

**Supporting Aging in Place in Terrace Bay
Summary Report**

**By Elaine C. Wiersma
Emily Shandruk**

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The research team consisted of the following:

Dr. Elaine C. Wiersma, Principal Investigator
Director, Centre for Education and Research on Aging & Health
Associate Professor, Department of Health Sciences

Dr. Rebecca Schiff, Co-Investigator
Associate Professor, Department of Health Sciences

Dr. Rhonda Koster, Co-Investigator
Associate Professor, School of Outdoor Recreation, Parks, and Tourism

Dr. Phebe-Ann Wolframe-Smith, Collaborator
Research and Knowledge Mobilization Facilitator, Office of Research Services

Emily Shandruk, MA
Project Manager, Centre for Education and Research on Aging & Health

Lakehead University, Thunder Bay, Ontario, Canada.

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Introduction

Aging in place continues to be a topic of concern and discussion among many countries around the world, Canada included. Most seniors prefer to stay in their own homes with in-home support services and/or with home modifications (Struthers, 2005). While seniors prefer to stay in their homes, many would consider relocating to retirement homes, whereas moving closer to family is considered less desirable (Ewen, Hahn, Erickson, & Krout, 2014). Most seniors prefer congregate housing and assisted living as compared to shared housing or home matching (Struthers, 2005).

Research suggests that people who own their own homes are less likely to need residential or institutional care (McCann, Grundy, & O'Reilly, 2012; Nitilä & Martikainen, 2007). Terrace Bay has a high rate of home ownership given the reasonable cost of housing (Statistics Canada, 2017) which has positive implications for the future if these research findings are transferable to the community. However, a lack of home supports and other options prior to institutional care has been detailed in previous research (Wiersma & Denton, 2016). This highlights an important gap in rural communities—how to support older people to age in place with limited community supports?

Terrace Bay's older adult population is above the provincial average, with 20% of the population over the age of 65 (versus 16% for Ontario) it is also an aging population, with 60% of the total population being between the ages of 50-64 (Martel & Noiseux, 2017; Statistics Canada, 2017). For many years, Terrace Bay has been considering ways of supporting members of their community to stay in Terrace Bay as they get older and potentially require more supports. As such, the purpose of this study was to explore aging in place and what assets and needs the community has related to aging in place.

Study Methodology: Quantitative & Qualitative

Quantitative Survey

The purpose of this survey based on the Government of Canada's Federal/Provincial/Territorial Ministers Responsible for Seniors Forum document "Thinking About Your Future: Plan Now to Age in Place (2015), and the National Aging in Place Council resources, namely community and individual assessments for aging in place, which can be adapted to a rural Ontario context. While there were 191 responses, only 115 were fully completed and therefore our data will be looking specifically at those completed survey responses. The survey can be found in Appendix A.

Qualitative Focus Groups

Qualitative focus groups were conducted throughout December 2019 to February 2020 with 47 participants living in Terrace Bay and 4 people who had left Terrace Bay to explore their perceptions of growing older in the community, as well as the factors that would or did impact relocation decisions. In addition to canvassing the current residents, we also conducted four phone interviews with individuals who had left. The focus

groups ranged from one-on-one discussions to groups as large as 12 participants and took as long as 2.5 hours or as short as just over 30 minutes. The questions for the focus group included discussions about people's history in Terrace Bay, what keeps them in the community, what supports and services are available as people get older, accessibility, transportation, housing options, safety, and social support for the future.

