

Final Report

Bruce Community Futures Development Corporation

Bruce Seniors' Needs Analysis

April 2011



millierdickinsonblais inc.

Contents

1	Introduction.....	3
1.1	The Definition of a Senior is Changing	4
1.2	The Impact of an Aging Population	4
2	Demographic Analysis	7
2.1	Population by Age	7
2.2	Population Forecast	9
2.3	Household and Personal Income by Age	12
2.4	Immigration by Age	14
2.5	Mother Tongue by Age.....	16
2.6	Education by Age	17
2.7	Class of Worker by Age	18
2.8	Family Status by Age	20
2.9	Business Composition.....	21
2.10	Summary of Findings	24
3	Stakeholder Consultation	26
3.1	Stakeholder Interviews.....	26
3.1.1	Summary of Findings	26
3.2	Focus Group Sessions.....	30
3.2.1	Summary of Findings	30
3.3	Community Survey	33
3.3.1	Summary of Findings	33
4	Case Study Review.....	41
4.1	City of Kelowna, BC - Seniors Services Strategy 2009	41
4.2	Edmonton, AB - Strategic Plan for Services to Edmonton’s Seniors: Towards 2015.....	41
4.3	City of Oakland, CA - Senior Needs Assessment 2004.....	42
4.4	Lancashire, UK - Strategy for an Aging Population 2006	43
4.5	Australian Local Government Association - Local Government Population Aging Action Plan 2004-2008	43
5	Recommendations	45
5.1	Goals and Objectives	46
5.1.1	Community Support Services.....	47
5.1.2	Health Care Services	51
5.1.3	Transportation	54
5.1.4	Housing	56
5.1.5	Civic Engagement, Volunteerism and Employment.....	58

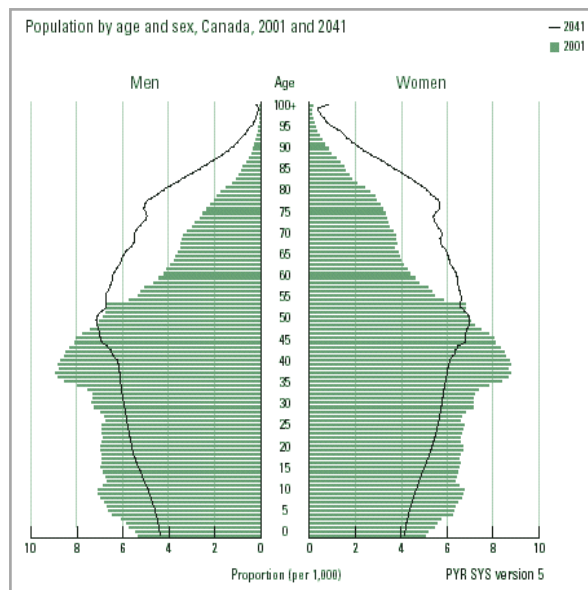
List of Appendices

- Appendix I: Stakeholder Consultation Participant List
- Appendix II: Telephone Survey Results
- Appendix III: Copy of Telephone Survey

1 Introduction

In the field of demographics and public policy it is widely recognized that the structure of the Canadian population is undergoing a significant shift. As life expectancies in developed economies rise, fertility rates drop, and the so-called ‘baby-boom’ age cohort of the post-war period begins to enter retirement, the population as a whole is aging at a considerable pace. Statistics Canada estimates that Canada’s senior population – defined as those over the age of 65 – is projected to account for between 23% and 25% of the population by 2036, almost twice the 13.9% they represented in 2009¹. Nor is this trend, a new phenomenon; the senior population grew by two-thirds between 1981 and 2001, compared to a one-quarter increase for the population as a whole². This is due in large part to the movement of the large ‘boomer’ generation – estimated to account for nearly a third of the Country’s population³ – moving into this age bracket (see Figure 1).

Figure 1: Population by age and sex, Canada



The implications of this shift are being felt across all levels of government, as new demands are being placed on service delivery and program funding, resulting in further impacts on the fiscal position of municipalities, regions and senior levels of government. Despite the inevitability of this shift, many jurisdictions have a limited level of understanding or preparedness for addressing the coming challenges and opportunities associated with an aging population. This report, a Seniors Needs Analysis for Bruce Community Futures Development Corporation, analyzes the growing senior population in the County of Bruce and Owen Sound, and provides an understanding of the key needs, framed in terms of services and amenities, as well as opportunities, in terms of engagement and consumption, of this group.

Source: Public Health Agency of Canada

¹ Statistics Canada. *The Daily*, May 26, 2010.

² Public Health Agency of Canada. 2009. “Who are Canada’s Seniors?” <<http://www.phac-aspc.gc.ca/seniors-aines/publications/public/various-varies/papier-fed-paper/fedreport1-eng.php>>

³ Foot, D. and Stoffman, D. 1996. “Boom, Bust and Echo: how to profit from the coming demographic shift.” MacFarlane, Walter and Ross: Toronto, 1996.

1.1 The Definition of a Senior is Changing

An assessment of seniors needs must begin with an understanding that the definition of ‘seniors’ – and the experiences of those included in that group – is not homogenous. The general statistical definition of senior is those over the age of 65, the age of retirement in the province of Ontario. However, in recognizing both the changing patterns of work and retirement, as well as the forward-looking nature of this analysis, this report examines those aged 55 years and older. Within this larger group, distinctions are often made between groups of seniors. What is commonly referred to as the “young old”, or those between 55 and 70/75, are the beginnings of the boomer generation and are generally more active – hence the oft-used nickname of “zoomers”. This group is distinguished from the “medium old”, or those aged 70/75 to 85/90 and the “frail old”, those aged 90+ who generally have larger needs with respect to health care and mobility. Clearly these groups have different needs and desires, and while the former category represents the largest cohort and central focus of this analysis, the concerns of each group must be considered appropriately.

These concerns are widely varied, and there is still some uncertainty regarding the specific demands, roles, and needs of a greatly expanded senior population. The oldest of the boomers, defined as those born between 1947 and 1965 in the influential book “Boom, Bust and Echo”, are just beginning to reach retirement age within the next one to two years. However, there are a number of significant trends that should be of concern to governments at all levels, including the municipalities of the County of Bruce and Owen Sound, as this trend begins to take hold. While a demographic analysis, community consultation and review of best practices follows within, it is useful at this stage to note the major trends affecting seniors’ needs and the implications for community planning and economic development, as they provide a context for the discussion and analysis that follows.

1.2 The Impact of an Aging Population

Shifting Preferences and Elevated Incomes: It is clear that a senior population values quality and service in their purchases, which will increase the emphasis on both customer service and increased skill in the delivery of goods, such as the trades, and professional services. It is also clear that, by and large, affluent seniors – primarily of the boomer cohort – will be willing to pay for this enhanced quality across a range of products, as their share of disposable income is generally expanded as mortgages clear and child-related expenses drop⁴. The implications of this for economic development in Bruce County and Owen Sound are significant, especially as it pertains to real estate and local business opportunities. For example, seniors and empty-nesters often prefer locating in smaller urban centres, away from both the inactivity of the suburbs and the bustle of large cities, driving up real estate values and local niche retail in these markets.

Labour Force Implications: As the boomer generation moves towards the end of their working age, they are often confronted with diminished career prospects. – given their size, and the traditional structure of

⁴ Morgan, C. and Levy, D. 2002. “Marketing to the Mindset of Boomers and their Elders”. Attitude Base: St. Paul, 2002.

corporations, this has been referred to as “trying to promote a rectangle up a triangle”⁵. On the one hand, this means that more boomers are leaving the workforce early and starting their own businesses or devoting their talents to non-profits and volunteerism, representing a significant social and economic opportunity for communities. As this group retires however, workforce growth will slow, as subsequent (smaller) generations will be required to be more productive – and also to shoulder a greater share of the tax burden – than their predecessors. The Washington-based Population Reference Bureau predicts that, by 2050, Canada will have only two working-age adults for every senior – the U.S. will have closer to three⁶.

Service Delivery and Health Care Costs: The contraction of the labour force is directly tied to the quality and quantity of services that seniors will require, which is perhaps of the greatest concern to governments and economic development agencies as the population continues to age. As costs of services associated with an aging population rise – including those associated with health care and disbursing public and private pension payments – tax revenues related to income are simultaneously diminished as the workforce declines in overall size. Health care is a particular concern, and is closely tied to the economy. In addition to the increased demands for home and convalescent care, re-investment in hospitals in mid-sized cities and regions may be necessary given the perceived preference of smaller cities among retirees as noted above. While this is generally seen as a cost concern, it can be argued that “governments should view small-town hospitals not as a burden on the health care budget but as a powerful tool for the economic development of rural regions”⁷, suggesting that seniors will bring their residence – and wealth – to places offering quality health care.

Experience of Loss: While retirement is often a time of great personal and economic freedom for seniors, there are also a number of concerns that the population is confronted with as they age. A Canadian Council on Social Development⁸ suggests that the experience of loss is common to senior populations. This loss is experienced in multiple categories: financial loss, in terms of savings and expanded health care costs; physical and mental loss, in terms of strength, memory and cognitive skills, and other faculties; and emotional loss, including loss of family and friends, and increased feelings of isolation. This can have implications for the kinds of amenities, activities, and recreation and leisure clubs and events available to seniors in communities such as Bruce County and Owen Sound.

The implications of these patterns and experiences for municipal, county, and regional governments and economic development organizations are complex. They will not have equal impacts in all places, nor will all seniors experience the same concerns, or have the same demands. However, these issues shape the conditions in which the needs of a growing senior population will continue to evolve, which in turn must inform the strategic planning that will be undertaken by the Bruce Community Futures Development Corporation.

⁵ Foot, D. and Stoffman, D. 1996. “Boom, Bust and Echo: how to profit from the coming demographic shift.” MacFarlane, Walter and Ross: Toronto, 1996.

⁶ Ward, O. 2010. “Demographics point to bleak future.” *The Toronto Star*, Monday August 2, 2010.

⁷ Ibid.

⁸ Durst, D. 2005. “Aging Amongst Immigrants in Canada: Policy and Planning Implications”. *Canadian Council on Social Development*.

The discussion that follows provides an understanding of the shifting demographics that are playing out across Bruce County and Owen Sound and the capacity of the underlying economy to support and adapt to an aging population.

2 Demographic Analysis

2.1 Population by Age

The following section provides an assessment of key demographic and socio-economic trends that allow for a proper base line understanding of the aging population in Bruce County-Owen Sound, and its implications for economic growth and the planning and provision of services and support in the coming years. For comparison purposes, given the inter-connectedness of the region, the County of Grey has also been represented.

As seen in Figure 2, the population over the age of 55 in Bruce County – and throughout the province and surrounding area – is growing at a much faster rate than the population as a whole. This age group grew by 15.6% between 2001 and 2006 in Bruce County compared to modest 2.3% growth in the overall population. Similar disparities exist in the City of Owen Sound, Grey County, and the Province, though interestingly the provincial senior population grew at a faster rate than in Bruce County, at 18.5%. As of 2006, there were 21,950 people in Bruce County over the age of 55 – accounting for over one-third (33.6%) of the County’s total population.

Figure 2: Comparative Population, Total and 55+, 2001-2006

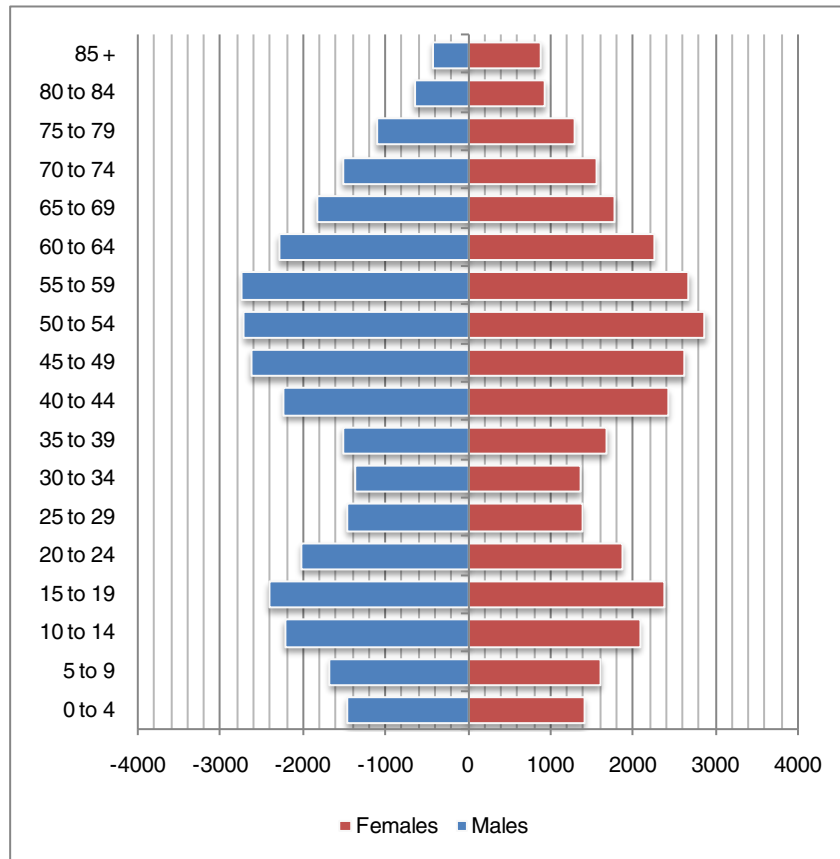
	Total			55+		
	2001	2006	% change	2001	2006	% change
Bruce County	63,892	65,349	2.3%	18,985	21,950	15.6%
City of Owen Sound	21,431	21,753	1.5%	6,365	7,040	10.6%
Grey County	89,073	92,411	3.7%	26,460	30,500	15.3%
Ontario	11,410,046	12,160,282	6.6%	2,536,165	3,005,690	18.5%

Source: Derived from Statistics Canada (Census of Population, 2001 & 2006) by Millier Dickinson Blais Inc.

Figures 3, 4 and 5 are population pyramids that provide a more detailed breakdown of the age structure of the populations of Bruce and Grey Counties and the City of Owen Sound for 2006. In each jurisdiction, there is a notable ‘bulge’ between the ages of 40 and 64, representing the ‘boomer’ generation. In Bruce County, the largest single cohort for males are those aged 55 to 59 (born between 1947 and 1951), while for females it is those aged 50 to 54 (born between 1952 and 1956).

Also evident in these population pyramids is a secondary ‘bulge’ centred on the 15-19 age cohort. This group, often referred to as the ‘echo’ is the children of the large boomer generation, born between the late 1970s and early 1990s. The so-called ‘bust’, which is bookended by these two groups, is comprised of those between the ages of 25 and 39, as of 2006. Also notable as a general trend is the comparatively larger female population, particularly among older age cohorts, which is generally reflective of longer life expectancies for females as compared to males.

Figure 3: Population by Age, Bruce County, 2006



Source: Derived from Statistics Canada (Census of Population, 2006) by Millier Dickinson Blais Inc.

The City of Owen Sound and Grey County show a slightly different distribution than Bruce County in that there are larger concentrations of their population in the group between ages 45 and 54 as compared to Bruce County, suggesting a slightly younger population or 'lag' in the boomer generation. In addition, the City of Owen Sound has a larger concentration of post-retirement seniors of advanced age (75+), particularly among females, as compared to Grey and Bruce Counties. This likely reflects the increased level of access to health and long-term care services in this urbanized centre as compared to the Counties.

Figure 4: Population by Age, Owen Sound, 2006

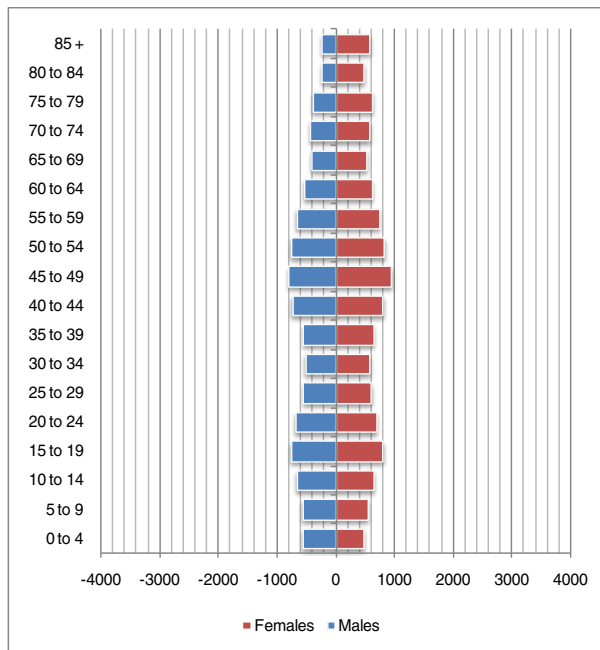
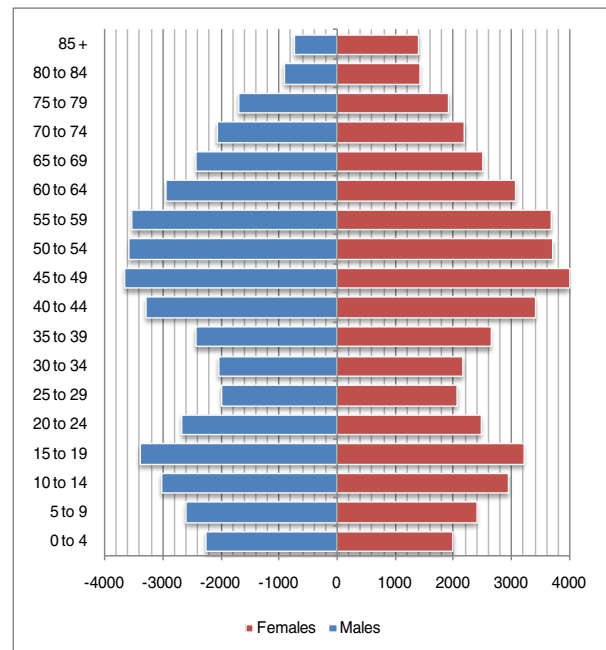


Figure 5: Population by Age, Grey County, 2006



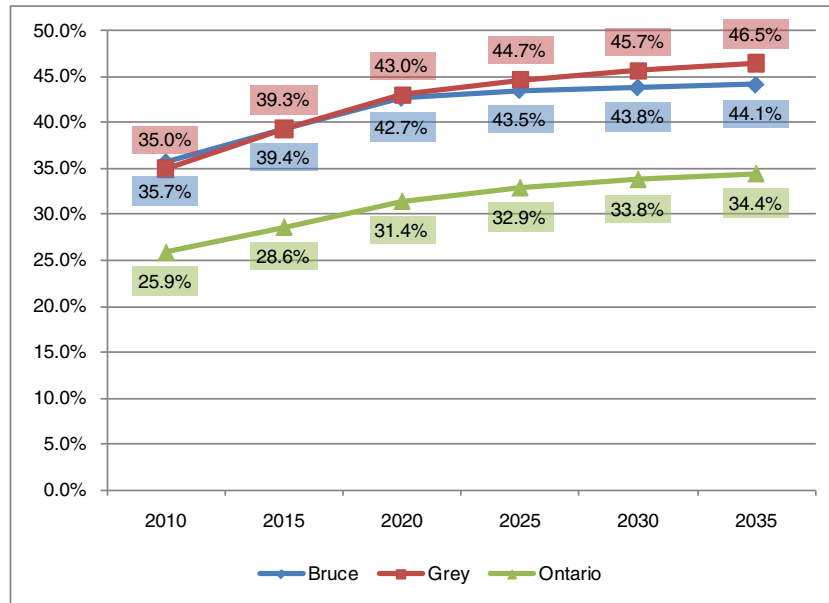
Source: Derived from Statistics Canada (Census of Population, 2006) by Millier Dickinson Blais Inc.

2.2 Population Forecast

The aforementioned boomer generation comprises a significant portion of the Bruce County population. While a large portion of this cohort has begun to reach 55, the coming years will signal a significant increase in the senior population as the full complement of this group begins to reach retirement age.

Figure 6 illustrates the future impact of this aging, displaying the share of the population over the age of 55 for Bruce and Grey Counties and Ontario. These projections are only made available by the Ministry of Finance at the provincial and census division level; as such, the City of Owen Sound is excluded from this analysis. As of 2010, Bruce County has a slightly larger senior population than Grey, at 35.7% of the total (up from 33.6% in 2006). Both are significantly higher than Ontario as a whole, where just 25.9% of the population is over 55. Within just 10 years, this group is expected to represent an additional 7% of the population, at 42.7%, which reflects the last (or latest) of the boomer generation moving into the 55+ age group. A slow increase is projected through 2035, where the 55+ age group will reach 44.1% of the population. The senior population in Grey County begins to overtake that of Bruce in 2010, reaching 46.5% by 2035. In Ontario, the senior population also continues to increase as a share of total population, but remains approximately 10% lower than in Bruce County, reaching a high of 34.4% by 2035.

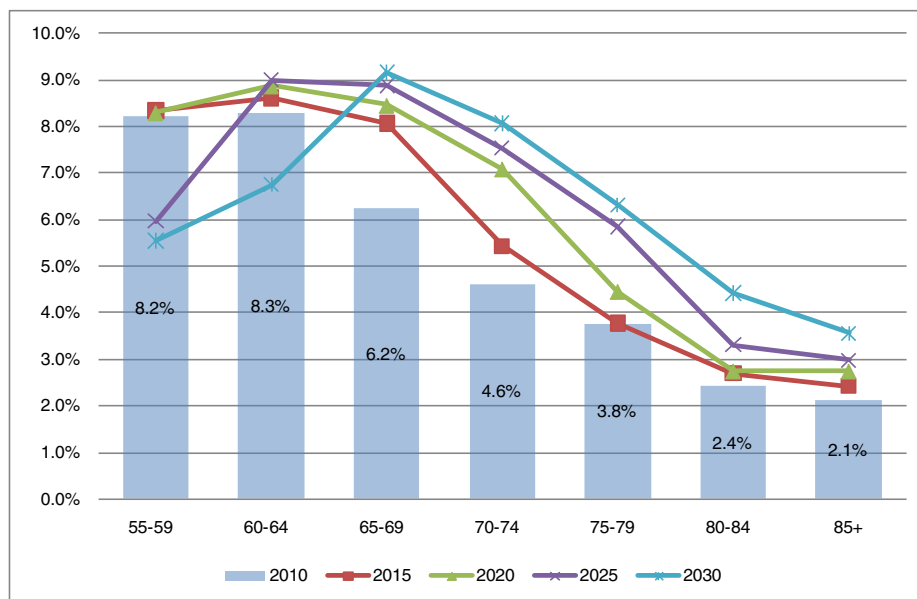
Figure 6: Share of Population over the age of 55, Bruce and Grey Counties and Ontario, 2010-2030



Source: Derived from Ontario Ministry of Finance (Population by five-year age group, 2009-2036) by Millier Dickinson Blais Inc.

Figures 7, 8 and 9 provide a more detailed forecast of the 55+ populations of Bruce and Grey Counties and Ontario, indicating a distribution across 5-year age brackets between 2010 and 2030. As expected age groups from 65 and upward comprise a successively higher share of the population from 2010 through 2030, indicating the progression of the boomer generation through each 5-year age group.

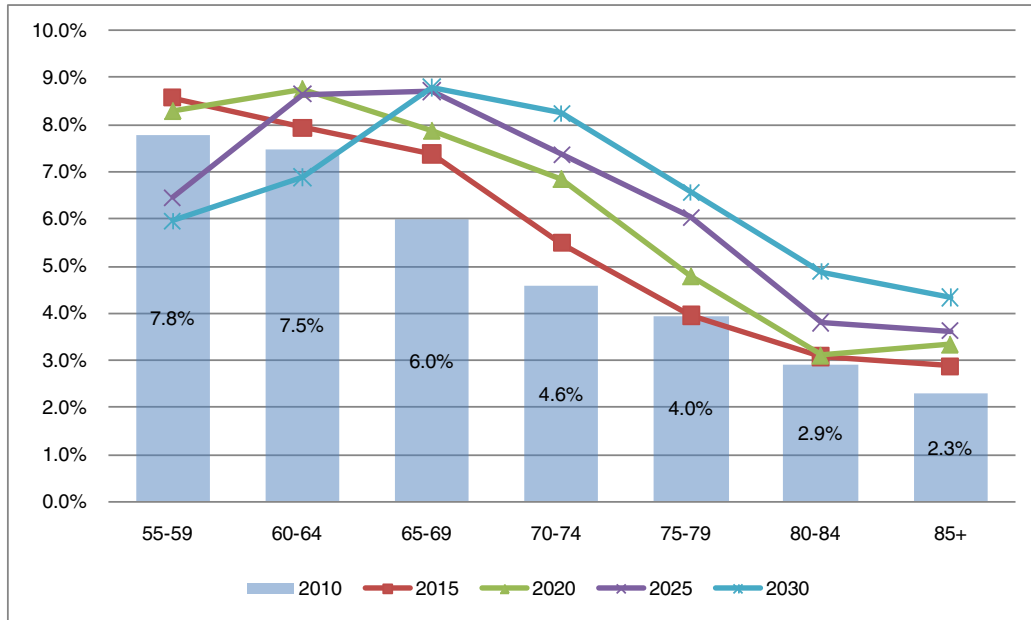
Figure 7: Forecasted Population Distribution, Ages 55+, Bruce County, 2010-2030



Source: Derived from Ontario Ministry of Finance (Population by five-year age group, 2009-2036) by Millier Dickinson Blais Inc.

In both Bruce and Grey Counties, the share of the population between 55 and 64 appears to drop significantly by 2025 and 2030. This reflects the movement of the ‘bust’ generation into these age groups; at the same time the boom continues to age. In Bruce County, by 2030, those over 70 will comprise 22.4% of the population, compared with just 12.9% in 2010. This will present a marked shift in the nature of seniors’ needs and the priorities of the County in terms of senior service delivery and support systems.

