29% currently need help with winter yard maintenance.
- 30% currently have help with winter yard maintenance.

## Home in Need of Repair

As homes age, they generally require more in the way of major repairs, for example a new roof, new gutters, a new furnace, and new paint. Issues with the plumbing and electrical systems in the home may also emerge. Many of these repairs require certified tradespeople, which can be costly, especially for those with limited financial capacity. Without repair, the condition of the home will deteriorate, and repairs will cost even more.

Participants in the assessment reported that:

- 44% of homes were in need of repair now. Of these households:
  - 50% live alone.
  - 39% have a household income of less than \$25,000, while 29% have a household income between \$25,000 and \$50,000.
  - 29% are over 75 years of age, 29% are 65-74 years, and 39% are 55-64 years of age.

## Analysis for 'All Respondents'

Looking generally at the homes in the study, close to 80% have stairs at the main entrance, the secondary entrance, and inside the home. While most occupants report that can use the stairs safely at this point in time, it can be anticipated that this will decline over time as they age. The ability to use stairs safely will be a key indicator to monitor on a regular basis. Remedial actions could include the installation of ramps for the exterior stairs and stair lifts for the interior stairs.

Property maintenance is another area that needs to be monitored over time. Currently, one-quarter to one-third of respondents report needing assistance with property maintenance. Most people who need help are getting help, whether it be through family, friends, or a private contractor. These situations can change over time, so ensuring that people who need help continue to be able to access help that they can afford and rely on will be important to being able to stay in the home.

An issue of immediate concern is with repairs to the home, with 44% reporting that their home is in need of repair now. The data suggests that one of the key reasons homes are going unrepaired may be that occupants have limited financial capacity to take on these repairs. Close to 40% of senior households in need of home repairs are in the lowest income bracket of incomes below \$25,000, and another close to 30% have annual household incomes between over \$25,000 but below \$50,000. Finding a way to assist with these repairs could help people in this situation remain in their home longer.

Finally, it is important to note that, in the areas of property maintenance and home repair, respondents indicated that they expected their needs in these areas to increase in five years.

## SECTION TWO: PEOPLE WITH MOBILITY CHALLENGES

### Introduction

The aging process often brings with it increased mobility challenges. Over time, going up and down stairs, carrying heavy items such as groceries or a load of laundry, reaching items on a high shelf, shoveling snow, or mowing the lawn become increasingly difficult. Ultimately, many people will end up using an assistive device such as a cane or walker.

In this section of the report, we look at the responses received from people who indicated that they use an assistive device, either some of the time or all of the time.

In total, 27% of respondents indicated that they use an assistive device (cane, walker, crutches) some of the time or all of the time. Of these:

- 65% are female, while 35% are male.
- 41% live alone.
- 41% are over 75 years of age, 35% are 65-74 years, and 24% are 55-64 years of age.
- 41% have a household income of less than \$25,000, while 24% have a household income between \$25,000 and \$50,000.
- 88% are homeowners.

### Getting into the Home

Getting into the home is the first challenge for a person with limited mobility. Ideally, the entrance to the home would be level with the ground. The next best option is an entrance that is gently sloped or ramped. Stairs at the entrance present the greatest challenge for people with limited mobility. The ability to use these stairs safely is a key indicator that should be monitored, especially in winter.

Of the respondents who reported using an assistive device some of the time or all of the time:

- 77% live in homes that have stairs at the main entrance.
  - Of these people, 85% report that they currently can use them safely.
- 94% live in homes that have stairs at the secondary entrance.
  - Of these people, 69% report that they currently can use them safely.

### Moving Around in the Home

For a person with limited mobility, moving around inside the home can also be challenging. Interior stairs are barriers that become more difficult with age. The ability to use these stairs safely is a key indicator that should be monitored.

One option for those who can no longer manage stairs is to install a stair lift. Another option is to live on a single floor of the home, but this requires having the kitchen, living room, a bedroom, and an accessible bathroom on a single floor.

Of the respondents who reported using an assistive device some of the time or all of the time:

- 71% live in homes that have stairs inside the home.
  - Of these people, 83% report that they currently can use them safely.
- 67% of homes with interior stairs could potentially be fitted with a stair lift.
- 58% of homes have the potential to accommodate living on a single floor.

## The Bathroom

The bathroom can be a dangerous place for seniors, especially those with mobility challenges. Floors and surfaces get wet, most of the surfaces are hard, the space is small, and the doorways are often narrow. For seniors, the majority of falls in the home occur in the bathroom.