Summary of Key Results from the Quantitative Study

- 55% of participants were over age 65 and 45% were under age 65
- 89% lived in Terrace Bay
- 67% were married, 23% were widowed or divorced
- 62% were retired
- Most were physically and cognitively healthy with few limitations on mobility or daily activity
- Not many participants were planning for the future, with only half having completed advance care planning and having spoken to their doctor about planning for aging
- The types of health care that were most accessible were dentists, optometrists, and primary care providers
- Most were not worried that they couldn't manage present or future health conditions, with those under age 65 and employed being more concerned about managing future health conditions in Terrace Bay
- Most preferred to stay in their own homes as they got older, although the majority felt that they would consider moving if their home did not meet their needs as they got older
- Most participants used their own cars or walked, and more seniors were aware of alternate means of transportation if needed than non-seniors. Seniors were less likely to be aware of delivery or online shopping options.
- People with a spouse or partner were more likely to have family or friends they would ask to drive them if they could no longer drive, and were more likely to have thought about future transportation needs.
- Participants have thought about retirement and the lifestyle they would like. Participants mostly neither agreed or disagreed that they had money set aside for unexpected expenses.
- Most participants had given little thought about the supports and services they may need to purchase as they got older, although seniors thought more about yard maintenance than non-seniors.
- Most participants were strongly connected in the community and there were no differences between seniors and non-seniors. However, those with a spouse or partner felt more strongly that they had someone to talk to, had developed social networks, volunteered as a way to contribute to the community and provide

social contact, and felt more comfortable with technology than those without a spouse or partner.

- Most participants felt safe in the community including in their own homes.
- Participants did not strongly agree that they had thought about supports and services for the future.
- Participants felt safe and comfortable in their community and generally interested in the activities that the community provided. However, participants disagreed that they would need to move to another community that is better designed to help older adults live safely, enjoy good health, and stay involved.
- Participants indicated strongly that they would prefer to stay in their own homes with appropriate supports and services even if they were living on their own, and are far less likely to consider moving in with family members, friends, or other people who they knew. Participants would be more comfortable moving into a seniors' apartment or supportive housing, although most did not strongly agree or agree with this.
- Most were familiar with supportive housing, assisted living, and retirement home options, with few familiar with other non-traditional options such as co-housing or home sharing. Non-seniors were more likely to consider moving in with other people they knew and were more likely to consider moving into supportive housing than seniors.
- Participants with spouses or partners did not strongly agree or agree that they discussed how to plan for their aging and future together.

Summary of Key Findings from the Qualitative Study

Overview of Participants

Out of the 51 participants, 43 lived in Terrace Bay, 4 lived in Schreiber or Rosspoint, and 4 lived elsewhere. Four participants were under aged 49, 11 were between ages 50 to 64, 20 participants were between ages 65 to 74, and 11 participants were over age 75. Thirty-two participants were married or partnered, and 14 participants were widowed, single, or divorced. Thirteen participants were employed, 29 retired, 2 not employed, and 2 listed "other". On average, participants lived in their present location (Terrace Bay, Schreiber, Rosspoint, or area) for 31 years, with a minimum of 7 years and a maximum of 66 years. Most participants (33) did not go away for over a month during the year, either to camp or south for the winter. Seven participants stated that they have gone away for more than a month, but it is not an annual occurrence. Forty-two participants owned their own home. On average, 2 people lived in participants' homes permanently, with participants reporting a maximum of 5 and a minimum of 1. Three participants had children under age 18.

Key Findings

- Terrace Bay has an aging population, although new people are moving in now for work at the mill and because of affordable housing.
- Most participants expressed that they had difficulty planning for their future health needs because they currently are healthy and enjoying life presently.
- Family was important to help support seniors, although many people felt that they would not move to where their children lived.
- There was concern over the number of older people who were widowed, and their abilities to maintain and care for themselves and their homes, to stay socially connected, and of their social isolation.
- Most felt a very strong attachment and sense of belonging in the community, although it is important to note that there was a subset of the population that did not feel this way.
- People looked out for each other and helped each other, particularly more vulnerable seniors.
- Seniors comprised a large volunteer base in the community.
- Access to health care, particularly primary care, pharmacy, physiotherapy, foot care, chiropractor, and naturopath was described as good. Access to specialists was challenging. Mental health services were limited. Home care particularly was described as challenging.
- Many supports and services were available and positively viewed by the community, although there was a need for live-in caregivers, more supports for family caregivers, and housekeeping and laundry service.
- Winter driving and the distances to major urban centres were considered problematic. However, the medical van was a very positive asset as was the HandiTrans bus in the community. The lack of transportation within the community was also viewed as a challenge.
- Participants felt strongly connected to the community and that the community had several assets, including being well managed and maintained, a very active seniors' centre, churches, recreation services offered by the town, and an active arts community.
- The lack of shopping was mentioned by many participants.
- Most participants felt very safe in the community. Safety concerns that were mentioned were being isolated in one's home, winter weather, and wildlife.
- The town was affordable, particularly housing, although cost of groceries and gas was high. The cost of housing in larger urban centres was unaffordable for many people as they did not want to take on a mortgage again in later years.
- Most participants wanted to stay in their homes as they got older.
- Homes were older and quite inaccessible, with many stairs posing safety risks.
- There was a lack of services to help maintain people's homes, including housekeeping, yard maintenance, snow removal of walkways, light house maintenance assistance, and major home renovation contractors.