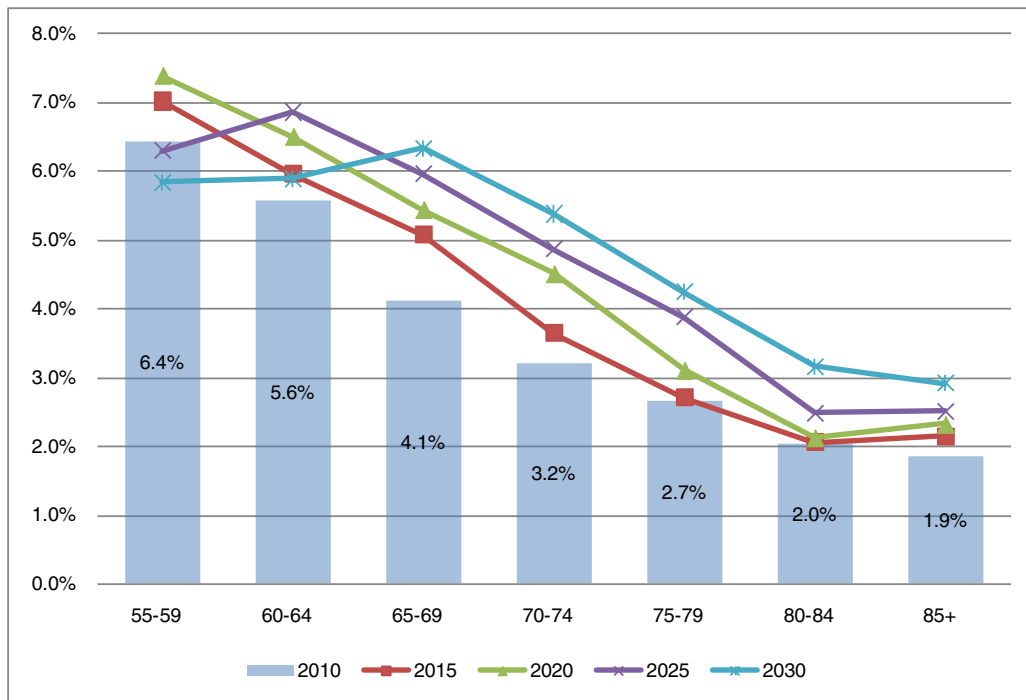
Figure 8: Forecasted Population Distribution, Ages 55+, Grey County, 2010-2030



Source: Derived from Ontario Ministry of Finance (Population by five-year age group, 2009-2036) by Millier Dickinson Blais Inc.

Figure 9 reinforces the findings in Figure 6 that Ontario’s population, while also undergoing a significant aging trend will remain younger in general than either of Bruce or Grey Counties. While maintaining the same overall pattern, whereby the large boom generation ages progressively through 2030 while the “young senior” population of those 55-64 begins to decrease over time, the overall senior population remains lower in the province than the Counties. This is seen in 2010 figures, where those between 55 and 64 compose 12.0% of Ontario’s population compared to 16.5% in Bruce.

Figure 5: Forecasted Population Distribution, Ages 55+, Ontario, 2010-2030



Source: Derived from Ontario Ministry of Finance (Population by five-year age group, 2009-2036) by Millier Dickinson Blais Inc.

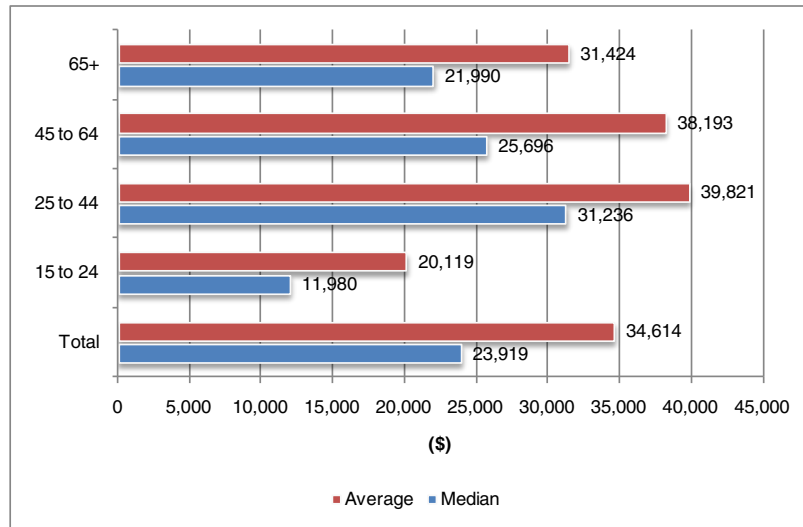
2.3 Household and Personal Income by Age

The income levels of senior populations are important to consider as they are closely tied to both the kinds of activities they undertake, and the potential level of services that they will require from the municipality, other levels of government as well as other seniors organizations.

In general, it is perceived that seniors have higher levels of disposable income, owing to greater savings and fewer expenses, than current working age populations. Figure 9 reveals that this perception is somewhat mixed in reality in Bruce County. Measured as total income (from all sources), those aged 45 to 64 – again, typically understood as the boomer generation – do indeed have high levels of disposable income, measured as both an average and median, than the overall population. Because this particular data set excludes those in families⁹, it can also be assumed that there exists a higher level of disposable income among this age group.

⁹ To indicate this, income data from Statistics Canada is provided for the population *not in* economic families. While this limits the representativeness of these figures, it is the only income data available that is represented by age, and

Figure 6: Total Average and Median Income by Age, Bruce County, 2005



Source: Derived from Statistics Canada (Census of Population, 2006) by Millier Dickinson Blais Inc.

However, for the post-retirement senior population over the age of 65, this trend is flipped; this group has much lower income levels than the working age population in Bruce County, and is below the average and median for the County as a whole. This is partially attributable to the loss of employment income as a component of total income for this cohort, as dependence on private and public pensions and investments – as well as government services – increases.

comparability is ensured as the same data set is used for all geographies and all age groups. In addition, this data is only broken down into larger age groups, so those 55 and over can not be represented as a single cohort.

Figure 7: Total Average and Median Income by Age, City of Owen Sound, 2005

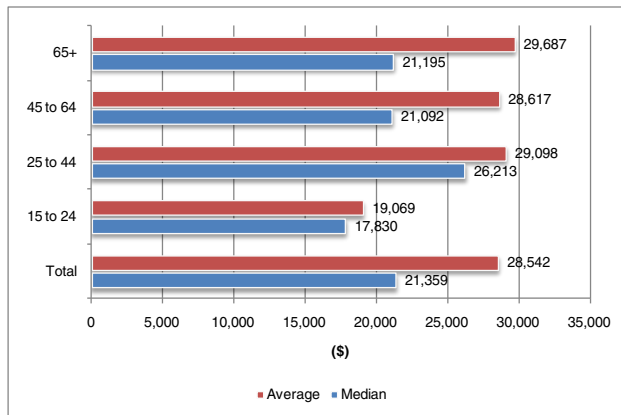
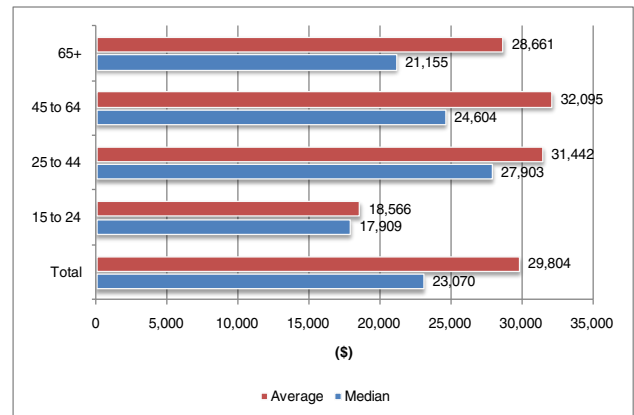


Figure 8: Total Average and Median Income by Age, Grey County, 2005



Source: Derived from Statistics Canada (Census of Population, 2006) by Millier Dickinson Blais Inc

Bruce County also has higher income levels across all age cohorts compared to both Grey County and Owen Sound. The trend seen in Bruce County is similar to that in Grey – high incomes among the boomers, diminished incomes among those 65 and over. This trend is also echoed at the provincial level; the average income for those 65+ in Ontario is \$33,103, markedly lower than the \$41,300 averaged by those between 45 and 64. In general, the Ontario average incomes across these age groups are in the range of \$2,000 higher than in Bruce County, and higher still compared to Grey County and Owen Sound. Interestingly, Owen Sound again displays a different trend than the province and Counties, as the over 65 age groups have the highest average income of any age cohort in the City. However, the median income for this group remains quite low, suggesting that there is a high polarization of incomes among this group. This in turn suggests the presence of a large senior cohort with a level of need or dependence on social services in Owen Sound compared to the Counties, as suggested in the population discussion above.

2.4 Immigration by Age

The immigrant status of the population of the Bruce County, as broken down by age groups, can also reveal important differences in the needs within the senior population, and the appropriate response to be taken by the various levels of government, social service agencies and community groups. While immigration is often discussed in the context replacing the aging population that is exiting the labour force, a large proportion of the senior population are in fact immigrants themselves.

This is made clear in Figure 12, which shows immigrants as a share of population by age brackets in Bruce County for 2006. Immigrants comprise a larger share of the population aged 65 to 74 than in any other age bracket, at 17.2%; this is followed by those over the age of 75 (15.4%), and those aged 55 to 64 (14.6%). This is perhaps surprising, given that immigration at a large scale is generally perceived as a more recent phenomenon in Ontario; however, in Bruce County, only 8.2% of the overall population are foreign-born, less than half the share of the 65 to 74 age cohort.

Figure 9: Immigrants as Share of Population by Age, Bruce County, 2006

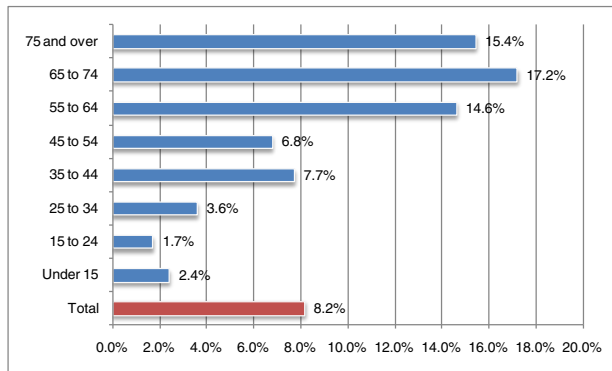
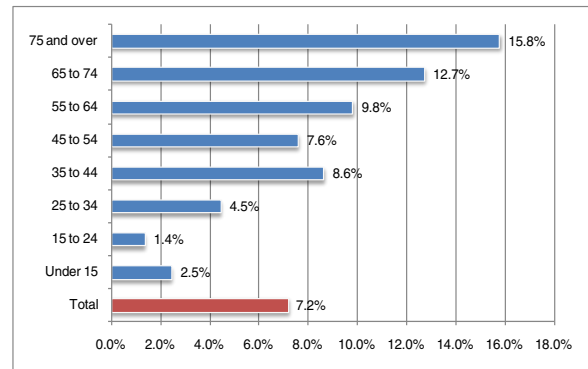
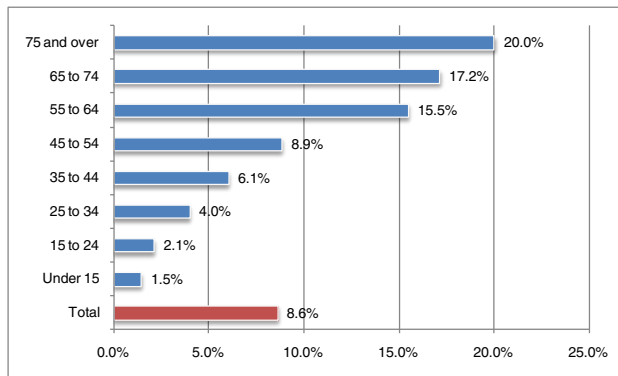


Figure 10: Immigrants as Share of Population by Age, City of Owen Sound, 2006



Source: Derived from Statistics Canada (Census of Population, 2006) by Millier Dickinson Blais Inc.

Figure 11: Immigrants as Share of Population by Age, Grey County, 2006



Source: Derived from Statistics Canada (Census of Population, 2006) by Millier Dickinson Blais Inc.

A more detailed examination of the place of birth of immigrants in the 65 to 74 age cohort reveal that, of a total of 1,140 immigrants, 1,105 (96.9%) are either from Europe or the United States. By way of contrast, those of European and American origin comprise only 72.1% of immigrants aged 35 to 44, and 60% of immigrants aged 15 to 24. Thus, while immigration is becoming more ethnically diverse, the older population in the County is predominantly of European origin.

Similar trends exist in Owen Sound and Grey County, where those 75 and over have the largest level of immigration as a share of overall population (see Figures 13 and 14).

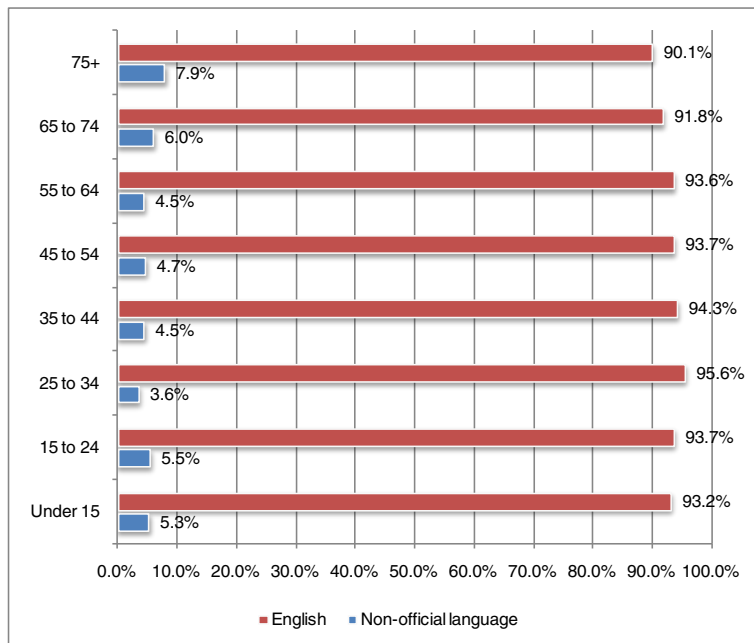
While data is unavailable for the period of immigration by age, it is likely that, owing to the Canadian immigration system, many of these European immigrants – the majority of which are from the United Kingdom or Northern Europe – emigrated relatively early in their lives, though some may have been

sponsored as Family Class immigrants in their later years. Thus, it is likely that most of these older immigrants are well integrated as ‘mainstream’ invisible minorities in the County, with few social or cultural barriers or needs that distinguish them from the senior population as a whole¹⁰. However, as the population becomes more ethnically diverse – and continues to age – issues related to integration and cultural sensitivity in service delivery will become an increasing concern.

2.5 Mother Tongue by Age

An examination of the mother tongue (language spoken most often at home) among the Bruce County population can reveal potential differences in needs related to service delivery and communication among the senior population. Echoing findings from the immigration assessment, non-official languages are the primary spoken languages among a higher share of seniors (65+) than the rest of the population, to a maximum of 7.9% of those over the age of 75 (see Figure 15). Viewed in conjunction with the previous section, it is likely that these are largely European languages, and there is likely little concern that service delivery will have to be tailored substantially to adjust to multiple languages. Given that English speakers make up a progressively larger share of the boom and bust generations, it is likely that these trends will continue. Similar trends are seen in Owen Sound and Grey County, with Grey County having the largest share of non-official language speakers at 10.2% of its population over 75 (see Figures 16 and 17).

Figure 12: Mother Tongue as Share of Population by Age, Bruce County, 2006



Source: Derived from Statistics Canada (Census of Population, 2006) by Millier Dickinson Blais Inc.

¹⁰ Durst, D. 2005. “Aging Amongst Immigrants in Canada: Policy and Planning Implications”. *Canadian Council on Social Development*.

Figure 13: Mother Tongue as Share of Population by Age, City of Owen Sound, 2006

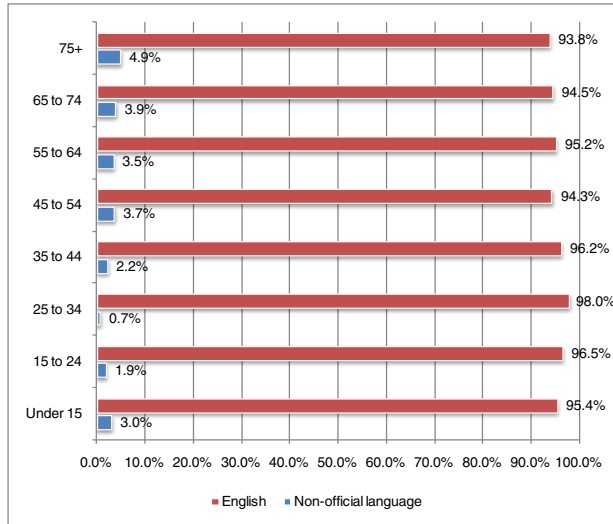
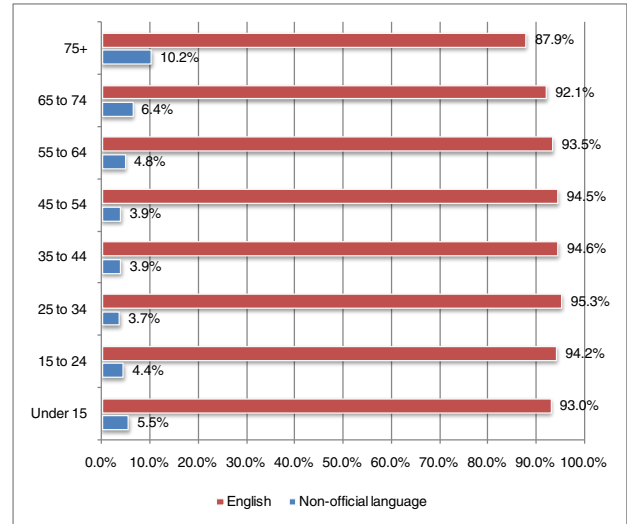


Figure 14: Mother Tongue as Share of Population by Age, Grey County, 2006

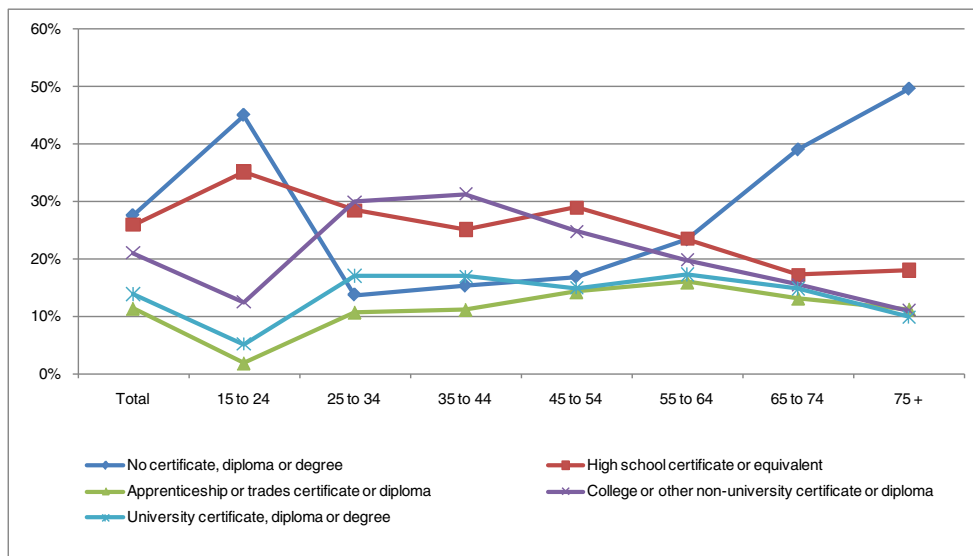


Source: Derived from Statistics Canada (Census of Population, 2006) by Millier Dickinson Blais Inc.

2.6 Education by Age

The educational attainment of different age segments within the population is an important consideration for the region. For one, it can reflect the skill base present among the senior population, which can have implications for the potential development of at-home businesses and/or continuing education and life-long learning programs, as well as their ability to adapt to new technologies. It also has important implications for the regional economy and future educational planning, reflecting the changing skill requirements demanded by the workforce over time.

Figure 15: Educational Attainment by Age, Bruce County, 2006

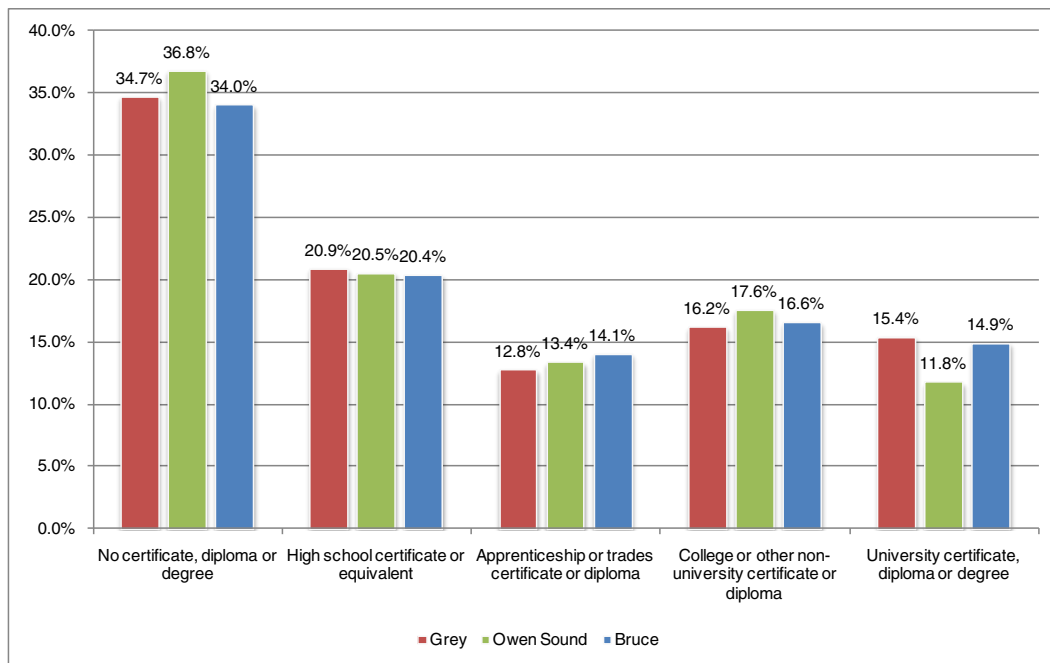


Source: Derived from Statistics Canada (Census of Population, 2006) by Millier Dickinson Blais Inc.

Figure 18 depicts the educational attainment of the population aged 15 and over by 10-year age bracket for Bruce County in 2006. Among the population over the age of 55, there are much higher levels of those with no certificate of any kind, as well as those only able to attain a high school diploma; nearly 50% of those over 75 have never received a high school diploma. This group gets progressively larger as ages get higher, and still forms the largest cohort of the overall population.

While higher education may have been less of a requirement in previous generations, Figure 17 also reflects that this pattern has been shifting; for the ages between 25 and 44, college diploma earners comprise the largest share of the population, with university degree earners comprising an increasing share of the population as well. Jobs continue to demand more skills from the workforce, as the economy continues to shift to one based on knowledge, innovation and problem-solving.

Figure 16: Comparative Educational Attainment, Ages 55+, 2006



Source: Derived from Statistics Canada (Census of Population, 2006) by Millier Dickinson Blais Inc.

Figure 19 compares the levels of educational attainment of the population aged 55+ in Bruce, Grey, and Owen Sound. While there is little difference between the jurisdictions, Bruce County has a slightly lower share of its population with no certificate or diploma than either Grey County or Owen Sound. It also has a higher concentration of those with a trades or apprenticeship certificate.

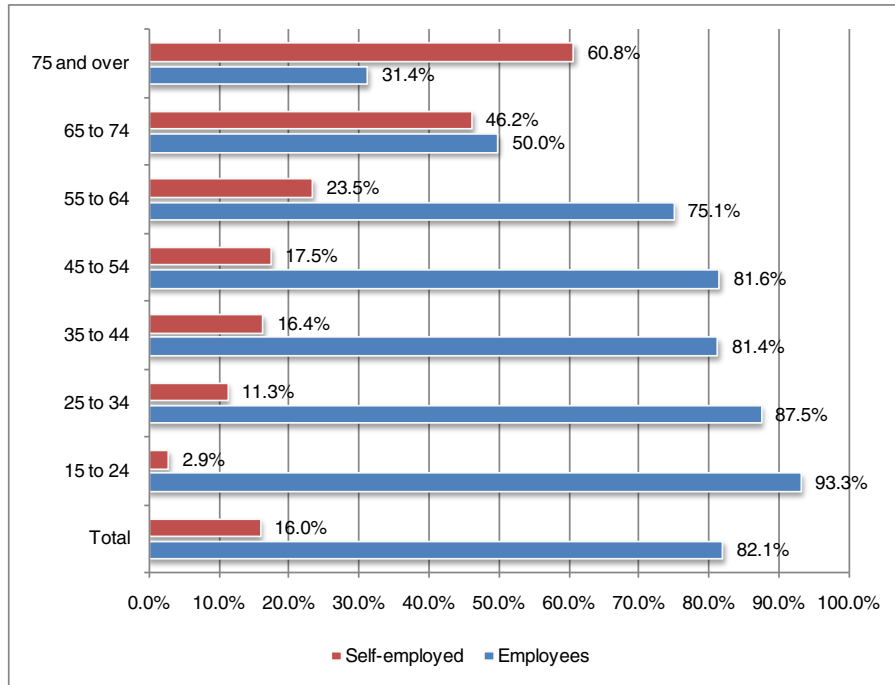
2.7 Class of Worker by Age

As the population ages, the nature of employment will also change. It is clear that many workers leave the labour force altogether through retirement, whether mandatory or voluntary. However, as life expectancies increase and many boomers look to retire before the age of 65, other avenues of economic activity and productivity are beginning to take hold.

Figure 20 indicates the employment status of the employed labour force in Bruce County for 2006. At and after the typical mandatory retirement age of 65, self-employment increases dramatically for those that stay engaged in the labour force, accounting for 46.2% of those aged 65 to 74 and 60.8% of those over

the age of 75. While this self employment can range from small home businesses and hobby sales to larger enterprises with employees, it is clear that the County should be accounting for the fact that the entrepreneurship has taken root with the senior population, who make valuable economic contributions even after retirement. As such, business planning and financial and support services should reflect the needs and demands that are likely to emerge from this portion of the region’s population.

Figure 17: Employment Status, Share of Labour Force by Age, Bruce County, 2006



Source: Derived from Statistics Canada (Census of Population, 2006) by Millier Dickinson Blais Inc.

Once again, the City of Owen Sound has a divergent pattern in terms of employment status than either Bruce or Grey County – which have very similar trends (see Figures 21 and 22). Though rates of self-employment do increase slightly in Owen Sound as the population ages, they still remain very low compared to Bruce County (22.2% vs. 60.8% for those 75 and over).