A safe and accessible bathroom is critically important for those with mobility challenges. This includes space to maneuver an assistive device such as a walker, a low-barrier tub or shower, a comfort-height toilet, and grab bars for the toilet, tub and/or shower.

Of the respondents who reported using an assistive device some of the time or all of the time:

- Main Bathroom
  - 6% of homes have an accessible tub or shower in the main bathroom.
  - 35% have grab bars for all three key areas (bath and/or shower and toilet). Looking at the key areas individually, all of the showers, 56% of tubs, and 35% of toilets are outfitted with grab bars.
- Secondary Bathroom
  - 29% of homes have an accessible tub or shower in a secondary bathroom.
  - 17% of homes have grab bars for all three key areas (bath and/or shower and toilet). Looking at the key areas individually, 40% of showers, none of the tubs, and 17% of toilets are outfitted with grab bars.
  - It should be noted that the secondary bathroom often is not on the main floor of the home, so will not facilitate single floor living.

## Property Maintenance

Homeowners with mobility challenges are often limited in what they can do around the house. Regular chores such as cutting the lawn, shoveling the walkways, or fixing the fence may be challenging, if not impossible. If they attempt these chores on their own, people with mobility challenges risk a fall or other injury. Access to assistance with property maintenance chores often allows people with mobility challenges to remain in their homes, rather than having to move.

Of the respondents who reported using an assistive device some of the time or all of the time:

- 65% currently need help with home maintenance.
- 53% currently have help with home maintenance.
  
- 53% currently need help with summer yard maintenance.
- 41% currently have help with summer yard maintenance.
  
- 53% currently need help with winter yard maintenance.
- 53% currently have help with winter yard maintenance.

## Home in Need of Repair

For seniors with mobility challenges, major home repairs, such as replacing the roof, installing new gutters, or painting the exterior of the house, are often beyond their capability. They need to hire professionals to complete the work. The cost of major repairs can be daunting, and the ability to afford the repairs is dependent on household income.

Of the participants who reported using an assistive device some of the time or all of the time:

- 71% reported that their home is in need of repair now. Of these households:
  - 42% have a household income of less than \$25,000, while 25% have a household income between \$25,000 and \$50,000
  - 33% are over 75 years of age, 50% are 65-74 years, and 17% are 55-64 years of age.

## Analysis for People with Mobility Challenges

People with mobility challenges are the most vulnerable/at-risk group of seniors in Tumbler Ridge. These seniors are experiencing more challenges and limitations in their homes than other groups, making accessibility and safety key issues. They are also having difficulty maintaining their homes, due in part to their physical limitations and in part to financial capacity.

Of immediate concern are the people who need help with maintenance and repair around the home. Help with general maintenance was the most significant area of need at 65% of respondents. Currently, only 53% of people are getting the help they need, leaving a gap of 12% of people who need help, but are not receiving it. A need for help with summer and winter maintenance was expressed by 53% of respondents. While everyone who needs help in the winter is getting it, only 41% of people who need help in the summer are getting it, leaving a gap of 12%. Another immediate concern is the need for home repairs. This was reported by 71% of respondents. It is very likely that lack of financial capacity is the most significant barrier impacting maintenance and repair. Of the respondents, 42% have a household income of less than \$25,000 and 25% have a household income of between \$25,000 and \$50,000. Also of note is the fact that 33% are over 75 years of age.

Looking at the accessibility of the homes of seniors with mobility challenges, more than 70% have stairs at the main entrance, secondary entrance, and inside the home. When it comes to using them safely, around 85% indicated that they currently use the main entrance stairs and the interior stairs safely. Only 69% reported that they currently use the secondary stairs safely. Should mobility challenges increase, 67% of homes could be fitted with an interior stair lift, while 59% could potentially accommodate living on one floor of their home.

In the bathroom, bathing and/or showering will be a significant concern for people with mobility challenges. Only 6% of respondents reported having an accessible tub or shower in their main bathroom. Furthermore, only about one-third of seniors with mobility challenges have grab bars in all three key areas of their main bathrooms: the shower and/or tub, and the toilet.

Finally, it is important to note that, respondents with mobility challenges indicated that they expected their needs in the areas of property maintenance and home repairs to increase in five years.