- Participants described the need for seniors' housing, although most did not want to move into a seniors' housing complex. Location and financing for a seniors' supportive housing complex, as well as willingness to live there from community members, were seen as significant barriers to building a seniors' housing complex.
- Many solutions were proposed by participants, including grocery sharing, congregate meals, cooking classes, establishing check-ins for isolated seniors, paramedic visits, compiling a list of tradespeople for seniors to access, walkway shoveling, and housing for seniors through renovating old houses in the community.

Proposed Solutions Shared by Participants

Throughout our conversations, participants proposed several solutions to some of the challenges that they expressed. We list these solutions below:

- Grocery Sharing

Some participants discussed the possibility of grocery sharing. Because shopping for one person was challenging and often food would get thrown away, grocery sharing was seen to be a possible option:

- Congregate Meals

While the seniors' centre offers congregate meals once a month, participants felt that congregate meals more frequently would benefit many people who are socially isolated in the community. One participant described this:

- Cooking Classes

Another participant suggested having cooking classes particularly for some widowed men who had very little experience cooking. A cooking class on how to cook for one was also suggested:

- Establishing Check-Ins for Isolated Seniors

Social isolation of seniors was a big concern for many participants. One participant suggested facilitating a check-in connection among seniors. She described a program in Thunder Bay that she had heard about that she thought might work in Terrace Bay:

- Paramedic visits

In addition to that, the options of having paramedics do home visitation was also discussed:

- Compiling a List of Tradespeople at the Seniors' Centre

Given that home maintenance was a significant concern for many participants, various ways of finding people who would do home maintenance and helping to facilitate getting this information to others was discussed. One participant described a potential program where seniors volunteer to fix other seniors' small maintenance issues:

- Walkway Shoveling

Participants felt that possibly high school students could do some of their volunteer hours with helping seniors shovel their walkways. While there were challenges described for this, these are not insurmountable given that other communities do this.

- Housing

Finally, related to housing, participants suggested that home sharing might be an option to encourage seniors to try in the community: *"I think that is such a great idea. I mean they have their own space but then they have a community."* Participants also thought that perhaps the township or government could buy some of the old houses in the community and renovate them.

Discussion and Recommendations

As previously stated, our study was proposed and carried out in a way that worked collaboratively with the community with a goal to explore perceptions of aging in place from the perspectives of various community members, specifically focusing on what assets and needs the community has related to aging in place. The focus groups, interviews and town hall meetings highlighted a number of areas that showcased that while a building is desired by some people in the community, there are many other community gaps that exist which are impacting those residents who are aging in place and those that are looking to their future and what aging in place, in Terrace Bay could mean for them. Below, we discuss each of the categories and provide recommendations:

Health Status Recommendations

In both the quantitative and qualitative findings, it is clear that Terrace Bay has an aging population. It is also clear in both the qualitative and quantitative findings that people are not planning significantly for their future, particularly as it relates to aging, accessibility and mobility limitations, and other potential health conditions. This is a considerable challenge as older people may have limited options as they age in Terrace Bay which requires perhaps more forethought and planning.

Recommendations:

- Encourage people to consider their future and plan for getting older. A number of documents and planning resources are available from the Government of Canada which can assist with this.
- Provide education through the seniors' centre on advance care planning and the need to have a strong advance care plan that is discussed with family members.

Health Care and Home Care Recommendations

In both the quantitative and qualitative findings, there were considerable gaps in health care access. Access to specialists was particularly difficult. Participants felt they had good access to primary care providers, but mental health supports were limited. There were also considerable challenges with home care, particularly around health human resources and personal support worker (PSW) support.