Figure 18: Employment Status, Share of Labour Force by Age, City of Owen Sound, 2006

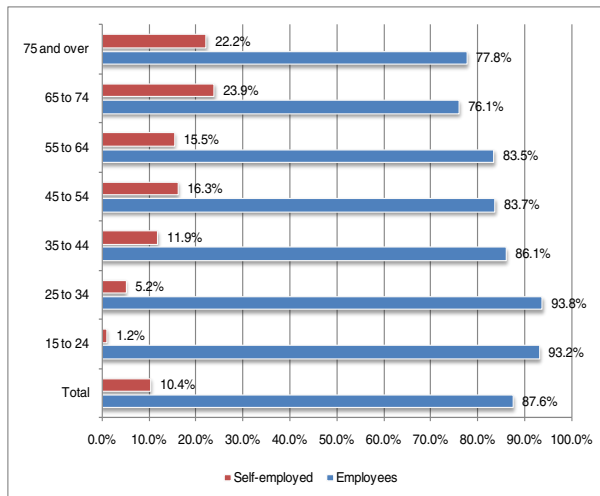
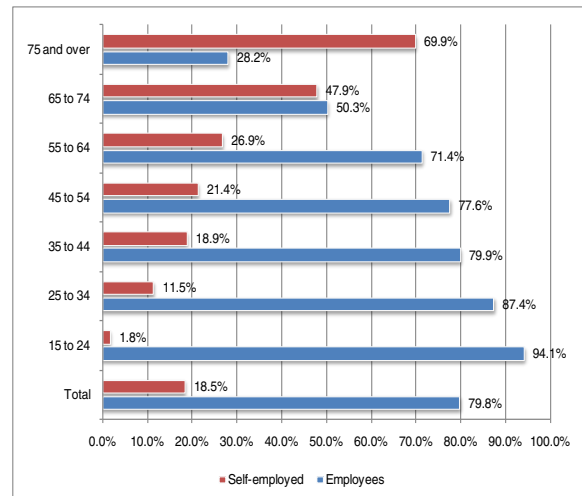


Figure 19: Employment Status, Share of Labour Force by Age, Grey County, 2006



Source: Derived from Statistics Canada (Census of Population, 2006) by Millier Dickinson Blais Inc.

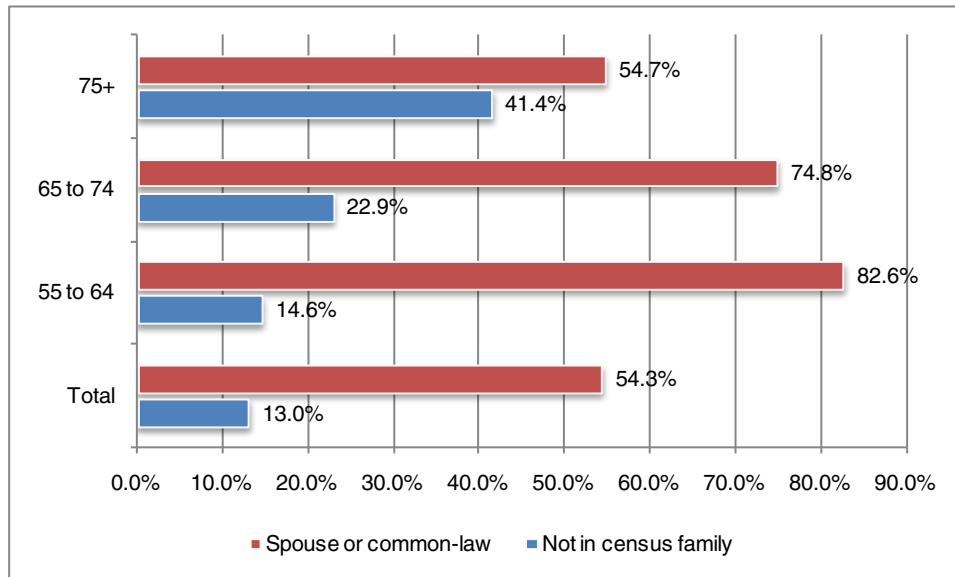
2.8 Family Status by Age

The family status of the senior population in Bruce County is an important consideration insofar as it reflects the domestic support available to seniors, and by implication, the degree of isolation and level of care that may occur or be needed as a result. Figure 23 reflects the two major categories of family status as they pertain to seniors; those in a domestic partnership (either married or common-law) and those not in a census family, who live independently. Among the younger senior population, 82.6% are in a spousal relationship of some kind; this number decreases gradually to 74.8% among those aged 65 to 74 and to 54.7% for those over 75. For this latter group, 41.4% are not in a census family.

It is likely that this trend is explained by the increasing number of seniors who survive their spouses as their ages approach the average life expectancy. As discussed at the beginning of this section, life expectancy – and total senior population – is higher for women than men. A report from the Public Health Agency of Canada indicates that, across Canada, 46% of senior (65+) women were widowed, compared to just 12.7% of senior men, a trend that becomes more pronounced among older age groups¹¹. The most telling implication of this indicator – one reflected in the consultation section later in this report, and popular research conducted elsewhere – is that the oldest cohort among seniors, especially women, have greater needs in terms of socialization, health care, and other systems of support.

¹¹ Public Health Agency of Canada. 2009. "Who are Canada's Seniors?" <<http://www.phac-aspc.gc.ca/seniors-aines/publications/public/various-varies/papier-fed-paper/fedreport1-eng.php>>

Figure 20: Family Status, Ages 55+, Bruce County, 2006



Source: Derived from Statistics Canada (Census of Population, 2006) by Millier Dickinson Blais Inc.

The above trend is even more pronounced in Owen Sound and Grey County, where 50.7% and 43.8% of those 75 and over are not in a census family, respectively (see Figures 24 & 25).

Figure 21: Family Status, Ages 55+, City of Owen Sound, 2006

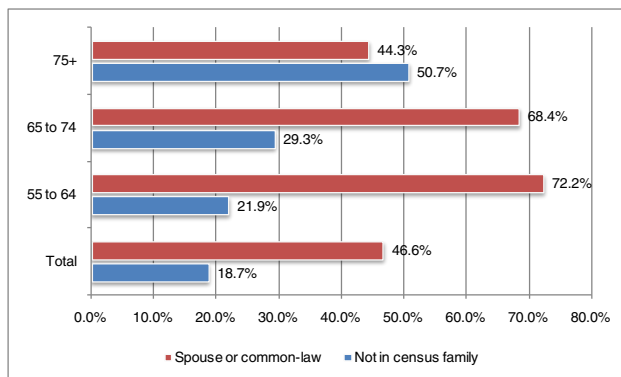
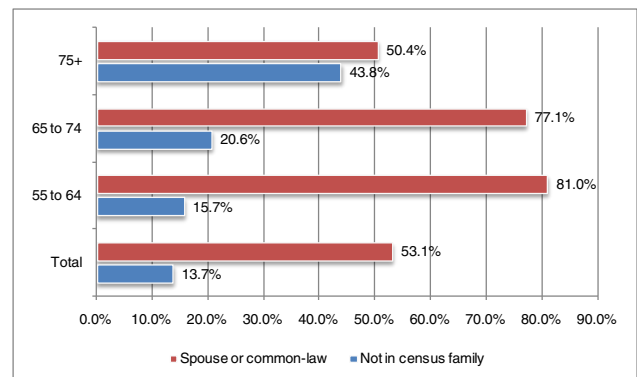


Figure 22: Family Status, Ages 55+, Grey County, 2006



Source: Derived from Statistics Canada (Census of Population, 2006) by Millier Dickinson Blais Inc.

2.9 Business Composition

Another important consideration for addressing seniors' needs in Bruce County is the presence of businesses and services that are perceived to be in demand by this segment of the population. Considerations of mobility, health, purchasing and consumption, and recreation must be included in this assessment.

Business information is derived from Statistics Canada Business Patterns Data for December 2009 by industry. The business data collected for Bruce County includes all local businesses that meet at least one of the three following criteria:

- Have an employee workforce for which they submit payroll remittances to CRA; or
- Have a minimum of \$30,000 in annual sales revenue; or
- Are incorporated under a federal or provincial act and have filed a federal corporate income tax form within the past three years.

The Canadian Business Patterns data records business counts by “Total”, “Indeterminate” and “Subtotal” categories. The establishments in the “Indeterminate” category include the self-employed (i.e. those who do not maintain an employee payroll, but may have a workforce consisting of contracted workers, family members or business owners). It should be noted that the Canadian Business Patterns data uses the CRA as a primary resource in establishment counts; therefore, businesses without a business number or indicating annual sales less than \$30,000 are not included. The population of these small, unincorporated businesses is thought to be in the range of 600,000 in all of Canada.

Based on a review of existing literature and the stakeholder consultation reviewed below, the following major groups have been identified as appropriate to seniors’ needs:

- Retail Trade (NAICS 44-45): Includes food and clothing sales, department stores, small hobby and craft stores, and car and other equipment sales
- Professional, Scientific and Technical Services (NAICS 54): includes legal and accounting services, consulting, advertising, and design
- Health Care and Social Assistance (NAICS 62): includes offices of all health practitioners, hospitals and health centres, care facilities, and social assistance programs
- Arts, Entertainment and Recreation (NAICS 71): includes theatre, dance, music and sporting activities, as well as museums and heritage sites
- Other Services (NAICS 81): includes automotive and garden services and repair, personal care services, and social/political/religious organizations

As seen in Figure 26 below, Bruce County has a strong presence of retail, service, health and recreation industries, collectively accounting for almost 30% of all businesses in the County although given the size of the County these services will be dispersed. No categories or sub-categories stand out as having a particular lack of businesses. There is a diversity of retail, entertainment, and service-based industries. Within health care, business patterns data suggests that the County is home to 55 physician’s offices, 18 dentist’s offices, 8 general hospitals, and 10 community care facilities for the elderly. One potential concern as the population continues to age is that there are only 2 home health care service businesses in the County. As seniors look to maintain their independence for a longer period of time, demand may shift from in-patient and long-term care centres to more advanced in-home care.

Figure 23: Businesses for Seniors Needs by Major Group, Bruce County, December 2009

	Total		Indeterminate		Subtotal	
	#	% share	#	% share	#	% share
Total	6,212	--	3,735	--	2,477	--
44-45 Retail Trade	589	9.5%	219	5.9%	370	14.9%
54 - Professional, Scientific and Technical Services	533	8.6%	355	9.5%	178	7.2%
62 Health Care and Social Assistance	187	3.0%	39	1.0%	148	6.0%
71 Arts, entertainment and recreation	96	1.5%	46	1.2%	50	2.0%
81 Other services (excluding public administration)	446	7.2%	179	4.8%	267	10.8%

Source: Derived from Statistics Canada (Canadian Business Patterns Data, December 2009) by Millier Dickinson Blais Inc.

As seen in Figure 27, additional detailed industry groups have been identified that also have implications for seniors' needs and services, as follows:

- Transit and ground and passenger transportation (NAICS 485): includes public transit systems and chartered transportation
- Postal Service & Couriers and Messengers (NAICS 491-492)
- Depository Credit Intermediation (NAICS 5221): includes personal banking and credit unions
- Other Financial Investment Activities (NAICS 5239): includes investment and financial advice
- Offices of Real Estate Agents and Brokers (NAICS 5312)
- Service to Buildings and Dwellers (NAICS 5617): includes home cleaning and maintenance services

Figure 24: Businesses for Seniors Needs by Sub-category, Bruce County, December 2009

	Total	Indeterminate	Subtotal
Total	6,212	3,735	2,477
485 Transit and Ground Passenger Transportation	29	9	20
491-2 Postal Service, Couriers and Messengers	7	5	2
5221 Depository Credit Intermediation	35	3	32
5239 Other Financial Investment Activities	126	112	14
5312 Offices of Real Estate Agents and Brokers	92	68	24
5617 Services to Buildings and Dwellers	77	30	47

Source: Derived from Statistics Canada (Canadian Business Patterns Data, December 2009) by Millier Dickinson Blais Inc.

The businesses in Figure 27 collectively account for only 5.9% of businesses in the County, but provide important services such as banking, mobility assistance (via transit and deliveries), and home services. Seniors value both convenience and access, and are more likely to use in-person banking than e-banking, for example. The continued presence of these services and institutions, and the provision of transportation to ease access to these facilities, will remain important for the County.

2.10 Summary of Findings

The above demographic analysis reveal a number of important trends regarding the senior population in Bruce County and the needs that they will face in the coming years. The key findings from this review are as follows.

The boomer generation comprises a significant portion of the County's population, with the largest single 5-year age cohorts in the County being those between the ages of 50-54 and 55-59. As of 2010, Bruce County has senior population at 35.7% of the total (up from 33.6% in 2006). Within just 10 years, this group is expected to represent an additional 7% of the population, or 42.7%, which reflects the last (or latest) of the boomer generation moving into the 55+ age group. A slow increase is projected through 2035, where the 55+ age group will reach 44.1% of the population.

Members of that same boomer generation have higher average and median incomes than older seniors in Bruce County; incomes in the County are in turn higher than those in Owen Sound and Grey County, on average.

Immigrants comprise a larger share of the population aged 65 to 74 than in any other age bracket, at 17.2%; this is followed by those over the age of 75 (15.4%), and those aged 55 to 64 (14.6%). In Bruce County as a whole, only 8.2% of the overall population are foreign-born, less than half the share of the 65 to 74 age cohort. A more detailed examination of the place of birth of immigrants in the 65 to 74 age cohort reveal that, of a total of 1,140 immigrants, 1,105 (96.9%) are either from Europe or the United States, and have likely immigrated in previous decades. Similarly, non-official languages are the primary spoken languages among a higher share of seniors (65+) than the rest of the population, to a maximum of 7.9% of those over the age of 75 (see Figure 14) – yet these are also primarily European languages, reflecting the immigration trends above.

Among the population over the age of 55, there are much higher levels of those with no educational certificate of any kind, as well as those only able to attain a high school diploma, than the average for the County. Nearly half of those over 75 have never received a high school diploma. While higher education may have been less of a requirement in previous generations. This pattern has been shifting as workforce demands change; for the ages between 25 and 44, college diploma earners comprise the largest share of the population.

Bruce County maintains a large number of seniors who enter self-employment after the typical mandatory retirement age of 65, when self-employment increases dramatically for those that stay engaged in the labour force. This category accounting for 46.2% of those aged 65 to 74 and 60.8% of those over the age of 75 – higher rates than in Owen Sound and Grey County, and suggestive of a need to provide business supports to entrepreneurial seniors.

Among the younger senior population, 82.6% are in a spousal relationship of some kind; this number decreases gradually to 74.8% among those aged 65 to 74 and to 54.7% for those over 75. For this latter group, 41.4% are not in a census family. It is likely that this trend is explained by the increasing number of seniors who survive their spouses as their ages approach the average life expectancy, and stresses the importance of activities that will engage and socialize seniors as they reach older age.

The County has a diversity of businesses that cater to perceived seniors needs; particularly in retail, personal and professional services, health and social assistance and recreation industries, which collectively account for almost 30% of all businesses in the County. No categories or sub-categories stand out as having a particular lack of businesses. There is a diversity of retail, entertainment, and service-based industries. Within health care, the County is home to 55 physician's offices, 18 dentist's offices, 8 general hospitals, and 10 community care facilities for the elderly, though a lack of in-home care services may represent a future concern.

The following section presents the findings derived from an extensive consultation effort with local community. This has included interviews with local residents as well as discussions with local service providers involved in delivering services and programs to the region's seniors.

3 Stakeholder Consultation

To ensure that the study's recommendations are based on and reflect local realities, an extensive stakeholder consultation process was undertaken that included stakeholder interviews, focus group discussions and a broad based residents' survey geared to those 55 years of age and older. In all more than 300 people have contributed to the study process and have assisted in grounding the report's findings and recommendations in the opinions and ideas of residents, service providers, community leaders and elected officials who live and operate in the region, or have an understanding of the issues and challenges, as well as the opportunities associated with an aging population.

Also identified in this process are the major issues or themes that must be addressed in the development of a strategy that is focused on the addressing the current and emerging needs of seniors in Bruce County and Owen Sound. The discussion that follows provides an overview of the findings derived from each level of the consultation process.

3.1 Stakeholder Interviews

In an effort to understand the perspective of local business and community leaders in Bruce County and Owen Sound, the project team conducted 30 one-on-one telephone interviews with key business and community stakeholders. These individuals and/or organizations were identified by the Bruce Community Futures Organization for their knowledge and understanding of senior's needs and services in the region. A list of interview participants is included in Appendix I.

3.1.1 Summary of Findings

The following discussion summarizes the findings and opinions of stakeholders in response to a series of questions as to the impact of an aging population.

1. Do you feel the needs of seniors in Bruce County and Owen Sound are currently being met? How do you see this changing over the next 5-10 years?

It was generally acknowledged that Bruce County has one of the highest numbers of seniors per capita in county and has become a popular retirement destination due to its natural beauty and quality of life. Stakeholders generally felt that the needs of seniors are being met but that this situation should be seen as temporary as more people retire to the area.

The greatest problem that is seen to be emerging for seniors is the availability of transportation and housing options. The lack of access to transportation is a challenge across the County but is felt most particularly in the rural and more remote areas of the region. Seniors are in need of transportation to travel the distances to Owen Sound and London for medical appointments, as well as shopping, visiting with friends and attending local events.

Housing needs are characterized in two ways. Firstly, it was felt that many seniors require housing in the form of apartments or condominiums providing the option of independent living but not the responsibility of a home ownership. Secondly, it was felt that there is a shortage of assisted living facilities for those who still want to live 'independently' but require assistance with personal care and housekeeping.

Other observations included:

- The area is well serviced by volunteers who are willing to help seniors

- In general there is a wide variety of social options but some areas are not as well served as others
- There is a perceived lack of doctors and a shortage of health care workers in general
- The region needs a long term housing facility, as reflected in the long waiting lists to access existing facilities
- Government cutbacks and lack of local resources does not reflect the demand that is emerging for services and facilities
- There are waiting lists for housekeeping and Day Away Program
- Those in the middle income brackets are seen as suffering the most – others get government support or can afford to pay
- Increased demand for therapy dogs to visit seniors in hospitals/homes
- Not enough care for those suffering from mental illnesses – not enough long term care facilities that will take them so they are institutionalized
- Need more education for seniors that is focused on improving literacy and nutrition
- Need more respite care

Those interviewed felt that in five to ten years the number of seniors in the area will be overwhelming as there will be a substantial strain on **services and housing** with decreasing resources to support the demand. The Local Health Integrated Network has indicated that they 'do not see increasing long term beds for the next 15 years' which is of concern to those in the health/seniors care sector in the area. There were also concerns that there will be a shortage of medical personnel including nurses.

Other observations included:

- The profile of the senior will change in the future – they will be more active and more healthy than in the past
- There will be less volunteers – it is not in the mind set of the younger generation as it was in the past
- Due to larger demand, it will be harder to see a specialist
- People from cities will move in with retirement monies and drive housing costs up
- The cost of living will rise and seniors will not be able to afford essential services - pensions need to be strengthened

2. How is your organization responding to/or impacted by the aging of the local population?

While organizations across the region are attempting to respond to the growing demands of an aging population where resources permit, government cutbacks have contributed to a unique set of issues. An example cited was the reduction in the amount of time a patient spends in hospital convalescing which in turn has resulted in an increase in the demand for home care as patients are discharged sooner from hospital and in a more acute state. Organizations responded that they were making efforts in the following ways but that they were severely restricted in these efforts due to lack of funding.

- Increased availability to transportation through volunteer recruitment
- Ensuring that buildings more accessible i.e. wheelchair, washrooms, elevators
- Increasing the number of home visits – more people are forced to live at home due to unavailability of housing options
- Developing a long term care strategy – Bruce County Housing Corporation

Other organizations felt that they would like to be able to provide the following services but are unable due to funding:

- Increasing range of services for seniors i.e. meals on wheels, respite care, day away programs
- Skills development
- Lobbying for pension security and pension splitting issues
- Increasing mobility services
- Expanded housekeeping services

3. *What types of demands/needs do you see emerging in the future?*

Access to transportation and assisted living housing/services emerged as the two top demands that respondents could see emerging in the future. The following comments present the wide range of needs that were identified by stakeholders:

- Transportation
- Home care/personal support; meals on wheels;
- Assisted living facilities – presently people are moving to long term care facilities before they should because of a lack of home support services.
- Hospitals/medical care/Long term care
- Education for seniors regarding services available to them – need a resource centre where seniors could access information and provide for social activities; will and estate planning assistance
- More support for care givers before there is a crisis (home care worker burn out)
- Accommodations/housing options
- Maintenance and home care
- Younger people are not going to retire with as much money as their parents due to shrinking pension plans and higher costs of living
- Recognition of the reserve as a municipality – increasing seniors issues
- Mental health services
- Emotional support – spending time with people in own homes and in nursing facilities can greatly improve their outlook and quality of life
- Keeping seniors ‘connected’ with their community – socializing and recreational activities- i.e. swimming pools
- Eye and dental care funding
- Increased poverty

4. *How can the voices of seniors in Bruce County be better heard by local decision makers?*

In general, it was felt that seniors already have a strong voice in the region and several options to voice their concerns and make their opinions known. However, the best way to engage or get the opinions of seniors is through direct contact. Other options included:

- Through seniors organizations – speaking with a united voice

- Government and community leaders should make concerted efforts to meet with seniors at organized meetings to solicit opinions and concerns as well as inform them of new services and/or government programs available to help them
- Through health units
- Municipalities should undertake regular surveys to solicit opinions – encourage participation
- Community forums – ensure everyone has transportation
- Establish an independent advocacy group; form a committee of municipal and senior representatives
- Through politicians – seniors vote and more needs to be done to engage with this portion of the population

5. *What priorities should be reflected in the development of a Seniors Needs Strategic Plan for Bruce County/Owen Sound?*

The list of priorities in terms of a strategy for seniors needs in Bruce County-Owen Sound was consistent across all stakeholders and included:

- Provision of home care/ long term care/ assisted living services and programs
- Provision of a broader range of housing options
- Need for transportation services be they public or volunteer based
- Improved medical services/ more medical personnel
- Additional recreational amenities more broadly dispersed
- Accessibility for seniors
- Improved resource/information services

6. *Do you have any other thoughts or concerns about local seniors' needs, services or the response of local government and community partners to this growing trend?*

Reponses included:

- Achieving momentum around an issue the community responds to an issue (i.e. transportation) and then it is forgotten
- Municipalities should ensure that seniors have a place to meet
- Seniors need to be involved in the community – gives a purpose to life
- Many seniors do not have family around anymore – they leave for employment and other reasons. We have to make sure these people are supported when there isn't a family to look out for them.
- Government has to respond to seniors needs with increased funding and programming
- A long term plan is urgently required to address the tidal wave of senior aged residents who will require services and assistance
- We need to ensure that seniors are engaged socially and keep them active and involved in the community
- Transportation is very important in ensuring a sense of independence in seniors

3.2 Focus Group Sessions

In addition to the direct stakeholder consultation, focus groups sessions were conducted in August 2010 in Wiarton, Owen Sound and Kincardine. The sessions were widely advertised and attracted participants that represented a wide range of interests and service delivery organizations across the region. The sessions were facilitated by Millier Dickinson Blais together with the Queen Executive Decision Centre and sought similar input to the stakeholder consultation. While the framework for discussion remained similar to the one on one interviews, participants in the focus groups were also asked to identify and prioritize the needs of seniors in the region.

3.2.1 Summary of Findings

Participants in each of the workshops were asked to consider what needs of seniors are currently being met and where there are gaps in the delivery of services and programming. Once identified the participants were asked to prioritize those issues that required attention and a resolution in the short to medium term.

The priority needs identified by participants (listed in order) requiring action included:

Enhanced transportation options – there is a general lack of accessible and affordable transportation options for seniors to travel to doctor appointments, banking, shopping or visiting friends/relatives, particularly in the more rural and remote areas of the region. In some areas there are taxi services which are expensive and not often used by seniors. Many seniors in the area must rely on their network of friends to provide transportation.



Photo: Owen Sound Focus Group Session, August 2010

A broader range of housing choices— there is a perceived lack of affordable housing options that would permit seniors to age in place in the County and Owen Sound. The need extends across a broad spectrum of housing types from bungalows and apartments/condos to assisted living facilities. A range of housing options was considered important to a senior, as it provides a bridge from independent living to institutional residency. While the Province has made commitments to enable seniors to live at home as long as possible, this process would be greatly enhanced if housing were available with a support structure to assist residents with issues of mobility, personal care and maintenance.

Provision of home care services - home care services are seen as being in short supply in the County making it necessary for residents to leave their home sooner than necessary – e.g. lack of housekeeping services, meal preparation and personal care assistance – this situation is seen as causing a chain reaction and overburdens the system.

Access to appropriate and timely medical care – the level of medical care varies from municipality to municipality in the County. Most facilities are reported as being filled to capacity and there are extended wait times for specialist care and surgeries. An anticipated up-swing in the local senior’s population is expected to exacerbate this situation and should be monitored carefully so that steps can be taken to ensure adequate medical services and personnel are available to meet the needs in the County in the future.

Concern was expressed that more effort must be given to recruiting physicians and other health care professionals to the region. This should include attracting visiting specialty services to the area to avoid the physical and financial strain on residents to travel for specialists appointments. It was also felt that more facilities will be needed to provide homes for those requiring extended care as ‘aging in place’ efforts will bring people to long term care facilities with greater needs and disabilities than in the past.

Reducing physical and emotional isolation – concern was expressed for seniors who may be suffering from both physical and emotional isolation. The issue of seniors who are ‘isolated’ due to geography was directed related to the lack of transportation options available to connect them to other seniors and community activities in general. However, there was equal concern expressed regarding emotional isolation which afflicts seniors regardless of their physical location.

Short and long term care services and programming – participants suggested that resources to provide home care services are stretched to a maximum in the area. There are reported waiting lists for personal home care assistance as well as respite services such as the day away program for seniors and/or their caregivers. In addition to ‘home’ support services, it was noted that there are waiting lists for long term care facilities, specialty care and a general shortage of hospital bed space.

Intergenerational interaction – there was a strong level of support for providing more opportunities to develop stronger intergenerational interaction in the community particularly as it relates to youth and seniors. Examples included:

- a. A program of foster grandparents as way to encourage tolerance and understanding between generations.
- b. Promoting the art of ‘storytelling’ by the region’s seniors as a way to ensure that the history and culture of the area will be preserved.
- c. Providing volunteer opportunities for seniors and young people i.e. helping at a daycare centre or chaperones for youth events.

- d. Developing mentorship opportunities in the secondary schools where seniors with a wide range of skills assist young people with their career development.
- e. Creation of a youth/seniors advisory council to develop programs and explore issues that provide support to both age groups.
- f. A seniors helping senior program that has younger seniors more directly involved in helping the region's older residents

Improved accessibility – participants felt that more resources and consideration need to be given to ensuring that services and facilities more accessible to seniors in the County including handicapped parking, automatic doors, wheelchair ramps, availability of rest areas, sidewalks and lighting, visual assistance - large print signage and documents and more timely attention to snow/ice conditions which make mobility hazardous for seniors. It was also felt that some areas of the County need to invest in more areas for seniors to remain active including trails, walking areas and park spaces.