## SECTION THREE: SINGLE HOUSEHOLDS

### Introduction

The aging process inevitably brings with it an increase in the number of one-person households. Living alone means bearing sole responsibility for the burden of the household tasks, home repairs, and household expenses. This can present a significant challenge to seniors on a fixed, low income. Living alone also means being at higher risk should there be a sudden incident such as a major fall, heart attack, or stroke. People living alone who experience these health incidents are at greater risk for not being able to return to their home.

In this section of the report, we look at responses received from people who indicated that they live alone.

In total, 40% of respondents indicated that they live alone. Of these:

- 68% are female, while 32% are male.
- 32% are over 75 years of age, 36% are 65-74 years, and 32% are 55-64 years of age.
- 48% have a household income of less than \$25,000, while 24% have a household income between \$25,000 and \$50,000.
- 76% are homeowners.
- 28% use an assistive device for mobility.

### Getting into the Home

Getting into the home is a consideration for all seniors. For those living alone, being able to enter the home safely reduces the risk of injury.

Of the respondents who reported living alone:

- 72% live in homes that have stairs at main entrance.
  - Of these people, 100% report that they can currently use them safely.
- 80% live in homes that have stairs at the secondary entrance.
  - Of these people, 85% report that they can currently use them safely.

### Moving Around in the Home

For a person living alone, being safe while moving around inside the home is important. Reducing potential risks for a significant fall can help ensure that they will be able to remain in their home longer. Furthermore, should mobility challenges develop over time, having a home that is adaptable is even more important for a person who lives alone.

Of the respondents who reported living alone:

- 68% live in homes that have stairs inside the home.
  - Of these people, 94% report that they currently can use them safely.
- 82% of homes with interior stairs could potentially be fitted with a stair lift.
- 65% of homes with interior stairs have the potential to accommodate living on a single floor.

## The Bathroom

Seniors living alone must be extra vigilant in the bathroom. Being unconscious or unable to move after a slip or fall could result in waiting hours, if not days, for help to arrive. Anticipating potential risks and making adaptations to reduce risk can provide enhanced safety and security.

A safe and accessible bathroom is one that includes a low-barrier tub or shower, a comfort-height toilet, and grab bars for the toilet, tub, and/or shower.

Of the respondents who reported living alone:

- Main Bathroom
  - 12% of homes have an accessible tub or shower in the main bathroom.
  - 32% have grab bars for all three key areas (bath and/or shower and toilet). Looking at the key areas individually, all showers, 40% of tubs, and 32% of toilets are outfitted with grab bars.
- Secondary Bathroom
  - 40% of homes have an accessible tub or shower in the secondary bathroom.
  - 13% have grab bars for all three key areas (bath and/or shower and toilet). Looking at the key areas individually, 30% of showers, 33% of tubs, and 13% of toilets are outfitted with grab bars.
  - It should be noted that the secondary bathroom often is not on the main floor of the home, so will not facilitate single floor living.

## Property Maintenance

Homeowners living alone often face challenges doing chores around the home, particularly as many are women and many have low or very low incomes. Heavy chores such as cutting the lawn, shoveling the walkways, cleaning gutters, or fixing the fence may be challenging. Hiring someone to assist with these chores may be limited by income.

Of the respondents who reported living alone:

- 52% currently need help with home maintenance.
- 48% currently have help with home maintenance.
  - 62% of women currently need help with home maintenance.
  - 58% of women currently have help with home maintenance.
  
- 40% currently need help with summer yard maintenance.
- 44% currently have help with summer yard maintenance.
  - 70% of women currently need help with summer yard maintenance.
  - 73% of women currently have help with summer yard maintenance.
  
- 48% currently need help with winter yard maintenance.
- 56% currently have help with winter yard maintenance.
  - 67% of women currently need help with winter yard maintenance.
  - 64% of women currently have help with winter yard maintenance.

## Home in Need of Repair

For seniors living alone, the cost of major home repairs, such as replacing the roof, installing a new furnace, or painting the exterior of the house, can be beyond their financial capacity. Over time, without repair, the condition of the home will deteriorate, and repairs will cost even more. The need for major repairs will also erode the value of the home, which will have an impact on the sale price. Seniors who have not been able to afford major repairs may not have the home equity they expected should they need to sell their property.

Of the respondents who reported living alone:

- 56% reported that their home is in need of repair now. Of these people:
  - 71% are female.
  - 64% have a household income of less than \$25,000, while 21% have a household income between \$25,000 and \$50,000.
  - 21% are over 75 years of age, 29% are 65-74 years, and 50% are 55-64 years of age.