Recommendations:

- Create a scholarship opportunity for young people in the community to train as PSWs with guaranteed jobs upon completing their schooling and a mandatory commitment to the community for 2 years post-graduation. Models from other communities and from medical schools can be adapted and adopted.
- Continue to encourage the use of Telehealth as options to limit the travel to Thunder Bay for specialists.
- Continue to recruit and retain medical professionals, such as doctors, nurse practitioners, and nurses. This system seems to be working well, and should be maintained.
- Establish more communication between health care providers and the township to ensure that the activities, needs, and challenges are regularly discussed amongst the two groups. This includes conversations about assisted living, home care, and future government funding and planning.

Housing and Home

Significant gaps were described related to housing and homes. Addressing these gaps may go a long way in supporting the older population to remain in their own homes. Most people preferred to stay in their own homes as they got older, but there were activities that became more difficult to do, such as cleaning, cooking, maintaining a yard, and light home maintenance. Many participants have not considered the need to purchase some of these services as they got older, which is also an important consideration. Many of the older homes had stairs and accessibility issues as well. A very significant gap was the difficulty in finding contractors to renovate one's home.

Recommendations:

- Inventory homes which could be retrofitted for accessibility.
- Create partnerships with renovating companies and contractors in Thunder Bay where contractors could come in with a list of jobs to do rather than coming in solely for individual jobs.
- Employ a monthly “labour” day for the community where home maintenance workers could be brought into the community and booked in advance to make repairs to home and assist with making homes more long-term accessible (use the senior centre bus to bring them in and out once or twice a month).
- Create awareness of opportunities within the community for the employment of house cleaners. If it is not possible to recruit people from within the community, explore recruiting from outside of the community and brought through on a rotation, similar to the home maintenance employees (use the senior centre bus to bring them in and out once or twice a month)
- Create scholarship opportunities for young people in the community to apprentice in the trades or general home contracting with guaranteed jobs upon completing their schooling and a mandatory commitment to the community for 2 years post-graduation.
- Hire an “aging in place” coordinator that could assist seniors in finding housekeeping, yard maintenance, and home maintenance, and could initially assist with creating these partnerships with other communities.
- Create a list at the seniors’ centre of individuals and the work they are willing to do, and create a list of individuals’ needs for home maintenance. Hire a coordinator to match these individuals together to ensure that people’s housing maintenance needs are met.
- Coordinate volunteers to shovel seniors’ walkways similar to the Snow Angels program in Thunder Bay (for more information see <https://www.agefriendlythunderbay.ca/snow-angels/>) .
- Maintain the Meals on Wheels program.
- Expand opportunities for congregate meals where seniors who are socially isolated can be picked up and brought to the Seniors’ Centre or elsewhere for community meals once a week or more frequently. Consider models of community kitchens and community cooking programs within the voluntary sector.

Housing Options

The topic of additional housing structures was explored and while many stated that there was a need for seniors' housing, most were reluctant to admit that they would move into such a place. The majority want to stay in their homes and while they can understand how this is not a long-term option, given the gaps that exist due to a lack of resources and labour in the community, they are still not immediately interested in moving out. Participants were also less likely to be interested or knowledgeable about non-traditional housing arrangements.

Recommendations:

- Provide information opportunities in the community about non-traditional housing opportunities and explore participants' interest in this.
- Inventory homes which would be appropriate for accessibility and consider purchasing these homes if they come on the market for co-housing options.
- Hire an "aging in place" coordinator to assist seniors with finding housekeeping, yard maintenance, home maintenance, and the like, and re-evaluate the need for seniors' apartments in 3 years.
- Explore options of public/private partnerships to develop seniors' housing.
- If building seniors' apartments is a decision that the town council makes, we would recommend a small number of apartments to begin, given that most participants have stated it is needed but they are not willing to move in.

Transportation

Most individuals use their own cars to get around, and there are significant gaps in terms of transportation within the community of Terrace Bay. Participants also expressed their concerns with limited transportation to Thunder Bay unless they were going for medical appointments.