Opportunities for education and enrichment – it was felt that the County should take steps to enhance the opportunity of seniors to learn and continue their intellectual and social development. This included:

- a. Access to university courses – lifelong learning
- b. Establishment of a 'Seniors Centre' which would be multi-functional providing a complete range of relevant information on seniors' services and programming, social opportunities, spiritual, physical and recreational programming and a 'gathering place' in general terms.
- c. Education in the area of changing practices in banking, telephone services, computer assisted communications, personal protection (telephone scams, internet protection etc)
- d. Enhanced program of arts and cultural activities
- e. Develop more communications mediums including newsletters, radio/print articles and offer training on computer proficiency; perhaps a seniors radio segment
- f. More coordination of seniors clubs and activities

When asked how seniors can express their concerns and opinions to decision makers, the most common response from the focus group discussions included:

- Hold focus group sessions to get seniors opinions; come to nursing homes and other areas where seniors congregate; conduct surveys; use and encourage existing seniors groups
- Hold public meetings and community forums – provide transportation for seniors to attend
- Utilize media more – especially radio
- Involve seniors in local councils and on seniors advisory committees
- Host public meetings and forums on seniors issues that includes decision makers and health care providers;
- Encourage politicians/decision makers to visit seniors groups or centres to enable their voices to be better heard

3.3 Community Survey

Of equal importance to the development of a seniors need strategy for Bruce County-Owen Sound region are the opinions and attitudes of local residents aged 55 years and older. To achieve this, a random survey of 251 residents was conducted by Foundation Research Group in July 2010. The survey is intended to provide an improved understanding of the changing basic needs, recreational interests and opinions on aging of local residents age 55 years and older.

Foundation Research Group, Inc. conducted the survey using their network of call centres totaling over 250 CATI stations. The CATI system allows data to be entered directly into a computerized database as interviews are conducted making this advanced computer system and supporting software the premier interviewing tool for accurate, cost-effective, and reliable sampling.

3.3.1 Summary of Findings

The community survey was comprised of 50 residents from Owen Sound and 201 residents from Bruce County. (The detailed results of the survey are provided in Appendix II).

Respondents were asked approximately 30 questions on various aspects of their life and aging. A summary of results is provided below:

1. Demographics

An effort was made to ensure a balanced response across all age groups. Of the 251 residents that participated in the survey 25% were between the ages of 65 and 69 years of age while 39% were over the age of 70. The balance of respondents (36%) was between 55 and 64 years of age. 64.1% of all respondents were women.

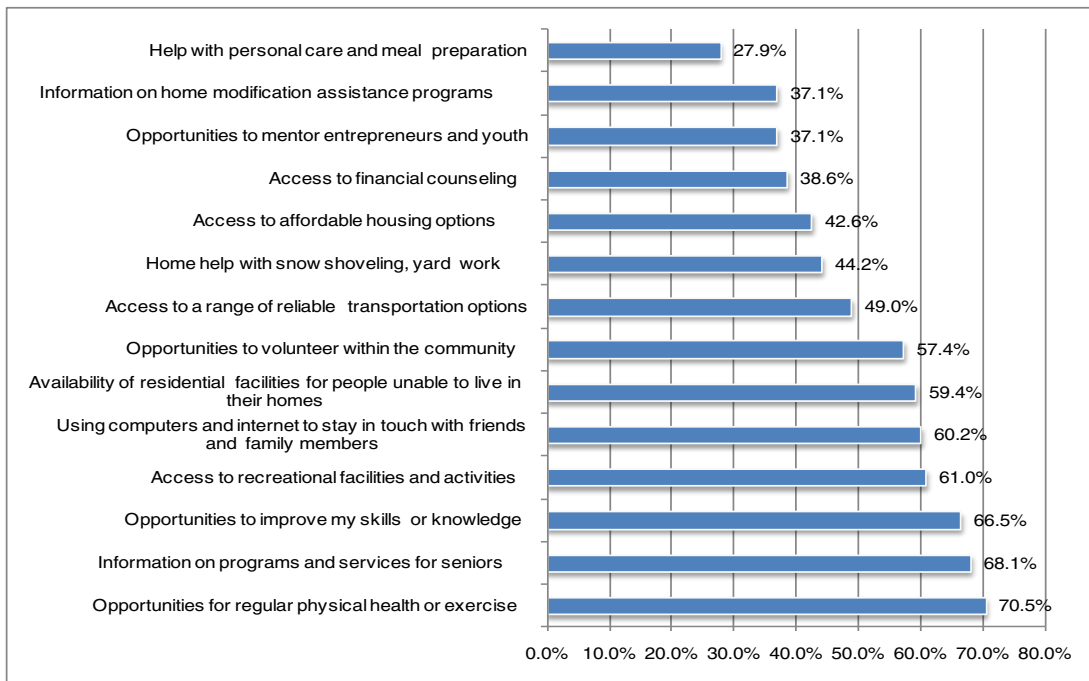
Of the total number of participants 82% indicated that they were retired. Two thirds (66.9%) of all respondents lived with a spouse or partner, while the remaining participants indicated they were divorced, widowed or had never married.

While 36.7% of respondents declined questions regarding their current financial situation, 26% of those that did respond indicated that they had an income in excess of \$50,000 in 2009 while 19.5% suggested their incomes were between \$10,000 and \$30,000.

2. Quality of Life

The majority of seniors surveyed (87.3%) rated their overall quality of life as good or excellent. When asked which programs and services were important and contributed to their enjoyment of life, the top three responses were opportunities for regular physical health or exercise, information on programs and services for seniors and opportunities to improve skills or knowledge.

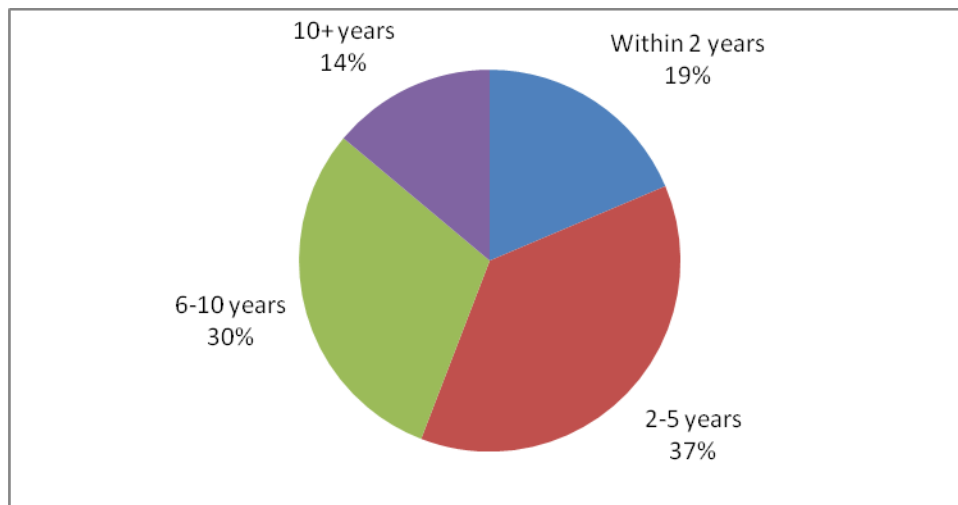
Figure 25 - Importance of Programs and Services



3. Retirement Plans

More than 80% of the seniors interviewed indicated that they were retired. Of the 19.5% that were not, 52.9% were between the age of 55 and 59 years. More than half of those that had not retired indicated that they still worked full time with 33% working part time. When asked when they plan to retire, the majority of respondents plan to retire within the next ten years as per the figure below.

Figure 26 – Retirement Plans



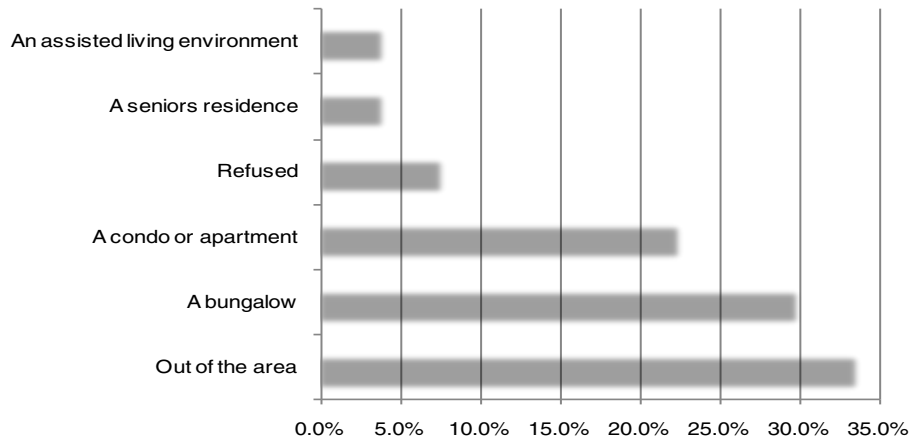
4. Home and Community

A majority of respondents (75%) have lived in the Bruce County/Owen Sound area for more than ten years. An additional 16% have lived in the area between 5 and 10 years and less than 9% for less than

five years. Of those who would be considered newcomers to the area (less than five years) the primary reason for their relocation to the area was because family was located there.

More than 85% of all respondents indicated that they would not move within the next three years. Of those that indicated they would move, they suggested that they would move out of the area or to smaller living accommodations. More than 84% of all respondents own their home.

Figure 27 – Choice of Living Accommodation if Moving



Questions surrounding security and emergency preparedness were asked. In the event of a non medical emergency (i.e. storm, power outage, etc.) half of the respondents indicated they would turn to family and friends; eight percent of respondents did not know have a plan of where they would go. Most respondents felt that they were having difficulty maintaining their home i.e. snow removal, yard work, as well as mobility issues in the home i.e. stairs, lifting, carrying etc. When asked if respondents had any disabilities or conditions which could be identified as business opportunities to serve seniors, most indicated they did not. However, more than one quarter of respondents again said they experience difficulty with mobility such as walking, climbing stairs, reaching, lifting or carrying.

5. Health and Medical

57% of respondents suggested that they visited their doctor yearly while 27% visited on a monthly basis. Of note is that nearly 11% visit their doctor less than once a year. Of those visiting their doctor less than once a year, not having a major health issue was cited as the primary reason. Nearly 10% of respondents did not have a doctor. Ten percent of respondents have received nurse aide visits or homecare during the past year.

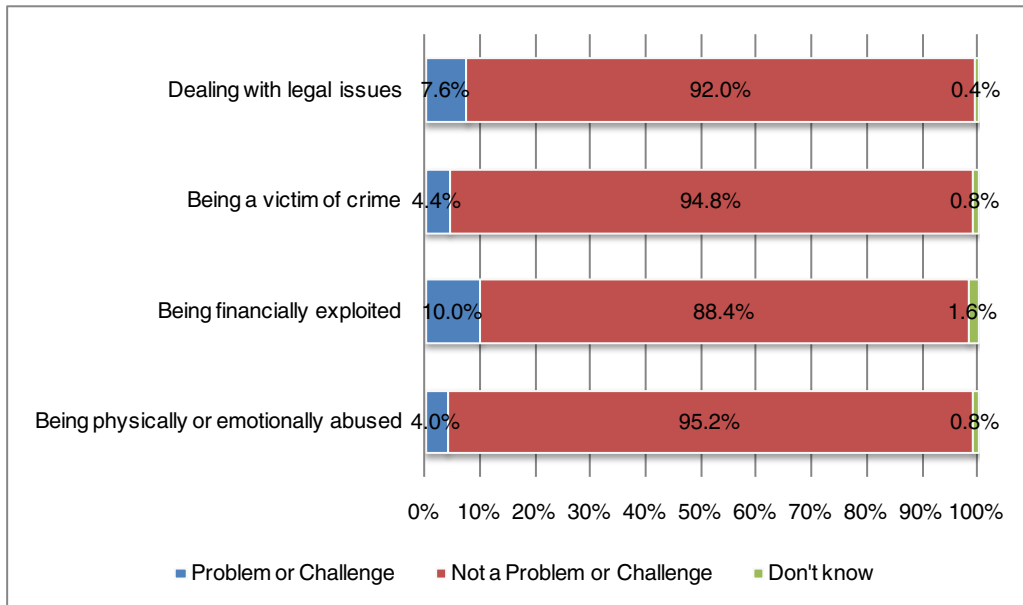
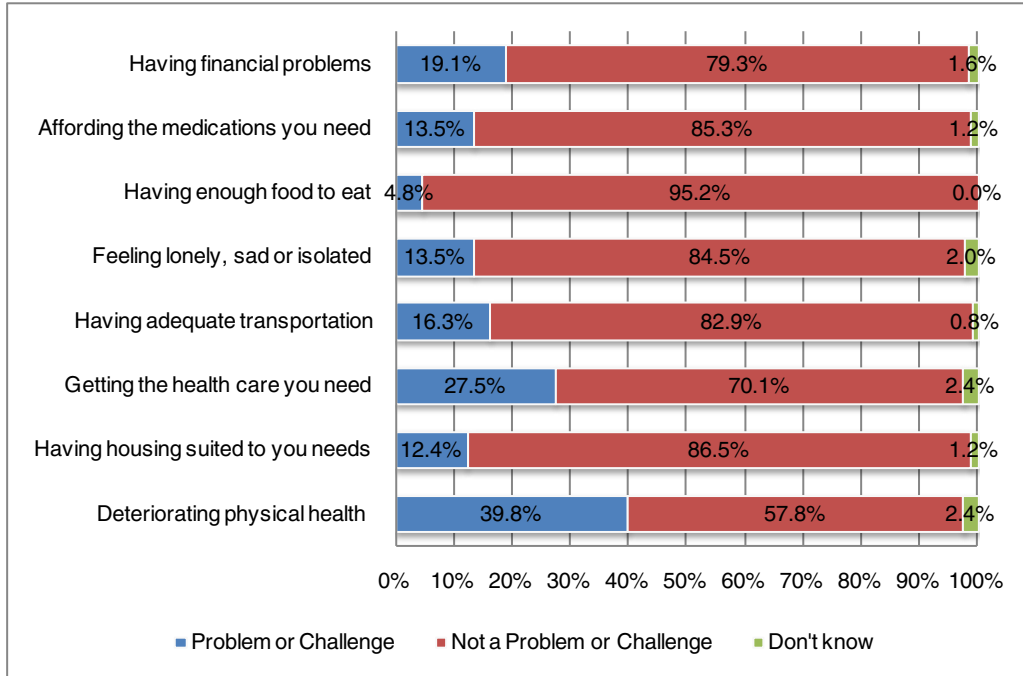
The survey also asked respondents to confirm the challenges that they face during retirement (figure 28). Based on these results deteriorating physical health (39.8%), getting the appropriate health care (27.5%), having too few activities and getting bored (19.9%), having financial difficulties (19.1%) and having adequate transportation were identified as the five most significant challenges.

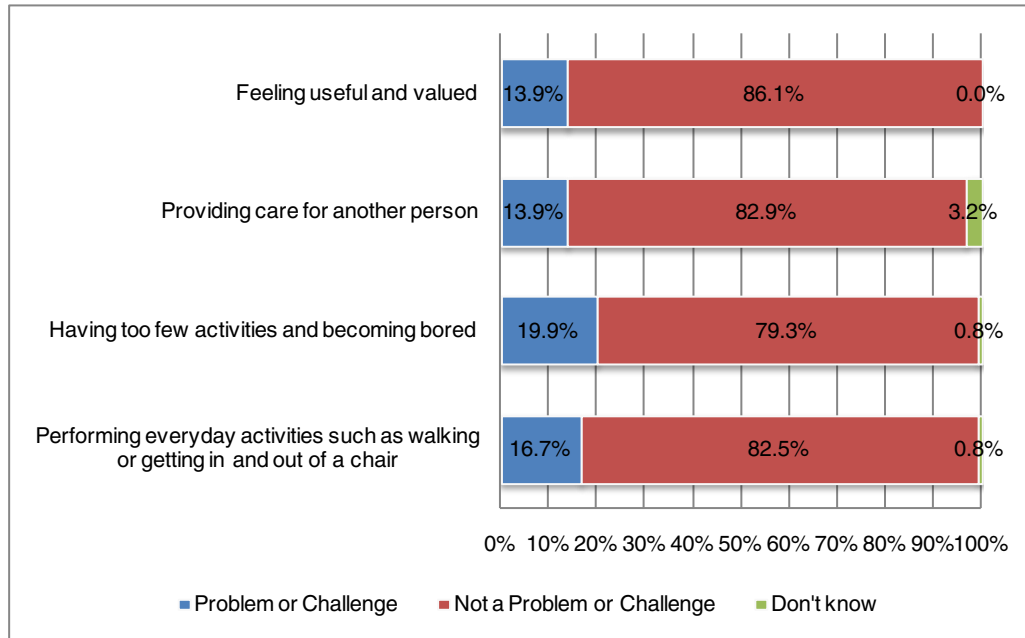
A detailed response by community as it relates to each of the factors in figure 28 is provided in the Appendix II.

Respondents in Walkerton were the most concerned with deteriorating physical health, while respondents from Chesley were most concerned with getting the health care they needed. Survey participants from

Tobermory were most concerned with having too few activities and getting bored while participants from Oliphant were most concerned with having financial difficulties. Participants from Walkerton had the most concern about having adequate transportation.

Figure 28 – Challenges in Retirement





6. Active Lifestyle

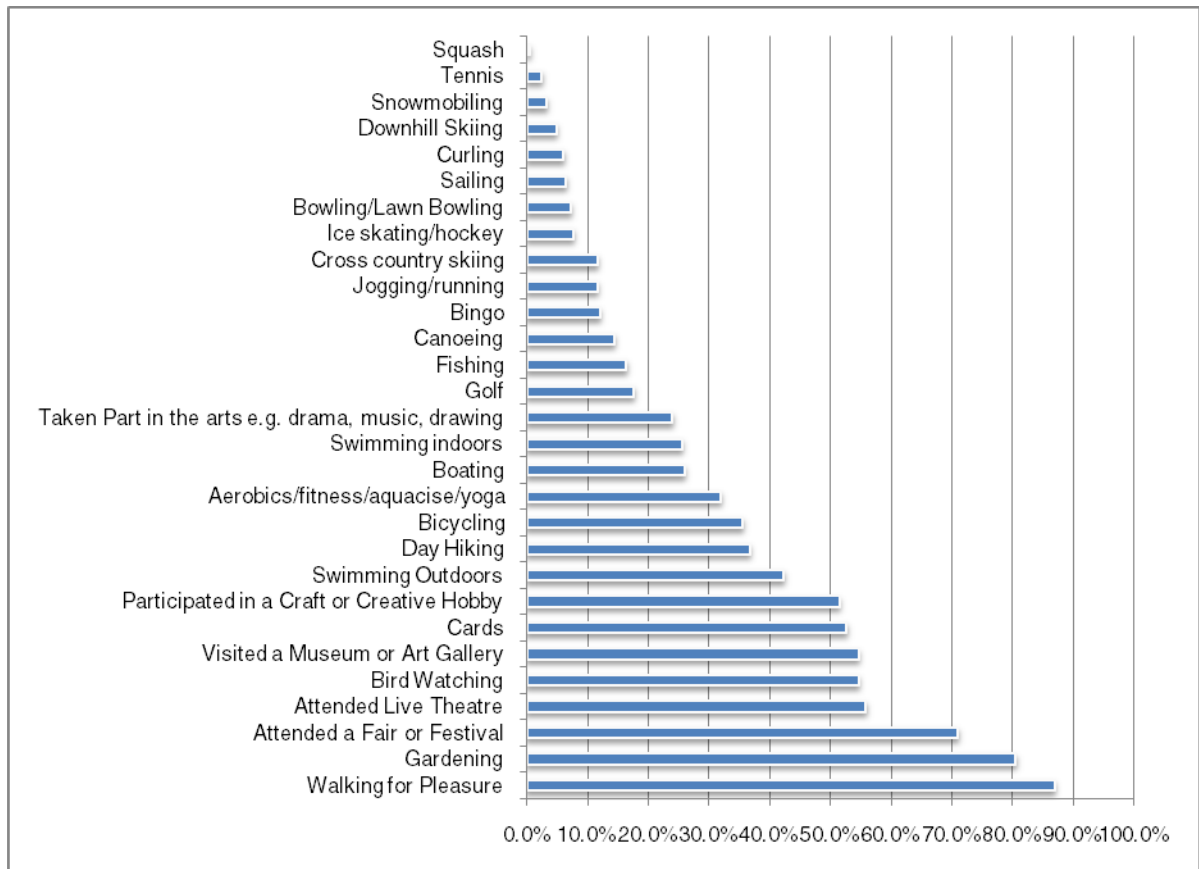
Recognizing the tremendous value of an active lifestyle, respondents were also asked a range of questions on volunteering, computer use and level of physical activity.

Respondents felt that seniors are most actively recruited for not for profit organizations as well as business mentorship programs. Seniors volunteered mostly by providing assistance to fellow seniors, friends or family members and do so for approximately 5 hours a month. Nearly 25% of all respondents did not volunteer at all.

Approximately 54.2% of respondents felt that the use of a computer would enable them to live more independently. While 37% of respondents did not use a computer, 73% of those surveyed used the computer for email, internet services and a variety of programming needs.

The most popular leisure activities included walking, gardening, attending a fair or festival, live theatre, bird watching, museums, cards or craft/creative hobby. Programs of greatest importance to respondents included opportunities for physical health or exercise, information on programs/services for seniors, skills/knowledge development, access to recreational facilities and activities, using computers and internet to stay in touch with family and friends and availability or residential facilities for people unable to live in their homes. The figure below shows the complete results of this question.

Figure 29 – Popular Leisure Activities

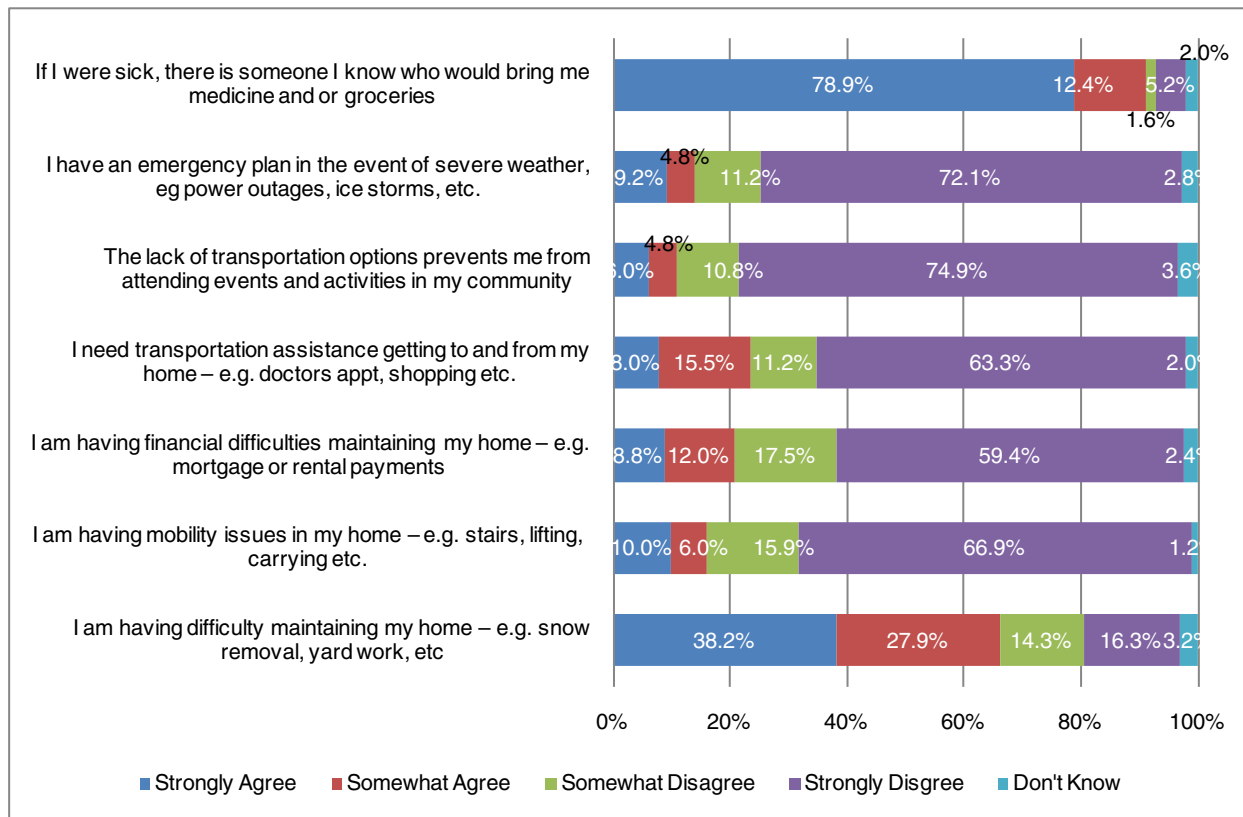


7. Emergency Preparedness and Home Maintenance

Residents were also asked about the challenges they face in times of emergency or the difficulty they may be experiencing living in and maintaining their homes.

Of those surveyed 72.1% did not have an emergency plan in the event of bad weather, while 78.9% of respondents have someone to call on that could bring medicine and groceries in the event of an illness. When asked about their ability to maintain their home 66.1% of those surveyed strongly agreed or somewhat agreed that they were having difficulty maintaining their home in terms of snow removal and yard work.

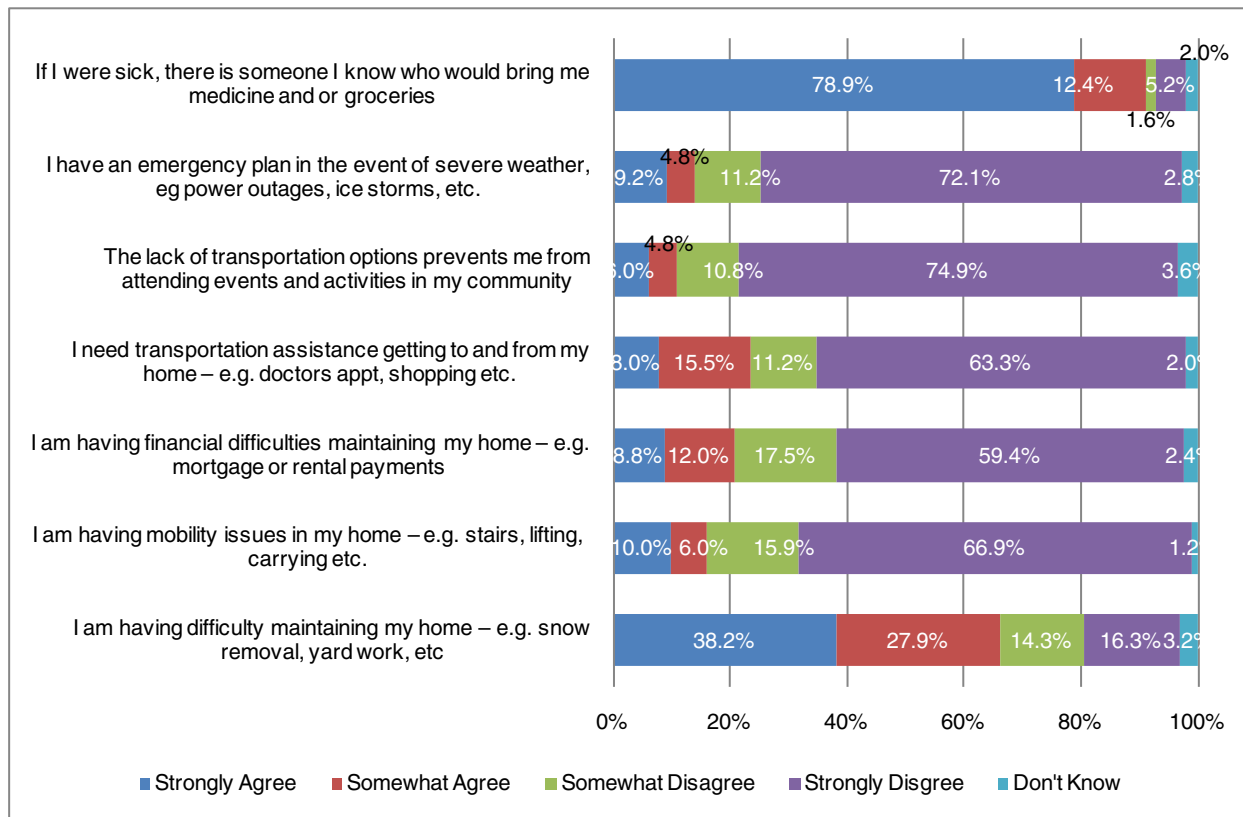
Figure 30 – Emergency and Home Maintenance Issues



8. Programs and Services

Lastly survey respondents were asked about the types of programs and services that would be of relevance or importance to them as they age in their community (figure . A full 70.5% of respondents wanted opportunities for regular physical health and exercise. This was followed by information on programs and services for seniors, opportunities to improve their skills or knowledge, access to recreation facilities and activities and using the internet to stay in touch with friends and family members.