## Analysis for People Living Alone

People living alone are at somewhat higher risk than the general senior population. Primarily, their challenges emerge from lack of financial capacity, which is having an impact on their ability to maintain and repair their homes.

Of immediate concern are the women living alone who need help with maintenance and repair around the home. Between 60% and 70% of women living alone report needing help with maintenance around the house. At this time, the gap between those who need help and those receiving help is small; however, this is an indicator that should be monitored closely, as the need for help will grow over time.

Also of concern are the 56% of one-person households whose home is in need of major repair. The majority of these, 71%, are women living alone, and 64% of one-person households in our sample have an income of less than \$25,000. This can put major repairs, such as a new roof, out of reach financially.

Clearly, financial capacity is a major concern for all one-person households. This concern can be anticipated to grow, as respondents living alone indicated that they expected their needs in the areas of property maintenance and home repairs to increase in five years.

## SECTION FOUR: SERVICE NEEDS EMERGING IN THE NEXT FIVE YEARS

### Introduction

As people age, they often require more assistance with the tasks of everyday living. In-home tasks such as laundry, cleaning, and meal preparation, and errands such as grocery shopping and banking can leave seniors exhausted and put them at risk. Seniors may also find themselves in need of health support services, for example nursing care, home care, or assistance with medication, either on an ongoing basis or while recovering from illness or surgery.

In this section of the report, we look at the responses received from people when they were asked to think about help with errands, in-home services, and health support services they might need. Respondents were asked if they needed these services now and whether they thought they would need them five years from now. These questions were included in the assessment in order to provide insight into future service needs and provide lead time for community service providers to plan and implement programs to meet those needs.

### Help with Errands

The ability to do errands outside of the home is something that most people take for granted. Over time, however, even simple errands such as grocery shopping and banking, can become difficult. Mobility issues, vision impairment, and hearing impairment may all contribute to the need for assistance.

Participants in the assessment reported the following:

- 8% reported currently using assistance with grocery shopping.
- In five years, 35% anticipate that they will or may need assistance with grocery shopping.
  
- 6% reported currently using assistance with banking and bill payment.
- In five years, 17% anticipate that they will or may need assistance with banking and bill payment.
  
- 8% reported currently using assistance with local transportation.
- In five years, 20% anticipate that they will or may need assistance with local transportation.
  
- 17% reported currently use assistance with regional transportation.
- In five years, 46% anticipate that they will or may need assistance with regional transportation.

## In-Home Services

The ability to complete the tasks of daily living is critical for maintaining independence. This ability, however, can diminish slowly over time or suddenly with illness or injury. At the point where seniors can no longer do these tasks, they require assistance immediately in order to remain in their homes.

Participants in the assessment reported the following:

- 2% reported currently using assistance with meal preparation.
- In five years, 14% anticipate that they will or may need assistance with meal preparation.
- 13% reported currently using meal delivery services.
- In five years, 25% anticipate that they will or may need to use meal delivery services.
- 11% reported currently using assistance with cleaning and laundry.
- In five years, 40% anticipate that they will or may need assistance with cleaning and laundry.

## Health Support Services

While it is impossible for healthy and independent seniors to know with certainty whether and when they will require health support services, people with chronic illness or progressive disease often have better insight into their future need for health support and care.

Participants in the assessment reported the following:

- 3% reported currently using home care assistance.
- In five years, 29% anticipate that they will or may need home care assistance.
- 16% reported currently using assistance with medication management.
- In five years, 27% anticipate that they will or may need assistance with medication management.
- 3% reported currently using nursing care assistance.
- In five years, 28% anticipate that they will or may need nursing care assistance.

## Analysis

While current demand is quite low, the anticipated need for services for seniors will grow significantly in the next five years. There is an opportunity, and the lead time, for the community to come together to develop a plan for meeting these needs. Collaboration between health services, voluntary organizations, and small business/entrepreneurs could create a full range of services for seniors who need help to stay in their own homes. In addition to benefiting seniors, providing these services would also benefit the community by creating jobs and volunteer opportunities for younger people.

## CONCLUSION

Seniors are an incredible resource to any community. They contribute to the social wellbeing of the community through their volunteer work, and through helping and supporting family and friends. They also contribute to the local economy through purchasing goods and services in the community. Retaining seniors enhances the quality of life and economic resilience in the community.