Recommendations:

- Establish a car-pooling/ride sharing system to travel to Thunder Bay for shopping or parcel pickup.
- Encourage people to call friends or neighbours when they are going out to see if others need rides.
- Have the seniors' centre coordinate car pool lists for regular programs.

Finances

Individuals were thinking somewhat about their future and retirements (or had thought about their retirement), but few had considered the services and supports they may need to purchase as they get older. In addition, the resale value of people's homes was low compared to the prices of homes elsewhere. If a significant seniors' housing complex was built and should individuals sell their homes to move into it, the housing market would be flooded with homes which would decrease their price.

Recommendations:

- Create video conference/town hall meetings with financial planners where presentations can be made about planning for the future and have them be from the region so that they know the challenges that this population is facing.
- Have conversations and discussions about planning for the future.

Connections

Most participants felt connected to the community, although there were many people who were identified as being socially isolated. Those with a spouse or partner were more likely to feel like they had strong social connections as compared to those who were widowed, divorced, or single.

Recommendations:

- Conduct a community assessment to determine who is socially isolated. Identify the single and widowed seniors and their needs.
- Establish a check-in and safety system for those who are socially isolated. This could fall under the purview of an "aging in place" coordinator.
- Identify caregivers and connect them with volunteers and organizations for support and respite.
- Conduct community focused "Aging in Place" meetings where discussions are focused on opportunities and ways in which people can ask for assistance from their peers and work with each other (the seniors' centre could be the lead in this)

Safety

Most participants felt very safe within their community, but the stairs posed a risk within their homes to their safety.

Recommendations:

- Identify individuals who want a chair lift to be installed in their homes. Bring in an installer to install them all at once rather than individually.
- Create a laundry service so individuals do not have to go downstairs to do their laundry creating safety hazards for themselves. This could either take the form of someone picking up laundry to do or setting up laundry facilities at the seniors' centre that are available to seniors.

Supports and Services

Supports and services identified were seen very positively in the community. However, people are not thinking about these needs as they get older.

Recommendations:

- Encourage people to consider their future and plan for getting older. A number of documents and planning resources are available from the Government of Canada which can assist with this (mentioned above).
- Create awareness of opportunities within the community for the employment of house cleaners. If it is not possible to recruit people from within the community, explore recruiting from outside of the community and brought through on a rotation, similar to the home maintenance employees (use the senior centre bus to bring them in and out once or twice a month) (mentioned above)/
- Continue to maintain the snow removal program offered by the township.
- Coordinate volunteers to shovel seniors' walkways similar to the Snow Angels program in Thunder Bay (described above).

Community

Most participants felt strongly connected to the community, although those with spouses/partners felt more strongly that they had people to talk to and had developed social networks. This clearly speaks to the need to identify those who are socially isolated and reach out to them. Recommendations are already listed under "Connections".

Participants discussed some of the community assets that they felt were limited in Terrace Bay, particularly shopping.

Recommendations:

- Provide coordinated regular shopping trips to Thunder Bay for those who are not able to access shopping or find it difficult to travel to Thunder Bay.

Conclusions

This study identified several key gaps in community services that could assist in keeping people in their homes for longer as they got older. Given the population predictions of Terrace Bay, a supportive housing complex would only meet the needs of a small number of people within the community, leaving a significant number of older people and others with activity limitations still with little support. Some of the reasons for people moving away, such as family connections and access to specialists, will not be changed by the township as these are factors that are “unchangeable.”

As such, our key recommendation is that the township should hire an “aging in place” coordinator who could begin to set up and implement some of these recommendations within this report. The issues with home and yard maintenance, lack of transportation, distance to Thunder Bay, and the many other issues described will not be solved with the building of seniors’ apartments. Rather, we recommend that having someone to coordinate some of these initiatives and working particularly on the housing and home maintenance issues and accessibility within the home, which would enable people to remain in their homes for longer.

In conclusion, we feel that the Township could implement a number of community based initiatives to assist the aging population in a way that will not result in a large investment in a single structure, but could create opportunities for the community and those looking to stay in the community. The Township needs to recognize these gaps and work towards solutions that will address the immediate needs before investing in a building that will still be several years away and only meet the needs of a select few residents.

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