Figure 31 – Programs and Services of Personal Importance



4 Case Study Review

In developing recommendations for how best to respond to seniors needs in the Bruce County-Owen Sound region consideration has also been given to the approach taken in other communities in Canada, the United States, the United Kingdom and Australia. While many communities have undertaken senior's needs assessment, the selection of these 'case study' communities was premised on the holistic approach that was taken to address the impact of an aging population.

The discussion that follows provides additional insight into the issues and solutions developed by a select number of local and county level governments.

4.1 City of Kelowna, BC - Seniors Services Strategy 2009

In response to Kelowna's concern for its growing seniors population, a study was completed that gave consideration to the current and future recreation needs of seniors. This study took the form of personal interviews, focus groups, workshops and a telephone survey of 400 Kelowna residents aged 50+.

The results of this process led to 20 recommendations that would be incorporated into, and form an integral part of, the Recreation, Parks and Cultural Services Master Plan. The recommendations included:

- Development of multi-age facilities which allows intergenerational opportunities; this includes the conversion of existing facilities to multi-age and a commitment from the City for funds to further this concept
- Nurture partnerships in developing recreational planning
- Develop programs to increase participation in recreation
- Enhance the city's security measures to increase confidence among seniors to use local facilities
- Expand and create more opportunities for seniors to participate in creative and cultural programming
- Development of large scale special events for seniors
- Increased relationships with regional health authority
- Subsidize user fees based on needs assessment
- Coordination of regular joint meetings of organizations serving seniors
- Enhance availability of transportation for seniors

4.2 Edmonton, AB - Strategic Plan for Services to Edmonton's Seniors: Towards 2015

Several key strategic documents have been put in place with regard to meeting the increasing demands of seniors in the Edmonton area. This particular report was meant to consider and integrate earlier work in this regard with additional consultation in order to develop a comprehensive approach for active aging that could then be presented to various levels of government and stakeholders for consideration within their own strategic processes. It was also intended as a framework to guide the delivery of current and future senior services in Edmonton and a response to the World Health Organization's *Checklist of Essential Features of Age-Friendly Cities*.

Nine goals were developed along with associated actions. This included:

- Ensuring that community support services are inclusive and responsive through regular engagement with the community
- Ensuring that health services address both language and cultural barriers and are timely, available and accessible
- Developing a communication strategy that identifies ways for seniors/caregivers to access the information they need and connect with each other
- Providing a wide range of affordable and personally relevant activities that includes opportunities for social engagement
- Access to a range of transportation that is accessible, adaptable and affordable and support for senior drivers
- Ensuring that seniors are treated with respect and provided with opportunities to be engaged by their communities
- Providing a voice in decisions that affect their community and ensuring that seniors are valued as both employees and volunteers
- Providing a range of age friendly housing options and informing seniors of the housing options available
- Designing outdoor spaces, communities and buildings that are age friendly

By its nature the resulting 5 year strategic plan places considerable emphasis on partnership and collaboration between agencies, the private sector and advocacy groups for seniors.

4.3 City of Oakland, CA - Senior Needs Assessment 2004

Due to reductions in state support for seniors programs, the City of Oakland, California, is experiencing issues in nutrition, in-home support, transportation, social services, health and safety. As the area becomes a more desirable place to live it also becomes more expensive which is proving to be a significant hardship on seniors causing them to be poorer than any other age group.

The Department conducted a telephone survey of more than 400 residents over the age of 55 in addition to targeted focus group sessions. The primary recommendation arising from the project is for the establishment of a working group to look at all of the Senior Needs Assessment data and develop a recommended action plan for City leaders' consideration.

The Department of Human Services anticipated undertaking the following activities in the short term:

- An annually updated directory listing all senior service providers, senior centres and seniors' home services
- More outreach to churches and other community organizations and establish coalitions with other city agencies
- Conducting more cross training for the provider community
- Educate the community about the needs of seniors. Longer term objectives included addressing the needs of seniors housing, security for seniors and legislation and planning designed to protect seniors' rights.

The report also recognized the importance of providing dedicated affordable housing for seniors that include on-site services or access to the types of services that allow seniors to age in place. The needs for innovative models to keep seniors in the community, including the use of public private partnerships were also encouraged.

4.4 Lancashire, UK - Strategy for an Aging Population 2006

In 2006 the Lancashire Partnership commissioned a study that would challenge the stereotypes of older people and sets out a clear strategy to develop services for people aged 50 years and over and a framework of common outcomes that area organizations could use to shape their own plans to addressing the emerging demands of an aging population. The process identified five overall outcomes for older people and related aims including:

- That they have sufficient financial security to maintain their quality of life
- That they should have access to mainstream services
- That they should be healthy and well
- That they should feel safe and supported
- That they should have the opportunity to make a positive contribution

The study also recognized the importance of raising awareness of services for older people and the need to help older people access those services. An 'Information Hub' model was developed that illustrated the range of services and information that was considered most important to older people and an appropriate response to those needs. This included security and emergency response, assessment, personal support and care, accessible transportation, leisure and active ageing, building support, housing and financial option, employment and volunteering, specialist housing and practical services.

4.5 Australian Local Government Association - Local Government Population Aging Action Plan 2004-2008

The Australian Government has provided leadership on the issue of an aging population through the development of a National Strategy for an Aging Australia. The strategy concluded that the implications of an aging population affect more than just aged care services and that an effective response requires a whole-of-government approach including leadership by local government.

In response, the Local Government Population Aging Action Plan was developed with the purpose of building capacity within local government. The plan had four key areas for action in addition of monitoring and evaluation:

- **Building Awareness** through regular surveys, website resource information, 'local government ageing network', information dissemination, liaison with other levels of government and promote issues raised in the report of particular relevance to local government.
- **Encouraging Local Government Action** by providing resources, case studies, relevant information, statistics, and strategies and through the development of a toolbox that provides local government with the tools, resources and contacts to integrate population aging into all aspects of local government operations.
- **Fostering Partnerships** to support a more collaborative approach to population aging with local government association communication networks, seniors organizations, health professionals, relevant government departments and agencies, aged care sector, researchers and research organizations and information service providers.
- **Improving Information Access** thereby creating a strong evidence base to inform local government policy development.

Each of these studies confirms the need to take a comprehensive approach in addressing the impact of an aging population in particular the need for regular community engagement, access to appropriate transportation and housing options and improving the access to timely, relevant information and services.

Section 4 that follows provides an understanding of the attitudes and opinions of seniors in Bruce County-Owen Sound as well as the agencies and organizations that support them.

5 Recommendations

As noted previously, the implications of an aging population is being felt in communities across the country and at all levels of government, as new demands are being placed on service delivery and program funding, resulting in further impacts on the fiscal position of municipalities, regions and senior levels of government.

While the completion of this report has heightened an understanding of local issues and perspectives affecting seniors in the Bruce County-Owen Sound region, the primary rationale for undertaking a Seniors Needs Strategy at this time is threefold:

- The population of the Province and indeed the region of Bruce County- Owen Sound is changing and aging. In this regard communities and organizations like the Bruce Community Futures Corporation need to plan for the fact that:
 - Seniors are living longer more active, healthy lives
 - There is a growing expectations of seniors around issues of civic engagement and the delivery of services and programs
 - The experience and skills associated with an aging population means that there is a significant number of seniors who can contribute to civic life and their community
 - Shifting consumer demands provides new opportunities for local businesses to serve the needs of seniors
 - There are increasing demands on government assistance programs for seniors
 - Seniors are demanding the right to choose how they live and maintain their independence
- The profile of a senior is changing and covers a broad spectrum of people and needs – there are those at age 55+ who continue to work, others who are retired but physically fit and active in their community, those who are older but remain in good health and are active, as well as older seniors who are more frail and need more support and intervention in their day to day living arrangements. Each has an expectation of:
 - A high quality of life
 - Access to a range of services and amenities that meet their current needs
 - To be in control of their life and make independent choices
- A growing recognition on the part of provincial and federal levels of government that programs that support the seniors' community need to change. To date policy and program support in relation to seniors has generally been recognized in housing, health and social care policy but still lags in its recognition of the opportunities for greater community-led support.

5.1 Goals and Objectives

Based on the input received through the stakeholder consultation process and community survey, there are 5 areas of interest that serve to frame the overall strategy. It is recognized that to implement the recommendations associated with each of these themes the Bruce Community Futures Organization will need to collaborate and partner with a range of agencies, and government organizations.

The 5 overarching themes include:

1. **Community Support Services**
2. **Health Care Services**
3. **Transportation**
4. **Housing**
5. **Civic Engagement, Volunteerism and Employment**

Each of these themes is supported by an overarching goal for the County to achieve. Supporting that goal is an *Implementation Matrix* for each theme, detailing the following:

- **Objectives** for the community, directed towards each goal;
- **Recommended Actions** to help achieve that objective, supported in many cases by an example of a best practice from other jurisdictions;
- **Priority** level for implementing each action, set at High (immediate), Medium (1-2 years) and Low (3-5 years); and,
- **Resources and partners**, identifying the role of the Community Futures Development Corporation (lead, partner, facilitation) and other community partners that can assist in achieving or implementing each action.

5.1.1 Community Support Services

The results of the consultation process reinforced the fact that Bruce County-Owen Sound seniors benefit from a high quality of life experience, access to a variety of social and recreational services, and a strong volunteer network and associated programming that allows them to live independently. However, there are challenges emerging that include inadequate funding and resources to assist seniors with aging at home, a lack of a coordinated strategy to provide home support services, growing waiting lists for assistance with housing keeping and maintenance and a lack of knowledge on the range of services that are available to or could be provided to the seniors community.

Goal: Ensure community support services in Bruce County-Owen Sound are inclusive and responsive in meeting the needs of seniors.

Objective	Recommended Actions	Priority	Resources/ partners
Develop & promote a primary point of information dissemination	<p>The purpose of this objective is to centralize seniors' services and information to one or two locations. While there are various seniors clubs throughout the area, there should be one or two 'main' centres that provide a higher level of service than social activities.</p> <ul style="list-style-type: none"> • Convene a meeting of all seniors' organizations in the area to discuss the possibility of forming larger centralized seniors' centres with information available on a range of issues from transportation to employment to housing and health care. • Investigate funding options • Work with municipalities to secure space for these centres and develop a system of volunteers/staff to provide services • Create and maintain a database of all seniors services in the area and update regularly; maintain contact with local organizations • Secure special speakers and guest experts to provide information sessions on subjects of interest to seniors • Assess the success of the centres through user data and gather suggestions for improvements on an annual basis • Encourage the use of the centre/services through local seniors organizations 	Medium	<p>CFDC (lead)</p> <ul style="list-style-type: none"> • Seniors Connect • Local business partners • Public Health • Ontario Provincial Police (OPP) • Local funders • Community Care Access Centre (CCAC) • Local Health Integration Network (LHINs) • Home and Community Support Services of Grey-Bruce • Municipal governments, Local service groups (e.g. Legion, Rotarians) • Others as required.
	<p>Best Practice: The City of Elliot Lake has become one of the most popular retirement and seniors' communities in Ontario. The Town has a Retirement Services Division and has established a Seniors' Issues Office, which works with the local OPP detachment to provide security, supervision, assistance and community development initiatives to local seniors.</p>		

<p>Ensure availability of information in key locations</p>	<p>Seniors expressed concern that they were unsure of where to locate information. Ensure that data provided is current and is available in a variety of locations and through a range of mediums. Enlist volunteers to distribute information and monitor regularly. Possible locations include:</p> <ul style="list-style-type: none"> • Municipal offices • Doctors offices • Churches • 211 line • Senior centres • Community organizations i.e. Legions, Lions clubs, etc. • Libraries • Online through municipal website links • Approach local media to develop a program of support for seniors information i.e. a regular show for and by seniors on local television or a weekly column in the newspaper. <p>Best Practice: The City of Greater Sudbury maintains an online web portal as part of their mysudbury.ca website which contains information about social programs, government resources, safety, driving, and recreation opportunities geared specifically towards seniors.</p>	<p>High</p>	<p>CFDC (lead)</p> <ul style="list-style-type: none"> • Municipalities • United Way • Local media
<p>Increase capacity & outreach of existing food system</p>	<p>It is very important to provide a system of food procurement and nutritional information.</p> <ul style="list-style-type: none"> • Meet with local seniors groups to determine issues that affect their community i.e. availability of product, quality of fresh product, access to transportation etc. • Hold a meeting with local grocers to brainstorm a system to provide grocery orders to seniors through online/telephone orders and household delivery. Consider options such as volunteer delivery or sharing the services of a local delivery driver. • Make sessions available to seniors on the importance of a balanced diet and nutrition to overall health and well being. • Provide volunteer transportation to farmers markets on a twice a month basis • Encourage food exchanges/recipe exchanges at local seniors' organizations – solicit donations of product from local stores. i.e. 'bake and bring' events, preserve exchange etc. 	<p>Medium</p>	<p>Grey-Bruce Culinary Association (lead)</p> <p>CFDC (partner)</p> <ul style="list-style-type: none"> • Good Food Box Program • Grey-Bruce Food Link • County governments
<p>Identify new services needed by seniors</p>	<p>Solicit the opinions of seniors directly as to how the municipality could better meet their needs. This can be done in a variety of ways:</p> <ul style="list-style-type: none"> • Meet with seniors organizations throughout the region on a rotational basis 2-4 times per year • Establish a committee of representatives from each seniors area to meet twice per year to discuss issues of common and unique concern 	<p>High</p>	<p>CFDC (lead - facilitation)</p> <ul style="list-style-type: none"> • Seniors associations and representatives

	<ul style="list-style-type: none"> • Undertake a random sample survey of seniors twice a year to get opinion on needs as well as monitor progress and efforts underway • Involve a seniors representative on municipal Councils <p>Best Practice: The World Health Organization (WHO) has developed a Global Age-Friendly Cities project in the summer of 2006, a pilot partnership of 33 cities (four in Canada) focused on creating communities that provide appropriate service and supports for an aging population. Since then, a number of communities have undertaken age-friendly community programs, including London, Ontario and Portage la Prairie, Manitoba. Age-friendly community checklists have been developed by the Public Health Agency of Canada and the WHO to help communities identify services and approaches to support an aging population.</p>		<p>(e.g. Kincardine Senior Advisory Committee)</p> <ul style="list-style-type: none"> • Municipalities
<p>Recruit & promote base of volunteers to assist seniors</p>	<p>Undertake an area wide campaign to solicit volunteers to assist seniors with support services including driving, home care, yard help, pet walking etc. This campaign should be exciting and run through local media on an annual basis. Volunteer targets should be from all segments of society.</p> <ul style="list-style-type: none"> • Work with local media to develop a campaign to encourage volunteer support – encourage their sponsorship of the program; involve television, newspaper, radio and direct mail out promotion; consider using current volunteers in the campaign as testimonials as to how rewarding volunteering can be as an individual and to the municipality • Develop a ‘registration form’ to collect details on the volunteer, their age, their ability/skills, time available and what their particular interest in volunteering is; use new volunteers in future promotional campaigns • Promote volunteerism through the school system; young volunteers can help with many household chores and will in turn, involve their families as well. Young volunteers become lifelong community supporters. • Encourage seniors to help other seniors; many seniors will have skills and ability to help their peers giving them a sense of contribution as well. <p>Best Practice: The Calgary Seniors’ Resources Society recruits volunteers to support specific service areas that they deliver, including escorted transportation, assisted shopping, and friendly visiting. Each volunteer position has a detailed job description, and there is an application, training and orientation process volunteers must go through. This formalizes and professionalizes volunteering with seniors. Examples of each are on the CSRS website.</p>	<p>High</p>	<p>CFDC (lead)</p> <ul style="list-style-type: none"> • Seniors Connect • Local media • Other community organizations (e.g. Rotarians)

<p>Develop a strategy to encourage business to support the needs of seniors</p>	<p>Businesses should be involved in a variety of ways to support seniors including mentorship, employment, sponsorship and community support.</p> <ul style="list-style-type: none"> • Meet with businesses through chamber/business association meetings to discuss the possibilities of business support • Develop a committee of business members (possibly a subcommittee of the Chamber of Commerce) to advance this concept and work towards a strategy • Encourage mentorship opportunities; many of the area’s seniors have skills and backgrounds that would be very valuable in the development of new business ventures in the area and would be more than willing to give their assistance • Many seniors are young and healthy enough to continue to work; some may need assistance due to special needs and others may do well with a reduced work schedule • Businesses should consider sponsorship of events or services for seniors i.e. sponsorship of an information event, transportation costs etc. • Businesses must be challenged to provide services and facilities to meet the needs of an aging population i.e. wheelchair ramps, power doors, large print signs, delivery service and training of staff towards aging sensitive issues <p>Best Practice: The CFDC could promote and encourage businesses to pursue a Certified Professional Consultant on Aging (CPCA) designation, which follows Age-Friendly Business practices endorsed by the United Nations. This curriculum has modules on various aspects of seniors’ needs and service delivery, and could be subsidized through the local chambers or municipalities for key frontline staff.</p> <p>The Ontario government also provides training modules to help businesses and service providers comply with the Accessibility for Ontarians with Disabilities Act (AODA), delivered in partnership with a wide range of agencies and service organizations.</p>	<p>High</p>	<p>CFDC (lead)</p> <ul style="list-style-type: none"> • Chambers of Commerce • Business Improvement Areas (BIAs) • Business Enterprise Centres (Saugeen Shores, Owen Sound) • Municipalities • Accessibility organizations • Spruce the Bruce Program – downtown revitalization • Accessibility for Ontarians with Disabilities Act – compliance programs • Local media
<p>Encourage the development of a standard discount for seniors across the area</p>	<p>Work with service providers and retailers to determine the viability of cost savings for seniors. This program could have local implications (shop locally) but will also encourage purchasing on a broader level throughout the entire region.</p> <ul style="list-style-type: none"> • Solicit the support of local businesses (through a mail out and media advertising) to provide discounts to seniors; this program could include signage at the business location and identification card for seniors; this program should be updated twice a year to encourage participation from additional businesses. <p>Best Practice: The State of Victoria in Australia has partnered with the private sector to create a Seniors Discount Card for those 60 years and older and working less than 35 hours per week. It can be used to purchase a wide range of community goods (listed in an online database) at a discount, and can also be used to obtain discounted transit and travel rates. Individuals must complete an application form and declaration in order to obtain a Seniors Card.</p>	<p>Medium</p>	<p>Chambers of Commerce (lead)</p> <p>CFDC (partner)</p> <ul style="list-style-type: none"> • Local businesses • Local media

5.1.2 Health Care Services

It is generally accepted that as a person ages they will need to access a greater level of health care services. This belief was confirmed in the survey of seniors for Bruce County-Owen Sound where many suggested they were most concerned with the prospect of deteriorating health as they age. The perceived stress on the local health care network, the lack of family physicians and health care specialists, the lack of rural services, and shortcomings in the ability of community-based agencies to provide services confirm the need to provide more timely and accessible health care options.

Goal: Ensure comprehensive health services are available, appropriate and easily accessible to facilitate seniors aging in place

Objective	Recommended Actions	Priority	Resources/ partners
Develop & deliver a training/ education program for supporting family & friend caregivers of seniors	Through local education and health providers develop a program to train ‘volunteer’ caregivers of seniors – most often family, friends, neighbours. <ul style="list-style-type: none"> Meet with a sample group of caregivers to determine their concerns and areas of interest for further knowledge – include health care/educational providers in the focus group Support health care/educational providers in the development of a program Arrange locations for delivery and promote the training area wide through direct mail outs and local media Follow up post training to ensure needs were met and solicit opinion for future courses 	Medium	CFDC (host lead) <ul style="list-style-type: none"> Public Health CCAC Georgian College Support organizations (e.g. Home and Community Support Services, Victorian Order of Nurses) LHINs
	Best Practice: Seniors centres across the country such as Rideau Community Support Services deliver information sessions for families that have been placed in a caregiver role. This particular organization provides training courses, which are also delivered in concert with Family Service Ottawa. They also offer respite services, which charge an hourly rate to primary caregivers at a 2 hour minimum, and including overnight stays.		
Ensure seniors have a range of educational offerings & skill development opportunities	Knowledge is power – this expression fits the senior population perfectly. With more and new education and training the senior will remain mentally and physically fit and will be able to contribute to their own health care in a more comprehensive manner. <ul style="list-style-type: none"> Through informal discussions and surveys (described in Theme 1 – Community Support) determine the programming that seniors are interested in receiving – this could be in the form of creative (craft) activities, computer technology or learning a new skill such as carpentry. By working with health care providers, determine a range of programming that addresses the issues of aging at home and would be of personal benefit to those wishing to take care of themselves with minimal support Arrange delivery of these courses throughout the area 	Medium	CFDC (lead – facilitation) <ul style="list-style-type: none"> Owen Sound Life Long Learning Club School boards – continuing education Georgian College

	<p>Best Practice: The University of Prince Edward Island’s Centre for Life-Long Learning houses the UPEI Seniors College. Members aged 50 and over pay an annual fee of \$135 which allows them to take as many courses as they wish in three consecutive semesters. This program had over 500 members as of 2009, and delivers a range of courses in a social interactive peer learning model.</p> <p>Also, the Elder Learners Program in Halifax, sponsored together with St. Mary’s University, has delivered over 100 lectures on various topics to seniors in the area. The program delivers 6 lectures a year and charges a small fee on a per-lecture or membership model.</p>		
<p>Facilitate support & training for senior volunteers in mentoring older seniors</p>	<p>Similar to training for the family and friend caregivers above, develop a program of peer to peer training for seniors who wish to mentor older seniors.</p> <ul style="list-style-type: none"> • Develop a list of potential mentoring candidates through the local seniors associations • Work with health care providers to develop a program of mentorship including personal care, skills development and social integration • Ensure that all volunteers have current information on community services to pass on to their peers • Look to leverage funding and local programming provided through the South West LHIN’s Aging at Home initiative, such as Home and Community Support Services of Grey Bruce’s homemaking, day away, and personal support programs. 	<p>Medium</p>	<p>CFDC (lead – coordination)</p> <ul style="list-style-type: none"> • LHINs • Public Health • CCAC • Georgian College • Support organizations (e.g. Home and Community Support Services, Victorian Order of Nurses)
<p>Attract & retain health care practitioners & allied health professionals to the area</p>	<p>Critical to comfortable living in the Bruce County/Owen Sound area will be having essential health care practitioners and other health professionals to care for seniors in institutions, hospitals and to manage health care for those who wish to remain in their own homes.</p> <ul style="list-style-type: none"> • Work with municipalities and health care providers to develop a program of physician recruitment and attraction – this can include financial incentives or more likely, to provide incentives such as housing expanding on quality of life features • Meet with existing health practitioners/professionals to determine any issues for a retention/recruitment plan for new health care workers • Identify any concerns with current staff to develop a plan to rectify any issues that may cause further erosion of the level of health care professionals in the area • Develop a Physician Recruitment Task Force that works with programs delivered by the Government of Ontario such as the Post Graduate Return of Service (ROS) and Northern and Rural Recruitment and Retention Initiative (NRRR) to increase the number of medical professionals in the County. 	<p>High</p>	<p>CFDC (facilitation)</p> <ul style="list-style-type: none"> • Municipalities • Health care organizations/ professionals • Grey Bruce Health Services • Local sponsors (e.g. Bruce Power) • Provincial government (Ministries of Health, Citizenship and Immigration) • Business Enterprise

	<p>Best Practice: Recognizing a need to attract physicians, the Grey County Community Physician Recruitment Committee established North East Grey Health Clinic Inc. (NEGHCI) in 2008 to begin fundraising for the construction of two Community Family Health Centres in the Towns of Blue Mountains and Meaford. Though Grey Bruce Health Services operates Meaford General Hospital in the area, it is understood that turnkey clinics are needed to allow the hospitals to focus more exclusively on complex care. According to materials released by the NEGHCI, the construction of these clinics has aided in physician recruitment in other Ontario communities.</p> <p>The Greater Peterborough Area has also made great strides in physician recruitment, hosting an entire website, www.docfinder.ca, with local resources, opportunities, testimonials, and information on incentives for physicians and medical students.</p>		<p>Centres</p> <ul style="list-style-type: none"> • Others as required
<p>Promote centralization of health care practitioners & professionals to minimize associated travel</p>	<p>To ensure ease of access for all residents of the area to appropriate medical services, it will be critical to develop a program to ensure accessibility.</p> <ul style="list-style-type: none"> • Initiate discussions with the Rural Ontario Medical Program (ROMP) to determine the feasibility of a training site in the County – this would provide health care access to local residents and establish a loyalty to the area for the attraction of future health care workers • Work with the LHIN to determine an appropriate system of visiting specialists to all areas of the County to minimize travel time and hardship for seniors <p>Best Practice: The Rural Ontario Medical Program (ROMP), funded by the Ministry of Health and Long Term Care, operates as a learner placement program to place medical students and trainees from Ontario's six medical universities into rural community hospitals. Grey Bruce Health Services is a participant. As part of their economic development strategy, the Township of Springwater is exploring opportunities to locate a health care clinic to also serve as a ROMP participant training site.</p>	<p>High</p>	<p>CFDC (facilitation)</p> <ul style="list-style-type: none"> • Grey-Bruce Health Services • Rural Ontario Medical Program • LHINs

5.1.3 Transportation

Transportation remains an ongoing concern for seniors as they age and the primary cause for many seniors to lose their independence. Through our consultation process, it was learned that a scheduled bus line was established in the early 1990s through the Legion, who had worked with Travel Ways out of Owen Sound. The route ran from Tobermory to Owen Sound and return once a week and ran for approximately a year. Since then, efforts have been only exploratory with the most recent efforts being made again through the Legion. In February of 2010, inquiries were made regarding renting a bus on behalf of the Legion and running the service on a cost recovery basis. The costs associated with renting the bus would have run from \$343 to \$807 depending on the type of bus/coach, and fares would be charged on a flat rate basis regardless of where the passenger originated. Given the financial risk and the lack of interest gathered through advertising, the initiative was shelved. There is still a high level of interest within the Legion to re-establish a bus service for local residents and willingness amongst the members to meet and again discuss options. Without a transportation option, many seniors may be forced to leave their homes earlier than is necessary, which can lead to physical and social isolation from their peer group and the broader community.