The ***District of Tumbler Ridge Seniors' Housing Assessment Study*** was designed to determine, at the household level, the housing and health support services that will be required in Tumbler Ridge to enable seniors to age-in-place. The data collected helps to better understand the extent to which the housing stock is suitable "as is" or whether renovations are needed in order to extend the suitability of housing. The data also pointed to current and future housing and support services that will be required by senior households living in Tumbler Ridge.

### Suitability of the Housing Stock

With regard to the suitability of the housing stock, the data points to a number of potential challenges for people who would like to age-in-place in Tumbler Ridge. These potential challenges relate to the design of the home, and include stairs at the entrances to the home, stairs within the home, and the safety and accessibility of the bathroom.

Stairs inevitably become more challenging with age. Because of this, stairs are a key indicator of a home's suitability for aging-in-place. Almost 85% of homes in the study have stairs at the main entrance and over 90% have stairs at the secondary entrance. In addition, 84% of homes have interior stairs. Only a little over 70% of homes have the kitchen, living room, a bedroom, and a full bathroom on a single floor, the minimum required for single floor living.

Another challenge for aging-in-place relates to the accessibility and safety of the bathroom. Only 11% of homes in the study have an accessible tub or shower in the main bathroom. Furthermore, only 13% have grab bars for the tub and/or shower, as well as for the toilet.

Because there are a limited number of home plans in Tumbler Ridge, the homes in the study are highly representative of the entire housing stock in the community. Addressing the design challenges, for example through building ramps at the entrances, installing stair lifts for the interior stairs, and completing bathroom renovations to create a safer and more accessible space would mean that more seniors could age-in-place in their homes.

## Need for Housing and Support Services

Maintaining and repairing a home can become more challenging with age. From the data collected in the study, the most significant factor in determining the need for housing and support services in Tumbler Ridge are mobility challenges. This is due to the fact that mobility challenges are linked to reduced physical capacity and strength generally, and low income.

From the data collected in the study, the most vulnerable group of seniors in Tumbler Ridge are those with mobility challenges. In addition to general challenges, more than one-half of this group is female, two in five of the respondents with mobility challenges live alone, two in five are also over 75 years of age, and finally two in five are living on an income of less than \$25,000. Homeowners in this group have the highest need of support and assistance around the home, but are least likely to have the help they need. They are also far more likely to have a home that is in need of repair. Seniors with mobility challenges are very likely to face ‘the perfect storm’ of high levels of need, a low household income, and no one else in the home to help out.

Seniors living alone in Tumbler Ridge are also somewhat vulnerable. Their vulnerability can be attributed primarily to low income. This is especially true of women living alone, who are more likely to need help with home maintenance and repair, but are less likely to access this assistance.

The opportunity for the District of Tumbler Ridge and organizations in the community that have a mandate and interest in supporting seniors is to take up the challenge of addressing these needs. Helping with home maintenance, looking after yard maintenance, building ramps, installing stair lifts, and installing grab bars could make it possible for seniors to stay in Tumbler Ridge and age-in-place in their own home. Without this support, many seniors will likely see a significant decrease in their quality of life and may have to leave the community. When seniors leave the community, Tumbler Ridge loses the social and economic contributions these residents make.

In developing programs or providing assistance to seniors to help them stay in their homes, it will be important to consider the house as a whole. For example, improving access to the main entrance will not make a home more livable if the interior stairs are a barrier. By the same token, an accessible bathroom renovation will not make the home more livable if the bathroom is on a different floor than the main living areas. Planning and executing a renovation plan that addresses all of the barriers in a home will be important.

Currently, there are a number of programs that provide financial assistance to senior homeowners who would like to make their homes more accessible:

**Home Adaptations for Independence (HAFI):** helps low-income seniors and people with disabilities finance home modifications for accessible, safe, and independent living. Eligible homeowners, renters, and landlords can receive up to \$20,000 in the form of a forgivable loan. This program is offered through BC Housing. For more information, visit: <https://www.bchousing.org/housing-assistance/HAFI>

**BC Seniors' Home Renovation Tax Credit:** is a refundable personal income tax credit to assist people 65 years of age and over with the cost of permanent home renovations. For more information, visit: <https://www2.gov.bc.ca/gov/content/taxes/income-taxes/personal/credits/seniors-renovation>

**Canada Home Accessibility Tax Credit:** seniors aged 65 and older are eligible to claim up to \$10,000 in expenses on their personal income taxes to make their home safer and more accessible. For more information, visit: <https://www.canada.ca/en/revenue-agency/programs/about-canada-revenue-agency-cra/federal-government-budgets/budget-2015-strong-leadership/home-accessibility-tax-credit-hatc.html>

The results of this study are a call to action for the community, including the District of Tumbler Ridge, health service providers, seniors' organizations, voluntary organizations, family, and friends to take advantage of the programs that are available and to organize locally to fill the gaps in programs and services to enable seniors to age-in-place in Tumbler Ridge.