Goal: Ensure seniors have access to a range of appropriate transportation services that are available, acceptable, accessible, adaptable and affordable.

Objective	Recommended Actions	Priority	Resources/ partners
Identify opportunities to expand transportation services & collaborate to provide services where demand is not currently being met	<p>Transportation is a critical issue in the County and contributes greatly to the level of quality of life for its residents, particularly for seniors.</p> <ul style="list-style-type: none"> • Further investigate previous attempts to run a bus service in the County (see above). Since the primary reason for lack of success is financial, investigate new options to reduce costs in the areas of rental, insurance and advertising costs. Suggestions to revisit this issue include: <ul style="list-style-type: none"> • Approach bus companies to discuss the possibility of a private company initiating a run on a trial basis with advertising support from local organizations – having the bus based in Tobermory area will reduce costs considerably. While the original bus company, Travel Ways has now been absorbed by Laidlaw’s Transit out of Burlington, Ontario, it may be valuable to hold discussions with them again to determine why the service was discontinued. • Approach local organizations to discuss fundraising to purchase a small bus (8-12 passenger) to run the service independently <ul style="list-style-type: none"> ○ Work with local businesses to secure sponsorship and advertising ○ Meet with insurance companies to discuss rates ○ Consider options to subsidize the service • Discuss the possibility of having a network of volunteer drivers to run a scheduled route – also consider insurance options 	High	CFDC (lead) <ul style="list-style-type: none"> • Municipalities • Special interest groups • Home and Community Support Services of Grey-Bruce • Regional transit organizations, e.g. Saugeen Mobility and Regional Transit

	<ul style="list-style-type: none"> Once a service is secured, all resources related to seniors and those requiring transportation assistance will need to be focused on the promotion of the service and support of the program administrators Work with the Grey Bruce Transportation Coordination program funded through the South West LHIN to develop more integrated strategies around seniors' transportation throughout the County. 		
	<p>Best Practice: The Province of Manitoba has developed a Transportation Options for Seniors (TONS) program, which provides information on both volunteer driving programs, seniors' driving safety, and other transportation options. Together with the University of Winnipeg's Institute of Urban Studies, they developed a Community Transportation Toolkit, which focuses on municipal strategies for planning and implementing rural transportation projects including handi-van service. TONS has also collected other best practice information on the implementation of seniors transportation programs, with a focus on rural areas.</p>		
<p>Investigate the opportunities to develop a seniors helping seniors network of drivers</p>	<p>In the absence of a formalized bus service, develop a network of assistance with seniors helping seniors with their transportation needs.</p> <ul style="list-style-type: none"> Develop a list of participants for this program – they can be reached through advertising and through local seniors' organizations Coordinate the scheduling of transportation through seniors' centres or through a designated volunteer 	High	<p>CFDC (lead)</p> <ul style="list-style-type: none"> Municipalities Special interest groups Home and Community Support Services of Grey-Bruce Insurance and transportation advisors/consultants OPP
	<p>Best Practice: There exist many examples of community-based volunteer transportation or drivers' crews that drive seniors to various appointments for a small fee, generally to cover parking and mileage costs. These are generally administered through community or seniors' resource centres, with municipal and/or provincial (LHIN) funding.</p>		
<p>Work with area municipalities to ensure the allotment of parking spaces gives priority to</p>	<p>It is essential to ensure that each municipality has the appropriate number of disability/special needs parking spaces allocated at public/municipal buildings including retail and service businesses.</p> <ul style="list-style-type: none"> Strike a committee of interested persons to complete an inventory of disability/special needs parking spaces Have this same group note any deficiencies with ramps, power doors and any other issues that would hamper the mobility of seniors or those with disabilities Meet with municipal councils/provincial departments responsible to determine a strategy to increase the level of spaces according to need and location 	Medium	<p>CFDC (lead)</p> <ul style="list-style-type: none"> Municipalities Building inspection advisors Local media

seniors & disabled persons	<ul style="list-style-type: none"> Encourage local media to promote local businesses who have successfully implemented accessibility initiatives. 		
	<p>Best Practice: The City of Greater Sudbury has a 50% discount for seniors at all municipal attended lots.</p>		

5.1.4 Housing

The provision of affordable and accessible housing options for seniors as they age also emerged as a major issue in the consultation process. With seniors wanting to remain independent for as long as possible but not deal with the responsibilities of home ownership (e.g. maintenance and upkeep, snow removal etc.) it is essential that Bruce County-Owen Sound provide a broader range of housing options that respond to this demand. However, the perceived lack of assisted living and long term care facilities in the region coupled with the anticipated increase in seniors over the coming years requires a more deliberate effort to provide a continuum of care as it relates to housing for seniors as they age.

Goal: Ensure there is a range of age-friendly housing options available to seniors.

Objective	Recommended Actions	Priority	Resources/ partners
Encourage municipalities to develop housing strategies	<p>It will be very important to monitor housing levels in each municipality to determine future needs.</p> <ul style="list-style-type: none"> Work with municipalities to determine housing inventory in relation to age demographics and trends Assist in the development of strategies to meet the housing needs of seniors including the possibility of incentives In addition to pursuing large-scale investment in long-term care facilities, maintain regular contact with the South West LHIN to leverage Year 2 and 3 funding for Aging at Home initiatives (see Aging at Home Year 1 Update). 	Medium	<p>CFDC (lead – facilitation)</p> <ul style="list-style-type: none"> Municipalities Housing developers Funding organizations
Pursue discussions with Ministry of Health & private sector interests regarding assisted living	<p>Assisted living and long term facilities are at varying levels of demand throughout the County. There are no future plans to increase long term care beds in the County which is of concern to residents and health care providers.</p> <ul style="list-style-type: none"> Request a meeting with the Ministry of Health to discuss future demands and possible funding options Include private sector developers in all discussions and work with them towards the common goal of providing more and appropriate housing options for residents of the County. 	Medium	<p>CFDC (lead – advocate)</p> <ul style="list-style-type: none"> Grey and Bruce County – Housing Local health care providers Municipalities

<p>& long term care facilities in the region</p>	<p>Best Practice: The City of Elliot Lake and Elliot Lake Retirement Living (ELRL) provide 1473 rental units in a range of housing stock to seniors throughout the City. Tenants in ELRL also receive certain services, such as grass cutting, home repairs and upkeep, are provided free of charge. Notably, the units are interspersed throughout the city, and not all concentrated in a single complex.</p>		<ul style="list-style-type: none"> • LHINs • Provincial government • Private developers
<p>Promote the development of home modification & home improvement programs</p>	<p>In an effort to assist seniors to age in their place of residence, it is very important to make their home safe and secure.</p> <ul style="list-style-type: none"> • Research programs that offer incentives and financial help to modify and refit homes in order to make them accessible and safe for seniors • Work with local contractors and builders to offer construction services to seniors in need of home modifications – this could be on a cost recovery or community service basis • Solicit volunteers with an appropriate background to help in the home improvement program • Solicit candidates for the program through a program of application and based on needs and means <p>Best Practice: The Canada Mortgage and Housing Corporation provides funding to help low-income seniors to adapt their homes through the Residential Rehabilitation and Assistance Program and the Home Adaptations for Seniors' Independence Program. The CFDC can improve promotion and awareness of the availability of these programs.</p>	<p>Medium</p>	<p>CFDC (lead – facilitation)</p> <ul style="list-style-type: none"> • Grey-Bruce Homebuilders Association • Schools and school boards (co-op and Specialist High Skills Majors programs) • Others TBD
<p>Develop & promote an online tool for handyman services</p>	<p>Often it is the lack of where to turn that discourages seniors from getting the help they need to make living in their home a satisfying experience.</p> <ul style="list-style-type: none"> • Develop a list of volunteer and fee-for-service handyman service providers who would be able to provide a range of services from carpentry to snow shovelling and yard maintenance. Ensure a comprehensive process of screening to ensure quality and safety of the residents. • Promote this list at seniors' centres and online on municipal websites <p>Best Practice: As part of their seniors' employment services database, Over55london.ca maintains a database of working seniors (including trades people) that could deliver these services to other seniors.</p>	<p>Medium</p>	<p>CFDC (facilitation)</p> <ul style="list-style-type: none"> • Local contractors • Local businesses • Seniors centres • Schools and school boards (co-op and Specialist High Skills Majors programs)

5.1.5 Civic Engagement, Volunteerism and Employment

While the majority of seniors surveyed for this report indicated that they were retired, 18% were still working illustrating the continuing role that seniors play in local economies. Aside from their direct impact, seniors make up a significant portion of the local population. They vote, volunteer, mentor, run small businesses, and run for elected office. Ensuring that seniors of all ages are effectively engaged in their own communities must be a key consideration in the development of any strategy addressing their collective and individual needs.

Goal: Ensure seniors have opportunities to participate in and be engaged by their communities

Objective	Recommended Actions	Priority	Resources/ partners
Encourage use of social media & computer training	<p>It is important to encourage continuing learning and engagement of seniors whether they are living independently or in a retirement facility.</p> <ul style="list-style-type: none"> • Work with seniors/aging facilities to encourage incorporation of social media and internet application training – this will have multiple benefits of keeping them in touch with family and friends while encouraging new learning • Consider the use of students to coach and help the seniors in this new method of communication • Enlist the support of families of seniors to get involved with encouragement and participation 	Medium	<p>CFDC (lead - facilitation)</p> <ul style="list-style-type: none"> • Local businesses • Local consultants and trainers • Municipalities • Public Health • OPP
	<p>Best Practice: Creative Retirement Manitoba houses a Computer Club, which charges a small fee (\$47.00) to the organization’s members, meets once a month and provides learning opportunities in computers, the internet, and related media. Age and Opportunity Seniors Resource Centre in Winnipeg also houses computer labs, a computer basics course, and offers monthly computer coaching by appointment for only \$1.50 (member) or \$3.00 (non-member).</p>		
Expand & create more opportunities in the area of creative & cultural programming	<p>Many seniors come from a background of arts and culture and would welcome the opportunity to be more involved in the creative community.</p> <ul style="list-style-type: none"> • Offer access to cultural programs and events through organized transportation and subsidized entry • Work with cultural organizations to bring performances and events to seniors organizations throughout the County ensuring access for everyone • Encourage the involvement of seniors in cultural events i.e. performing, set design, painting, ushering • Encourage and support initiatives on the part of seniors organizations to organize and present their own cultural events 	Medium	<p>CFDC (lead – facilitation)</p> <ul style="list-style-type: none"> • Regional cultural organizations • Seniors groups

<p>Plan & implement an annual large scale event for seniors</p>	<p>The County should support and assist in the organization of an annual event to bring seniors together in fellowship and learning.</p> <ul style="list-style-type: none"> • Meet with seniors' organizations to determine the level of interest in holding a County wide seniors event including recreation, entertainment with the goal of fostering spirit/team building, competition and enjoyment. • Work with local businesses and organizations to gain sponsorship for the event • Develop a team to advance the event goals and be an active participant in the process • Engage local media to promote the event – encourage local participation as well as to out of County visitors. <p>Best Practice: The South Okanagan Seniors Wellness Society in British Columbia hosted a Seniors Symposium in 2010, which had over 100 public sector, social service, health care, travel and leisure and other exhibitors to provide information and entertainment to the community's seniors.</p>	<p>Medium</p>	<p>CFDC (partner)</p> <ul style="list-style-type: none"> • Seniors organizations • Local media • Local service groups • Municipalities (supportive role) • Training board
<p>Create &/or expand opportunities to involve seniors in community boards & commissions</p>	<p>Many seniors have been involved in organizations, local government and community committees and now miss that level of involvement and contribution. The community is also missing out on a valuable resource.</p> <ul style="list-style-type: none"> • Meet with local board, organizations and commissions to encourage the involvement of seniors in a formalized structure • Work through the seniors centres to determine the level of interest of individual residents and their particular areas of interest – assist in matching the individuals with the appropriate organization • As recommended in the Theme 1 – Community Support Services, encourage municipal councils to include a seniors representative on their slate of councillors or appoint a senior's committee to represent the interests seniors with reporting responsibility to Council • Explore opportunities for funding through programs such as the Government of Canada – New Horizons for Seniors Program to enable community participation and leadership of seniors in local organizations, boards and projects. 	<p>Medium</p>	<p>CFDC (lead)</p> <ul style="list-style-type: none"> • Local boards/ organizations • Municipalities • Seniors organizations
<p>Develop stronger intergenerational interaction in the community</p>	<p>As evidenced in many of our individual and group consultations, there is a keen interest in mixing seniors and youth together with the tremendous benefit of mutual learning and support.</p> <ul style="list-style-type: none"> • Work with school leaders/teachers to introduce the concept of involving students with seniors on a regular formal and informal basis. • Meet with a small group of students to determine their level of interest and to 	<p>Medium</p>	<p>CFDC (lead – facilitation)</p> <ul style="list-style-type: none"> • Local schools and school boards • Seniors

	<p>further determine what they think the mutual benefits would be</p> <ul style="list-style-type: none"> • Develop a list of activities that students could participate in with seniors i.e. internet coaching, yard work, pet walking, shopping, household chores, reading/writing etc • Work through seniors organizations to match students with seniors who would benefit from the program. • Encourage the involvement of families with the students to create a broader support system for the senior. 		<p>organizations</p> <ul style="list-style-type: none"> • United Way • Big Brothers/Big Sisters (advisory) • YMCA
<p>Provide meaningful volunteer opportunities in local government & non-profit organizations</p>	<p>Many seniors have had an active life of community service and volunteerism and would like to continue to contribute to the community.</p> <ul style="list-style-type: none"> • Work with local community organizations i.e. Lions Clubs, Legion etc, to determine opportunities for volunteers among the seniors community. These opportunities might include one time activities or might continue to be a regularly scheduled event i.e. baking for a bake sale, working on an event through a committee structure • Promote the opportunities through local seniors organizations and newsletters 	<p>Medium</p>	<p>CFDC (lead – facilitation)</p> <ul style="list-style-type: none"> • Local community organizations • Seniors organizations • Local media
	<p>Best Practice: The South Okanagan Seniors Wellness Society hosts a volunteer-driven program called Seniors Leading Seniors, composed of 8 volunteer seniors who learn about civic engagement and community-building initiatives and work with board members of formal Seniors Centres throughout the Okanagan Valley region to identify opportunities for change and program delivery.</p>		
<p>Encourage local businesses to provide relevant & suitable employment options</p>	<p>While many seniors retire from the workforce, many others would still like to continue to work for a variety of reasons i.e. income contribution, need to feel valued etc. Making employments opportunities available to seniors will attract them to the area and keep them as a vital part of the community for a much longer period of time.</p> <ul style="list-style-type: none"> • Meet with business organizations to solicit support for hiring mature workers • Assist with the development of a variety of flexible employment options • Promote employment opportunities on municipal and seniors organizations websites • Offer assistance with employment readiness to seniors 	<p>Medium</p>	<p>CFDC (lead – facilitation)</p> <ul style="list-style-type: none"> • Chambers of Commerce • Business associations • Local training boards

	<p>Best Practice: Over 55 London works with other organizations and London businesses to connect experienced seniors to job opportunities in the community. They maintain an online database of experienced (senior) workers and professionals and facilitate connections between these members and those looking for a range of full-time, part-time, volunteer and consulting expertise. Over 55 London is funded by the LHIN, MTCU and City of London and supported by a network of volunteers.</p>		<ul style="list-style-type: none"> • Local media
--	---	--	---

Appendix I

Stakeholder Consultations Participant List

Appendix I: List of Interview Participants

Anderson, Claude	Grey-Bruce Canadian Mental Health Association
Braniff, Dan	CARP. Georgian Bay Chapter
Bregman, Agnes,	Bruce Community Futures Development Corp. Board
Bunstead, Harold	Derby Pioneer Club, Kilsyth
Burgess, Andy	Kincardine Area Community Services
Christie, Marie	Sunset Club
Cook, Joanne	Home and Community Support Services Grey Bruce
Cook, Roger	Saugeen Mobility and Regional Transit
Earle, Susan	Bruce County Housing Corporation
Elliott, Glen	Bruce Community Futures Development Corp. Board
Gamble, Mac	Golden Mile Club, Chatsworth
Gates, Rev. Bob	Local Clergy
Gauthier, Shelly	Caring Hands Senior Service
Hardman, Evelyn	Bide a Wee Club, Wiarton
Harker, Gail	Golden Ages
Hofsetter, Jane	Home & Community Support Services of Grey-Bruce, Kincardine
Ives, Daphne	Meals on Wheels
Johnstone, Shirley	Bruce Peninsula Seniors Connect
Kraemer, Len	Knights of Columbus
Mitchell, Ian & Betty	Kincardine Seniors Advisory/Action Committee
Morgan, Mary	Friendship Club, Lion's Head
Moulaison, Peggy	Chartwell Select Owen Sound
Murphy-Ermel, Kathy	St. Johns Ambulance
Pezzola, Kelly	Carepartners
Raynard, Marian	Knox Presbyterian Church
Sinclair, Jennifer	Kincardine Total Foot Care
Solomon, Carol	Maadooki Senior's Centre
Underwood, Andy	Home and Community Support Services of Grey-Bruce
Walsh, Doug	Happy Gang, Chesley
Young, Charlie	Bruce County, Corporation of Gateway Haven

Appendix I: Focus Group Participants:

Name	Organization	Location/Date
Acton, Gail A.	Community Care Solutions, Abigail Homes	Warton August 25 th (15)
Clarke, Glenda	Resident	
Cook, Jo-Anne	Home & Community Support Services, Grey Bruce	
Diaz, Julie	Home & Community Support	
Fawcett, Arline	Resident	
Greig, Patricia	Lions Head United Church	
Horner, Pat	Seniors Connect Volunteer, Lions Head	
Johnstone, Shirley	BP Seniors Connect	
Knapp, Jane	Resident	
McConkey, Glenn	Community Care Solutions, Abigail Homes	
Miller, Jackie	Georgian Bay Folk Society	
Penhorwood, Ken	Resident	
Schmidt, Michael	Resident	
Solomon, Carol	Maadookii Seniors Group	
Young, Charles	Gateway Haven Administrator	

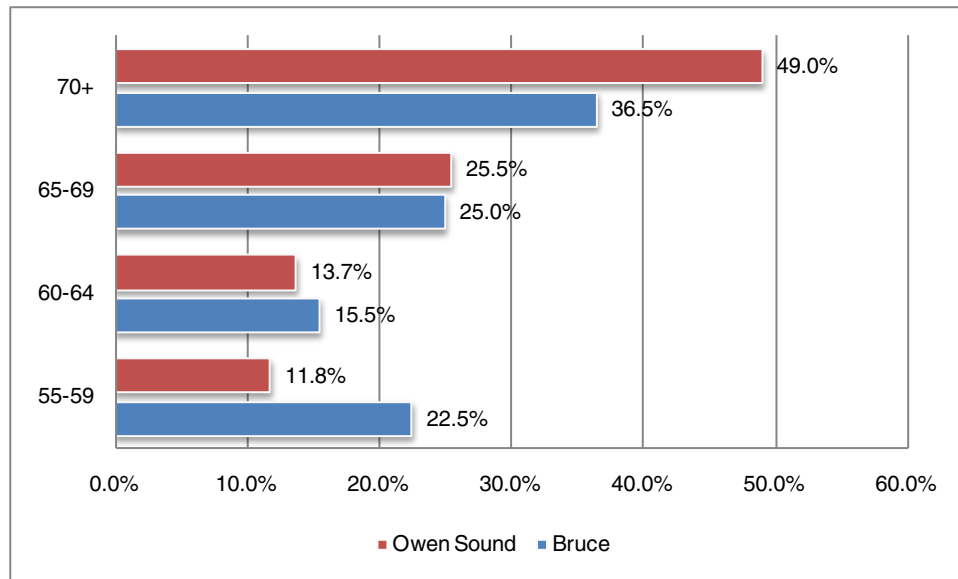
Bazinet, Warren	Freedom 55	Owen Sound August 25 th (15)
Britton, Phyllis	Resident	
Chamberlain, Jan	McQuay Tannery Seniors Centre	
Dobbyn, Franasca	United Way	
Freiburger, Holly	Red Cross	
Harrison, John A.	Tempo Foundation, Pres., Creative Aging Collaborative	
Haswell, Deb	Owen Sound City Council	
Hawkes, Bill	Resident	
Hugbin, Emma	Resident	
Murree, Valerie	Harrison Seniors Centre, Treasurer	
Rhody, Mandy	Auditory Health Care - Audiologist	
Schell, Pauli	Resident	
Starr, Art	Bruce County Transit Inc.	
Warias, Alfie	Bayshore Retirees	
Warias, Reta	Bayshore Retirees	
Burgess, Andy	Kincardine Area Community Services	Kincardine August 26 th (16)
Chamney, Joan	YMCA Housing Support	
Coristine, Ron	Resident	
Cox, Wendy	Unloading Zone	
Craig, Kenneth	Pastor, Kincardine Baptist	
Dadson, Liz	Kincardine Times	
Henderson, Betty	Resident	
Henderson, Mary	Resident	
Makela, John	Sun Life Financial, Long term care planning	
Mitchell, Betty	Bruce County Housing	
Muschalle, M.	Resident	
Muschalle, P.	Resident	
Shewfelt, Pat	Bruce County Housing	
Statton, Catherine	CCAC	
Taylor, Ellie	Bruce County Housing	
Tusz, Bette	Resident	

Appendix II

Telephone Survey Results

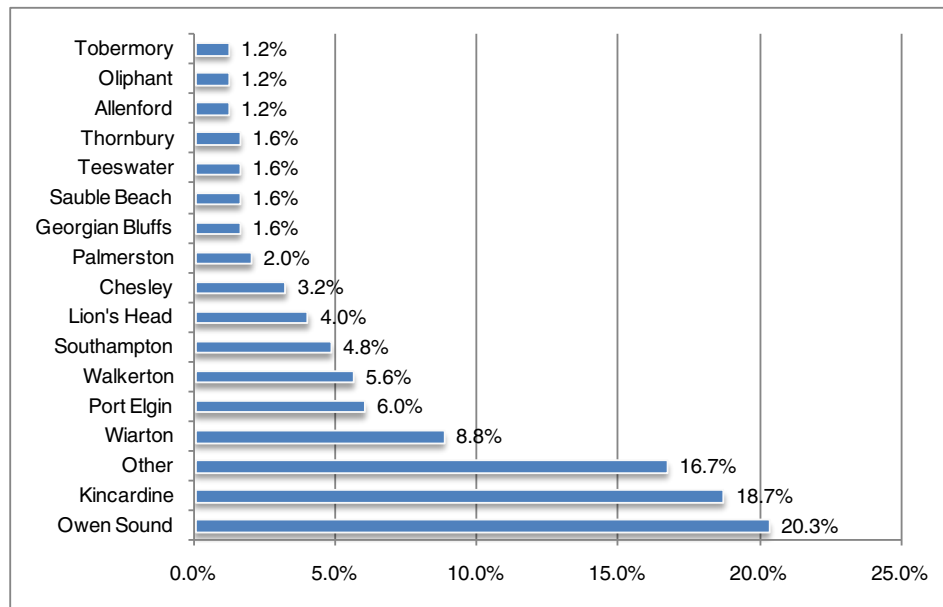
Appendix II: Bruce Community Futures Development Corporation Telephone Survey Results

1. To which of these age categories do you belong?



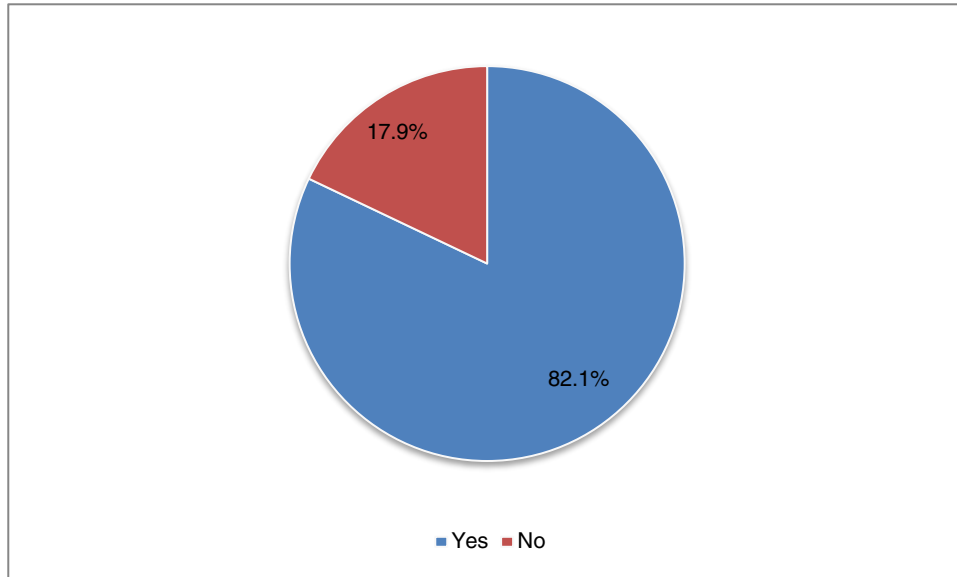
(251 responses received)

2. Where do you live?



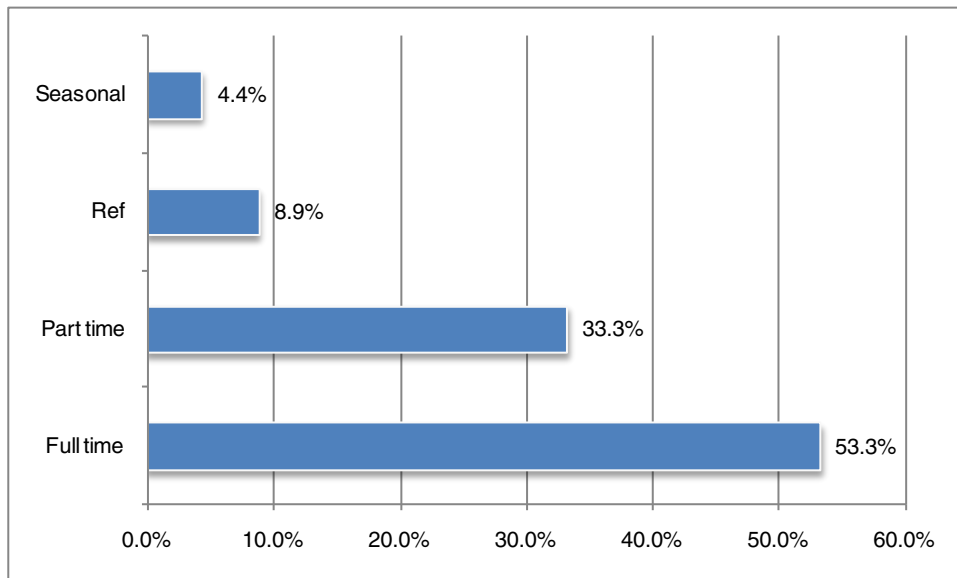
(251 responses received)

3. Are you currently retired?



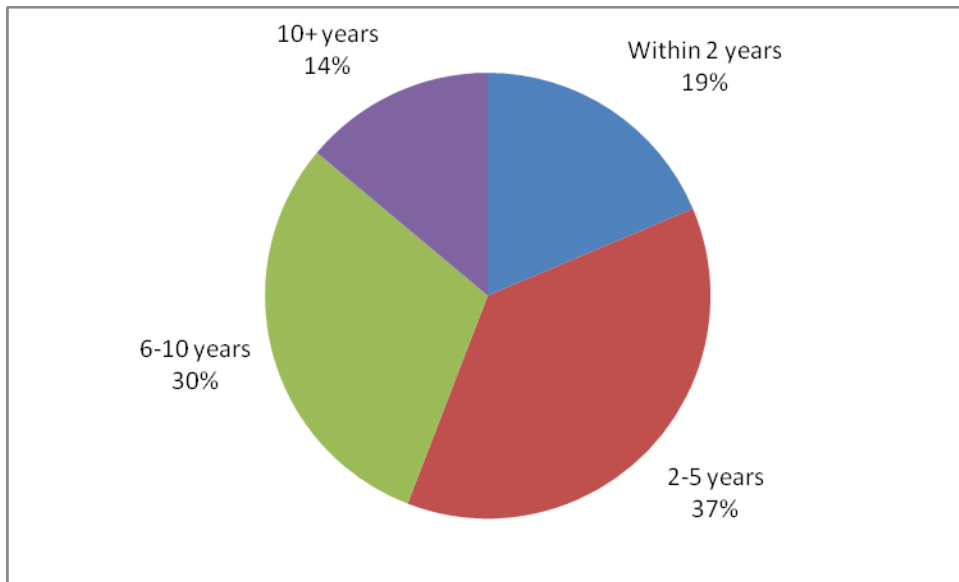
(251 responses received)

4. If you are not presently retired, do you work full time, part time or seasonal?



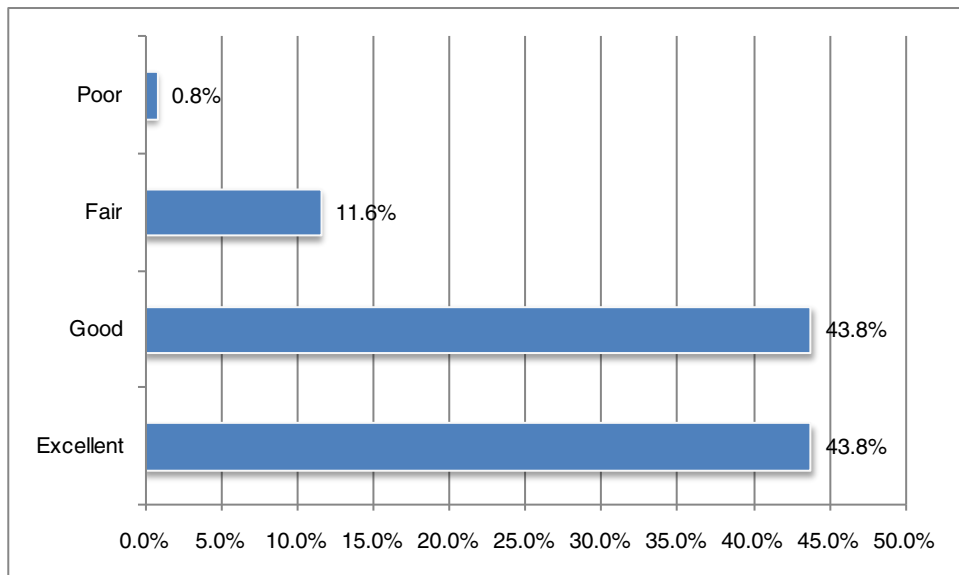
(45 responses received)

5. When do you plan to retire?



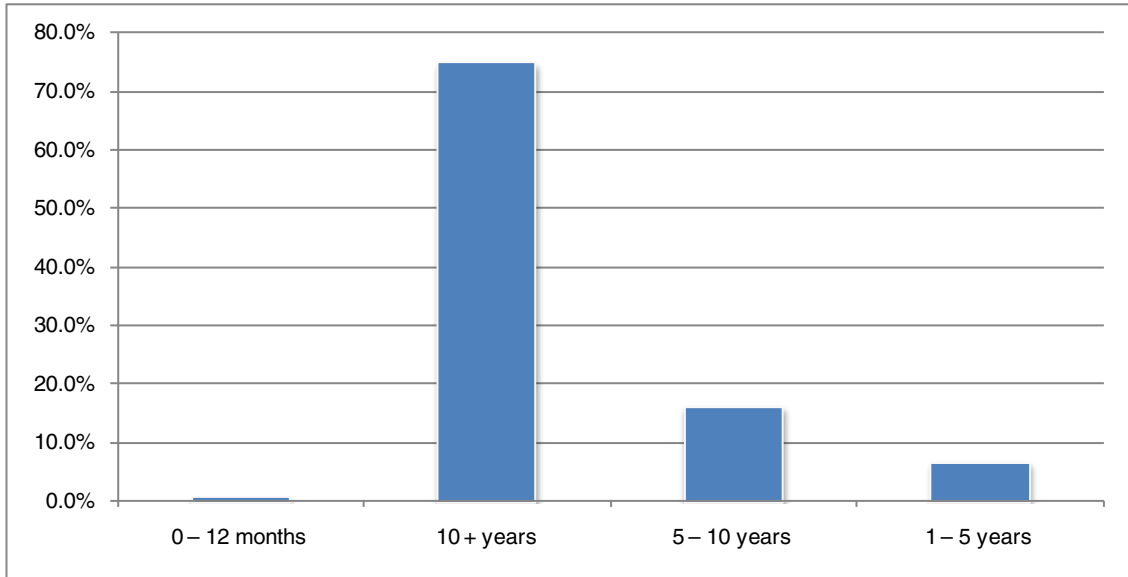
(45 Responses received)

6. Overall, how would you rate your Quality of Life?



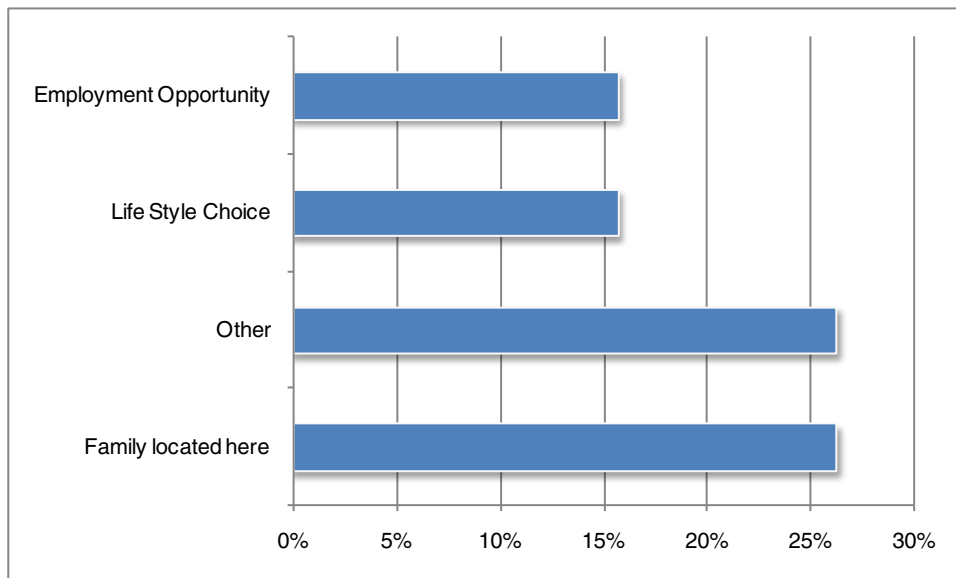
(251 responses received)

7. How long have you lived in Bruce County/Owen Sound?



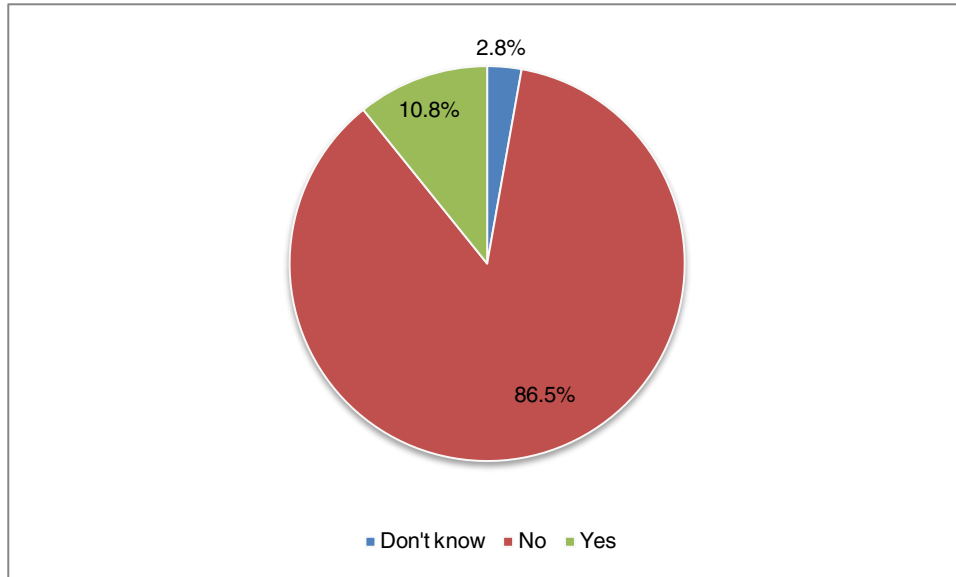
(251 responses received)

8. If less than 5 years in Question 7, what was your primary reason for moving to Bruce County/Owen Sound?



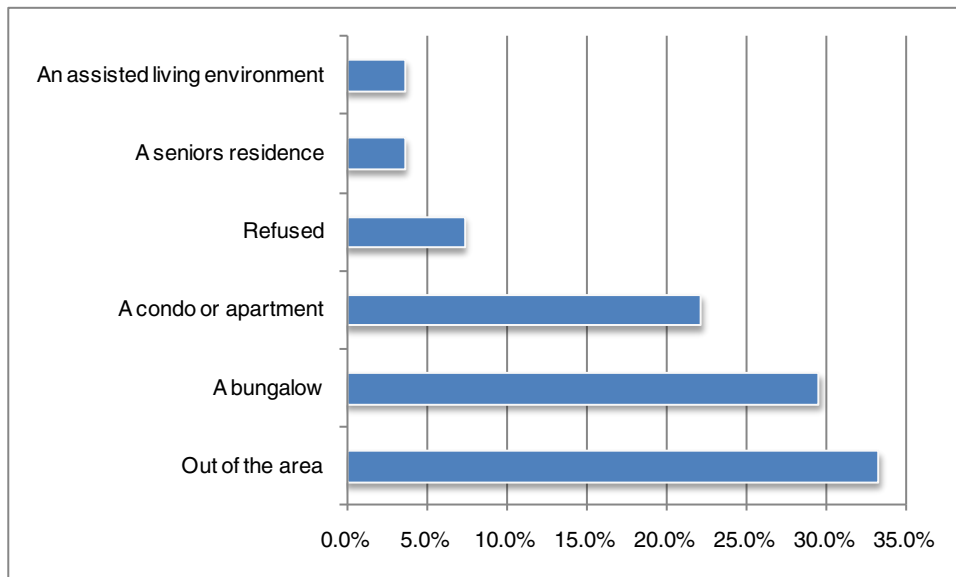
(19 responses received)

9. Are you likely to move in the next 2 years?



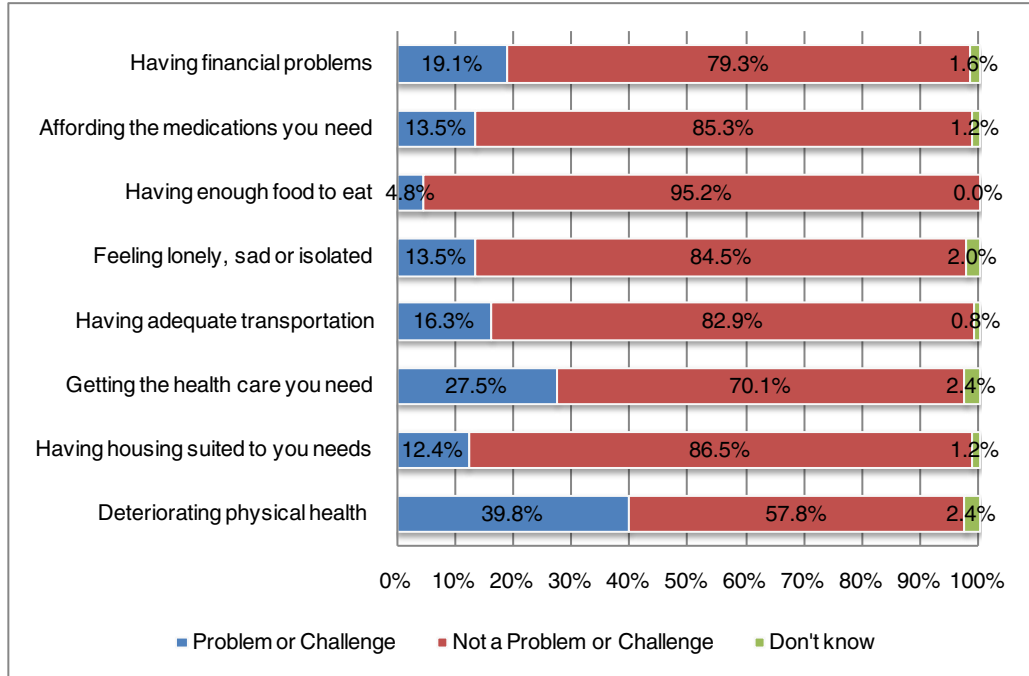
(251 responses received)

10. If yes in Question 9, where are you likely to move?



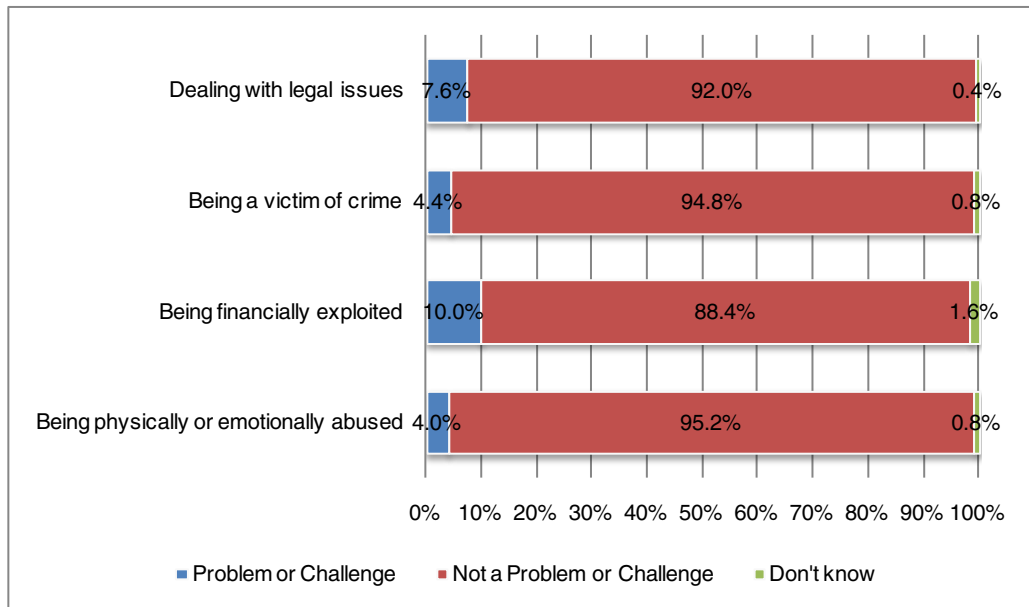
(27 Responses received)

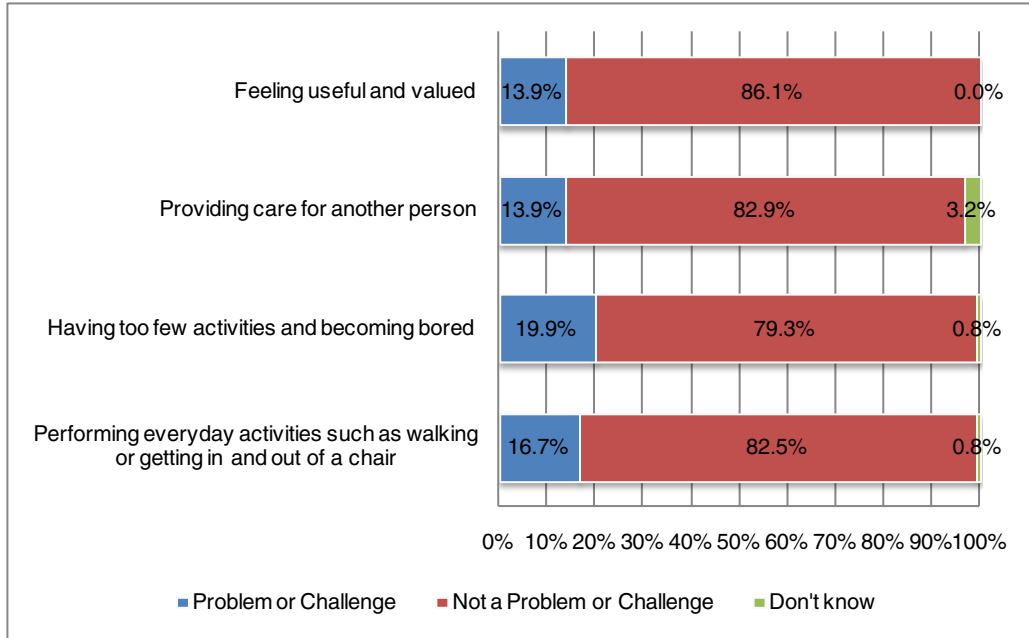
11. The following is a list of challenges that people face during retirement. For each of the following items, please tell me if you expect them to be a problem for you in your future retirement or if you do not expect them to be a problem or challenge for you in your future retirement?



(251 responses received)

Cont'd





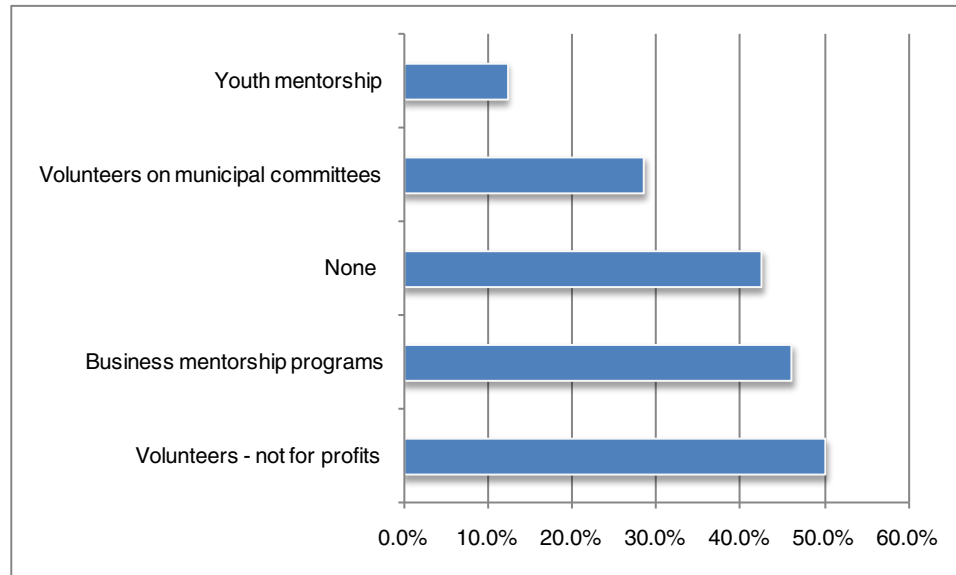
11b. Challenges by Municipality¹²

Problem or Challenge	Owen Sound	Kincardine	Warton	Port Elgin	Walkerton	Southampton	Lion's Head	Chesley	Palmerston
Total	51	47	22	15	14	12	10	8	5
Deteriorating physical health	49.0%	27.7%	45.5%	46.7%	57.1%	16.7%	30.0%	37.5%	20.0%
Performing everyday activities such as walking or getting in and out of a chair	19.6%	25.5%	31.8%	33.3%	50.0%	16.7%	40.0%	0.0%	20.0%
Having too few activities and becoming bored	27.5%	12.8%	18.2%	33.3%	28.6%	8.3%	10.0%	12.5%	0.0%
Feeling useful and valued	29.4%	12.8%	13.6%	26.7%	21.4%	8.3%	20.0%	25.0%	0.0%
Having housing suited to you needs	25.5%	14.9%	13.6%	13.3%	21.4%	16.7%	10.0%	12.5%	20.0%
Providing care for another person	13.7%	17.0%	9.1%	13.3%	28.6%	16.7%	20.0%	37.5%	0.0%
Having financial problems	15.7%	27.7%	13.6%	6.7%	28.6%	8.3%	10.0%	12.5%	20.0%
Affording the medications you need	25.5%	23.4%	13.6%	20.0%	28.6%	0.0%	0.0%	12.5%	0.0%
Getting the health care you need	21.6%	14.9%	9.1%	26.7%	21.4%	8.3%	10.0%	37.5%	0.0%
Feeling lonely, sad or isolated	13.7%	19.1%	27.3%	0.0%	28.6%	0.0%	0.0%	0.0%	20.0%
Having adequate transportation	17.6%	14.9%	4.5%	26.7%	28.6%	16.7%	20.0%	0.0%	0.0%
Being financially exploited	13.7%	6.4%	9.1%	6.7%	28.6%	0.0%	0.0%	0.0%	20.0%
Dealing with legal issues	5.9%	8.5%	13.6%	13.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Having enough food to eat	7.8%	4.3%	9.1%	0.0%	7.1%	0.0%	0.0%	0.0%	0.0%
Being a victim of crime	2.0%	4.3%	4.5%	0.0%	14.3%	0.0%	0.0%	0.0%	0.0%
Being physically or emotionally abused	3.9%	4.3%	9.1%	6.7%	0.0%	0.0%	0.0%	0.0%	0.0%

Problem or Challenge	Georgian Bluffs	Sauble Beach	Teeswater	Thornbury	Allenford	Oliphant	Tobermory	Other
Total	4	4	4	4	3	3	3	42
Deteriorating physical health	0.0%	50.0%	25.0%	25.0%	100.0%	33.3%	0.0%	47.6%
Performing everyday activities such as walking or getting in and out of a chair	50.0%	50.0%	50.0%	0.0%	66.7%	0.0%	33.3%	28.6%
Having too few activities and becoming bored	0.0%	25.0%	25.0%	0.0%	33.3%	0.0%	66.7%	21.4%
Feeling useful and valued	0.0%	0.0%	25.0%	25.0%	33.3%	0.0%	0.0%	21.4%
Having housing suited to you needs	0.0%	0.0%	50.0%	25.0%	0.0%	0.0%	0.0%	14.3%
Providing care for another person	0.0%	25.0%	25.0%	0.0%	0.0%	33.3%	0.0%	21.4%
Having financial problems	0.0%	0.0%	25.0%	0.0%	0.0%	33.3%	0.0%	14.3%
Affording the medications you need	0.0%	0.0%	25.0%	0.0%	0.0%	0.0%	0.0%	9.5%
Getting the health care you need	0.0%	0.0%	25.0%	0.0%	0.0%	0.0%	0.0%	11.9%
Feeling lonely, sad or isolated	0.0%	0.0%	25.0%	0.0%	66.7%	0.0%	66.7%	14.3%
Having adequate transportation	0.0%	0.0%	25.0%	0.0%	0.0%	0.0%	0.0%	11.9%
Being financially exploited	25.0%	25.0%	0.0%	25.0%	0.0%	0.0%	0.0%	4.8%
Dealing with legal issues	0.0%	0.0%	50.0%	0.0%	33.3%	0.0%	0.0%	7.1%
Having enough food to eat	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.8%
Being a victim of crime	0.0%	25.0%	0.0%	0.0%	0.0%	0.0%	0.0%	9.5%
Being physically or emotionally abused	0.0%	25.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.8%

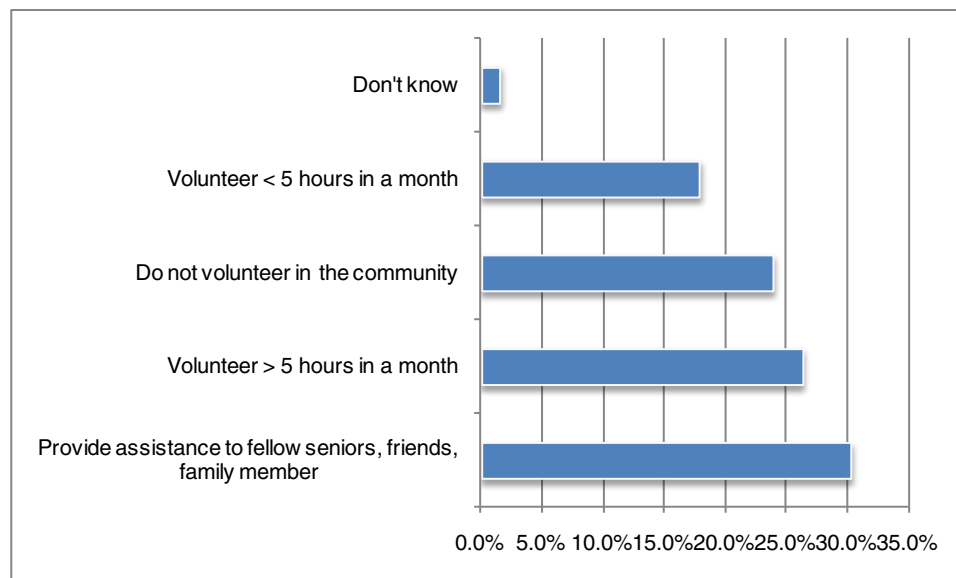
¹² Note- Questions in this section allow for multiple answers, resulting in totals exceeding 100%

12. Volunteering¹³ – To your knowledge are seniors in your community actively recruited for:



(251 responses received)

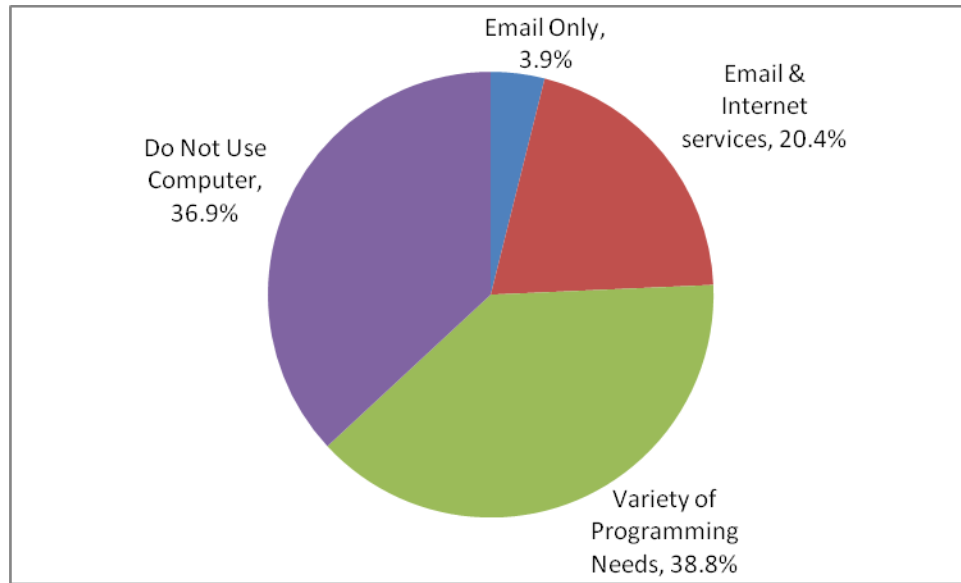
13. Which of the following statements most directly applies to you?