## RECOMMENDATIONS

Tumbler Ridge has a strong reputation as a ‘community that cares’. People know their neighbours and often know who needs help. That Tumbler Ridge is a small, tight-knit community means that it is easier to rally behind and provide support to seniors that will assist with their aging-in-place in the community. From the data collected through this study, a number of recommendation areas emerge that would help enable seniors in Tumbler Ridge to age-in-place.

### A seniors’ navigator function

It is often challenging for seniors, or their families and caregivers, to know what support programs and services are available to them. There are multiple programs and services offered by multiple levels of government and multiple non-profit organizations. For many seniors, having to find information and apply online can present a barrier. This is made more challenging as such programs and services can change over time.

A seniors’ navigator function in the community could assist seniors in finding the programs and services they need, finding funding assistance for those who need it, and completing the application process. A seniors’ navigator function could provide assistance in response to a request from a senior, their family or caregiver, or reach out proactively to a senior in need or more generally to the community in regard to supporting ways to assist people to age-in-place.

### A Tumbler Ridge Seniors Assistance Fund

There are a number of seniors in Tumbler Ridge with limited financial capacity. These seniors are also the most vulnerable in cases where they are living with mobility challenges or are living alone. For these seniors, making improvements to the home, for example installing grab bars, a stair lift, or a ramp may be beyond their financial capacity.

A Tumbler Ridge Seniors Assistance Fund could help seniors with expenses they cannot afford and for which there are no other funding programs available. The fund would be most helpful if it covered the cost of materials and labour.

### Support for household maintenance

Many seniors identified the need for help with household maintenance chores such as summer yard work, winter snow clearing, and odd jobs around the house. Many of those who do not currently have access to that help are people with mobility challenges. Over time, as the population ages, the need for help around the house can be expected to increase for all seniors.

A community program that provides assistance with household maintenance would help seniors remain in their homes. Furthermore, it would help seniors remain safe, as it would reduce the likelihood that they become injured while taking on tasks that are too much for them. For those who need it, this support should be provided free-of-charge.

### A seniors' daily check in service

As the population ages, it can be anticipated that there will be a growing number of single-person households in Tumbler Ridge. Experience in many communities has shown that a daily check-in phone call can enhance safety and help single seniors maintain their independence.

A daily check in phone call service in Tumbler Ridge would provide support to those who are on their own and offer peace of mind to their families who may worry that they will not be found if they suffer a fall or other medical emergency.

### A resource bank for standard home accessibility modification plans

Many of the home designs in Tumbler Ridge are identical or very similar. This opens up the possibility of developing standardized accessibility modification plans. For example, the plans for an exterior ramp developed for one of the standard home designs in Tumbler Ridge could be used for all of the other homes built using that design. The same principle would apply to interior modifications such as the locations of wall supports for the installation of grab bars in bathrooms. This would save costs related to design, obtaining municipal designing, estimating, obtaining approvals for, and installing standardized modifications.

A resource bank for standard home accessibility modification plans should be developed in Tumbler Ridge. This would reduce costs and time associated with these critical modifications.

## THE COMMUNITY DEVELOPMENT INSTITUTE at the University of Northern British Columbia

The Community Development Institute (CDI) at UNBC was established in 2004 with a broad mandate in the areas of community, regional, and economic development. Since its inception, the CDI has worked with communities across the northern and central regions of British Columbia to develop and implement strategies for economic diversification and community resilience.

Dedicated to understanding and realizing the potential of BC's non-metropolitan communities in a changing global economy, the CDI works to prepare students and practitioners for leadership roles in community and economic development, and to create a body of knowledge, information, and research that will enhance our understanding and our ability to deal with the impacts of ongoing transformation. The Community Development Institute is committed to working with all communities – Aboriginal and non-Aboriginal – to help them further their aspirations in community and regional development.



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