(251 responses received)

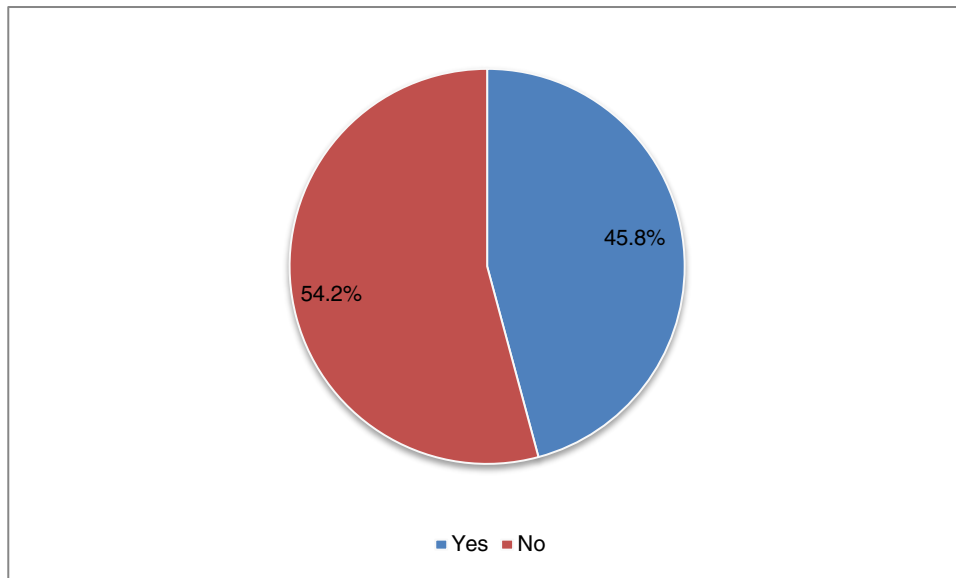
¹³ Note- Questions in this section allow for multiple answers, resulting in totals exceeding 100%

14. Which of the following statements best describes your use of a computer?



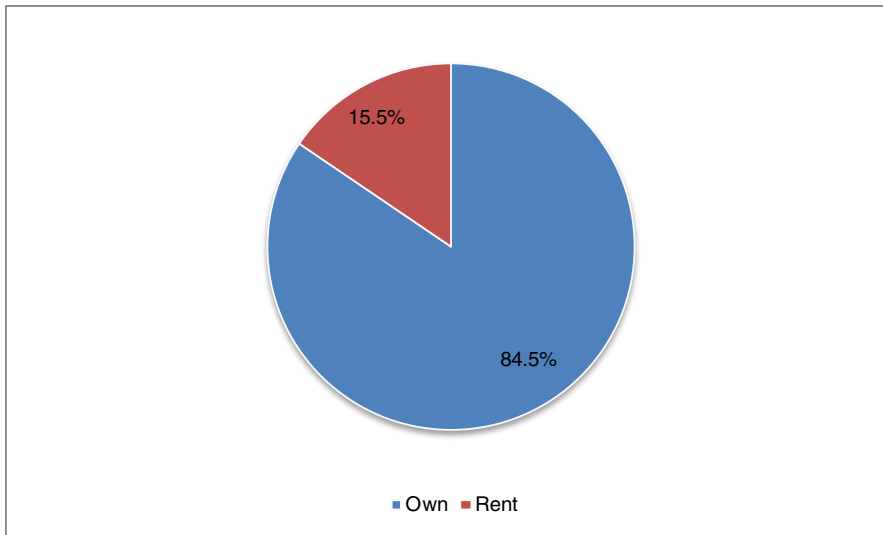
(251 Responses received)

15. Would/Does using a computer enable you to live more independently?



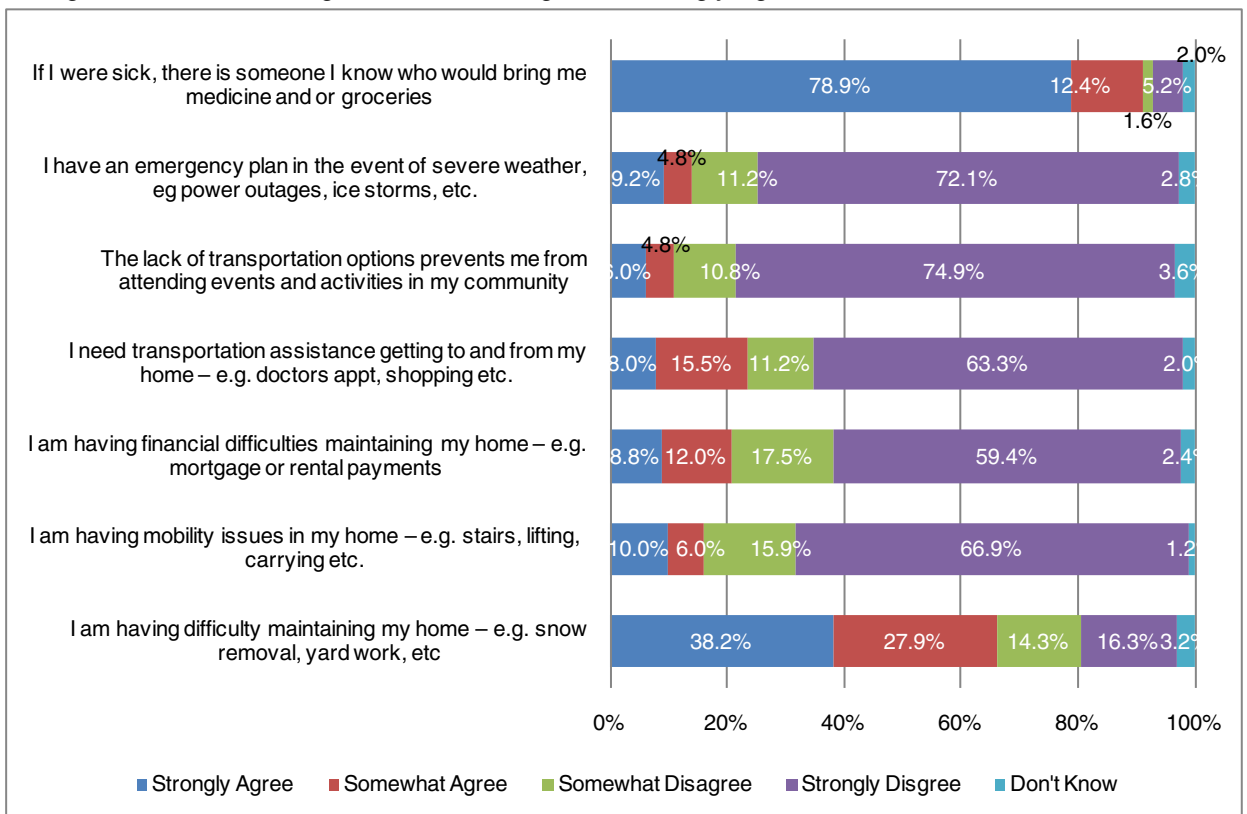
(251 responses received)

16. Housing – Do you currently own or rent your home?



(251 Responses received)

17. Home Preparedness and Maintenance - For each of the following statements, please tell me if you Strongly Disagree, Somewhat Disagree, Somewhat Agree or Strongly Agree.



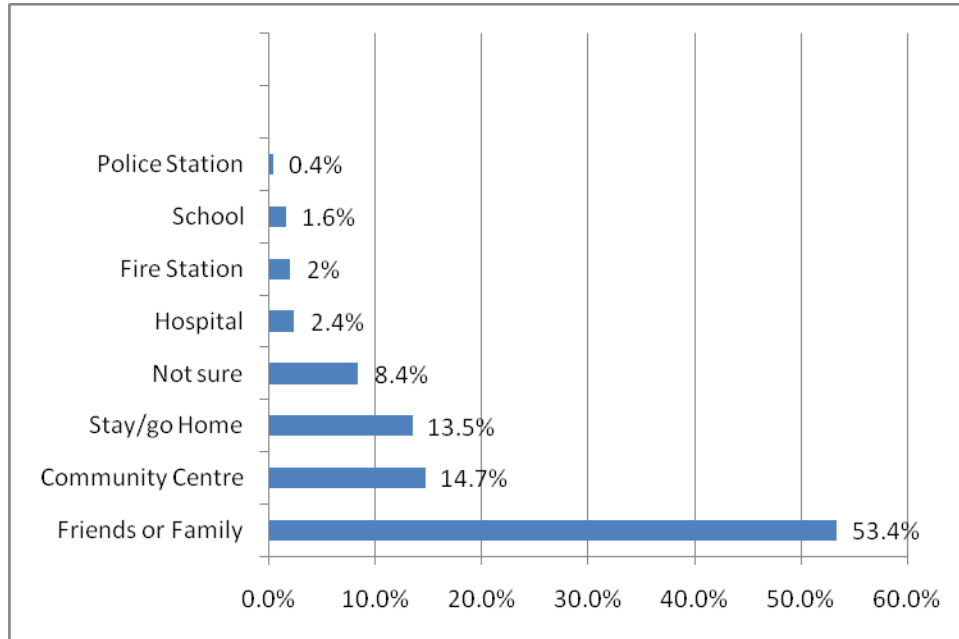
(251 Responses received)

17b. Home Preparedness and Maintenance – by municipality

	Owen Sound	Kincardine	Warton	Port Elgin	Walkerton	Southampton	Lion's Head	Chesley	Palmerston
I have an emergency plan in the event of severe weather, eg power outages, ice storms, etc.	88.2%	80.4%	90.9%	100.0%	92.9%	91.7%	100.0%	100.0%	100.0%
The lack of transportation options prevents me from attending events and activities in my community	60.8%	62.7%	77.3%	53.3%	57.1%	75.0%	90.0%	100.0%	80.0%
I am having difficulty maintaining my home – e.g. snow removal, yard work, etc	35.3%	17.6%	27.3%	20.0%	21.4%	25.0%	30.0%	50.0%	20.0%
I am having mobility issues in my home – e.g. stairs, lifting, carrying etc.	19.6%	17.6%	22.7%	33.3%	14.3%	8.3%	40.0%	37.5%	0.0%
I am having financial difficulties maintaining my home – e.g. mortgage or rental payments	17.6%	17.6%	18.2%	13.3%	14.3%	16.7%	20.0%	25.0%	20.0%
I need transportation assistance getting to and from my home – e.g. doctors appt, shopping etc.	13.7%	13.7%	22.7%	6.7%	21.4%	8.3%	30.0%	25.0%	20.0%
If I were sick, there is someone I know who would bring me medicine and or groceries	13.7%	11.8%	4.5%	6.7%	14.3%	8.3%	30.0%	25.0%	0.0%

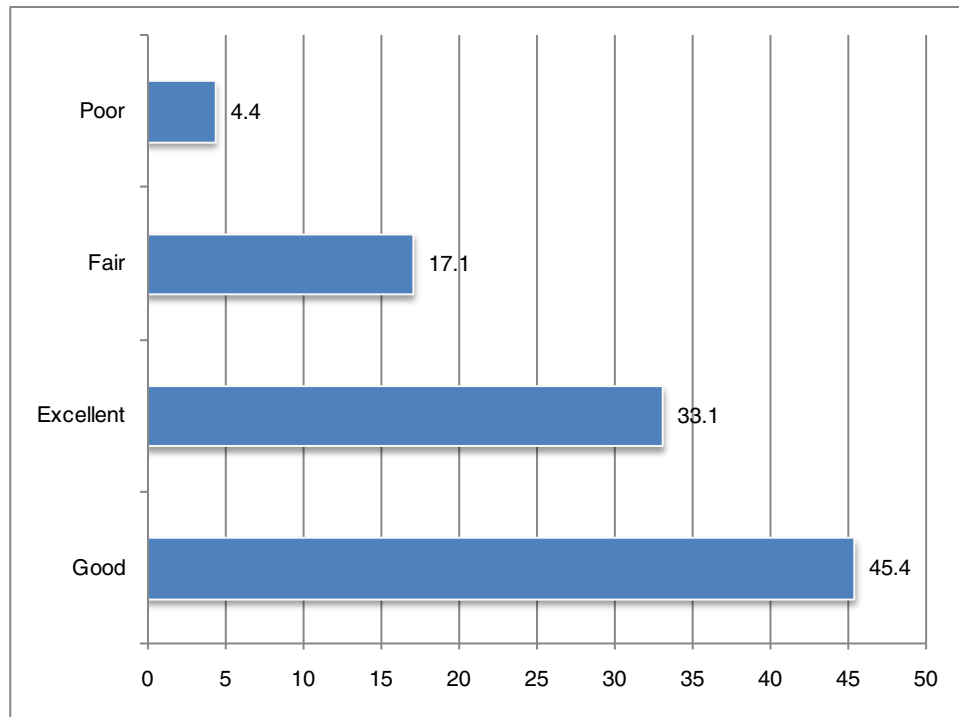
	Georgian Bluffs	Sauble Beach	Teeswater	Thornbury	Allenford	Oliphant	Tobermory	Other
I have an emergency plan in the event of severe weather, eg power outages, ice storms, etc.	100.0%	75.0%	100.0%	75.0%	100.0%	66.7%	66.7%	95.2%
The lack of transportation options prevents me from attending events and activities in my community	50.0%	50.0%	75.0%	50.0%	66.7%	33.3%	66.7%	61.9%
I am having difficulty maintaining my home – e.g. snow removal, yard work, etc	0.0%	0.0%	25.0%	0.0%	66.7%	0.0%	0.0%	14.3%
I am having mobility issues in my home – e.g. stairs, lifting, carrying etc.	0.0%	0.0%	0.0%	0.0%	0.0%	33.3%	33.3%	23.8%
I am having financial difficulties maintaining my home – e.g. mortgage or rental payments	0.0%	25.0%	0.0%	0.0%	0.0%	0.0%	33.3%	14.3%
I need transportation assistance getting to and from my home – e.g. doctors appt, shopping etc.	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	11.9%
If I were sick, there is someone I know who would bring me medicine and or groceries	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	33.3%	7.1%

18. Where would you most likely go in the event of a non medical emergency? (for example power outage, ice storm, severe weather etc.)



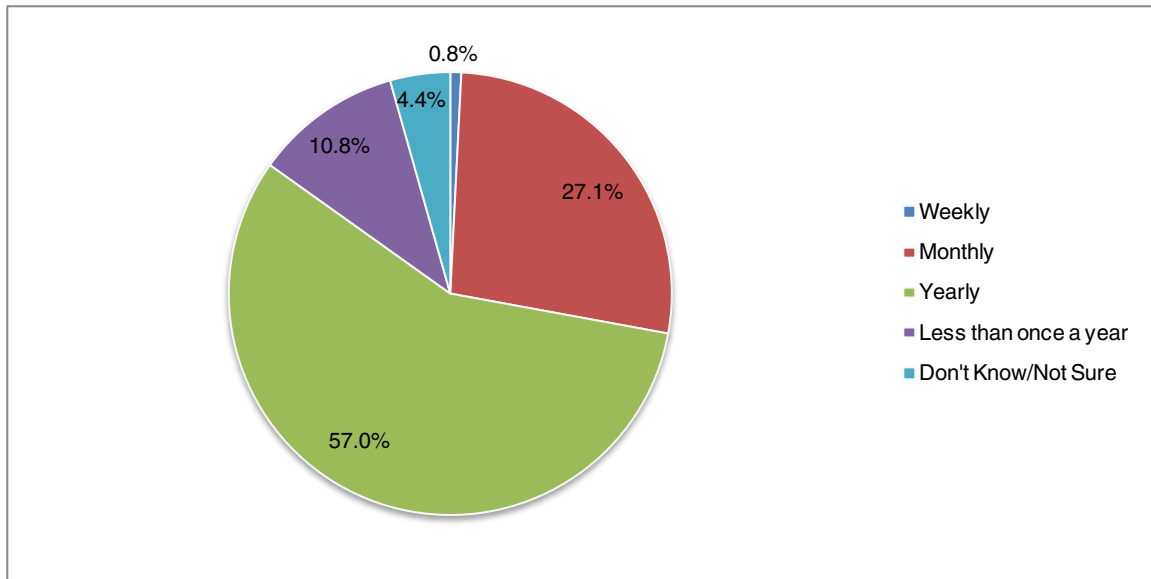
(251 Responses received)

19. Health – Overall, how would you rate your current level of health?



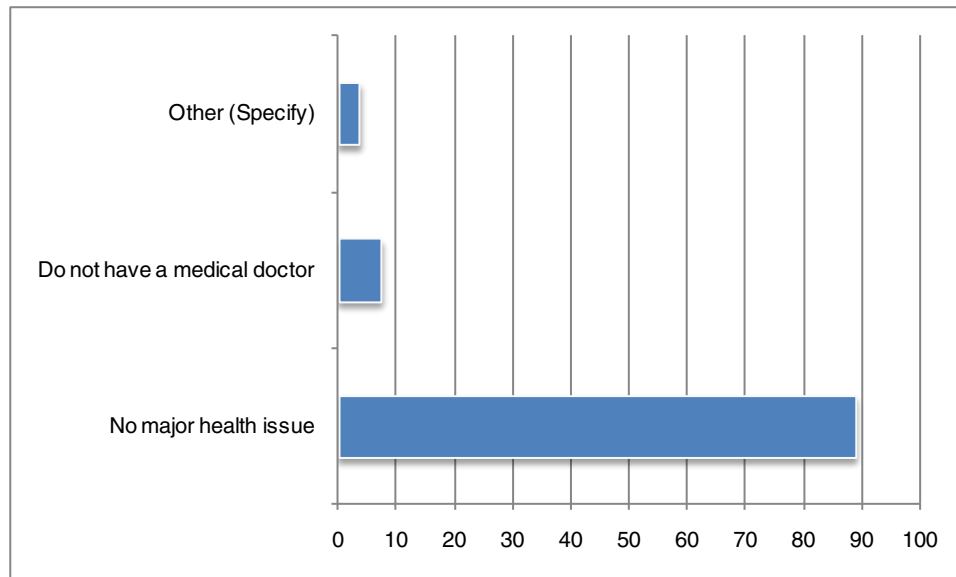
(251 responses received)

20. How often do you visit your doctor?



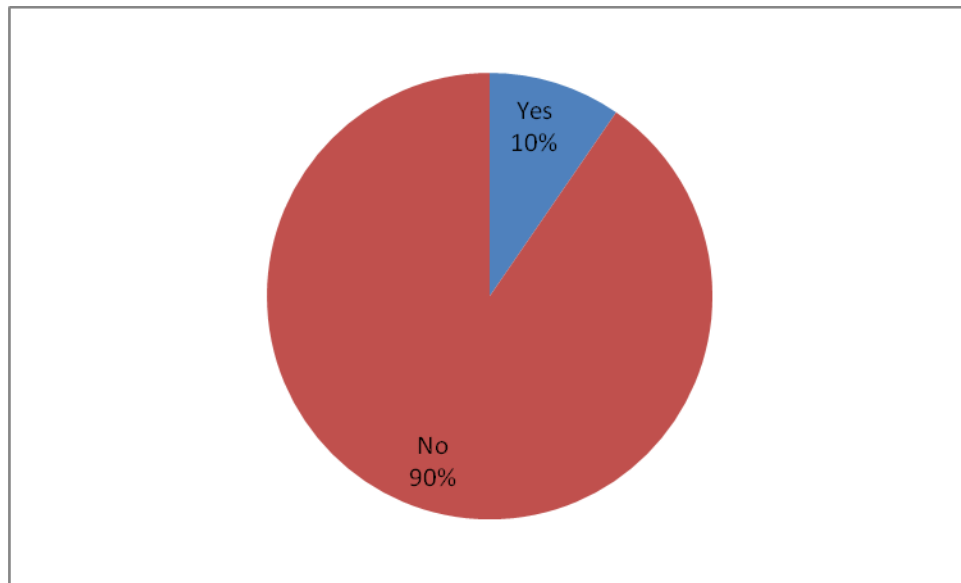
(251 responses received)

21. What has been your reason for not seeing your doctor more often? (Question was asked to those who answered 'less than once a year' to Question 14)



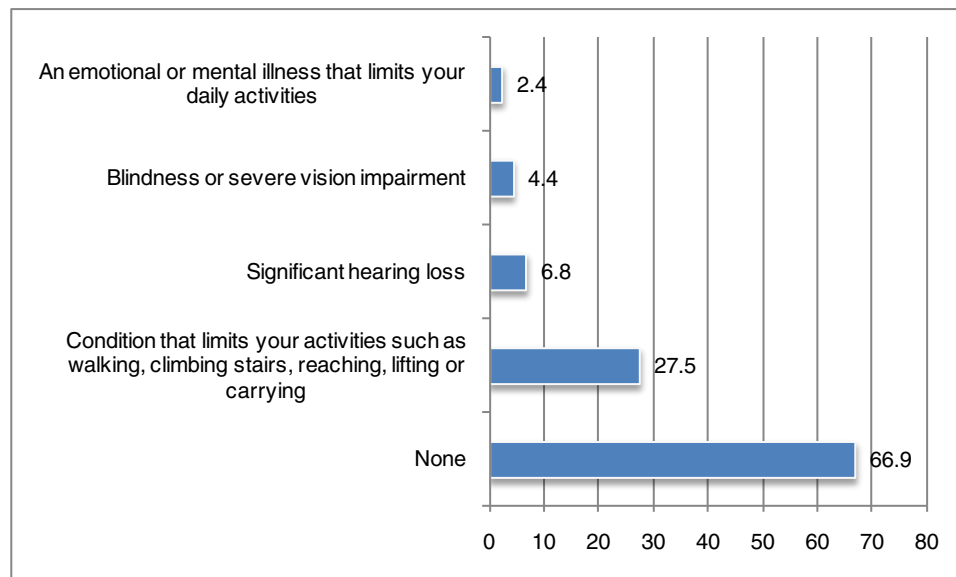
(27 responses received)

22. Over the past year, have you received nurse aide visits or homecare?



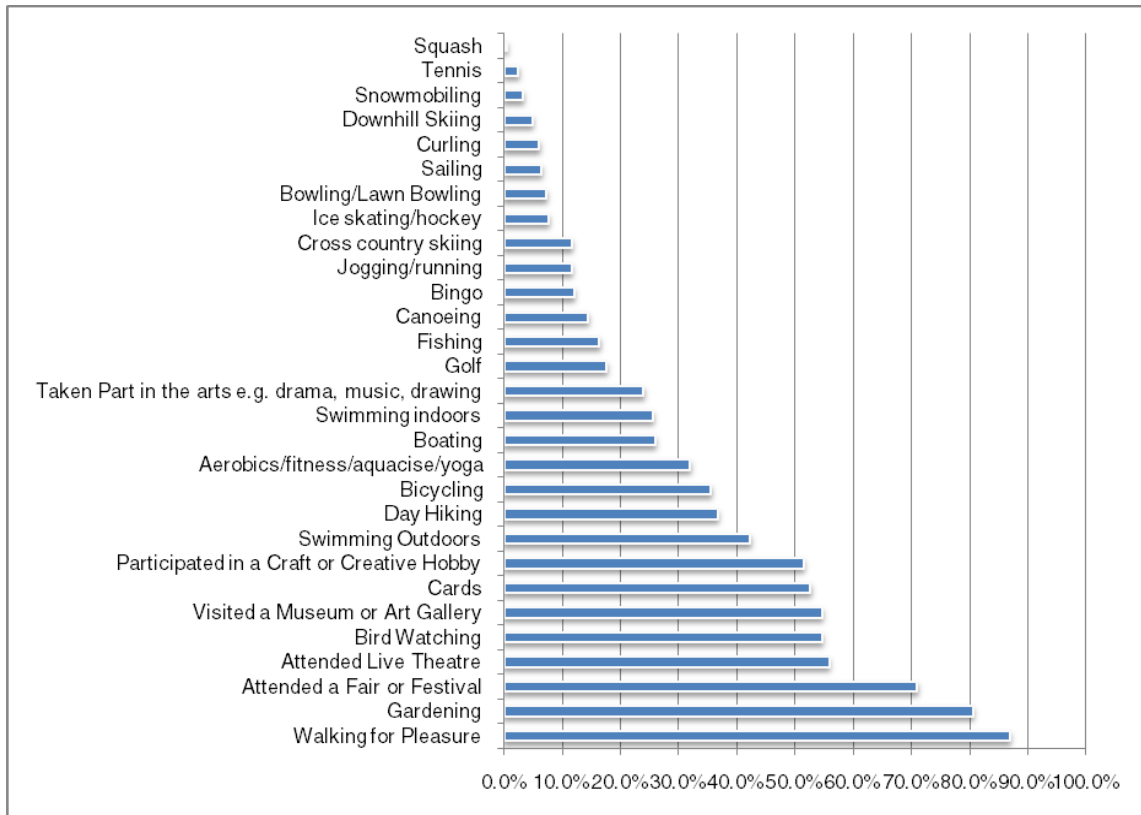
(251 Responses received)

23. There are opportunities for businesses to serve seniors needs. To help identify gaps in service, do you have any of the following conditions?



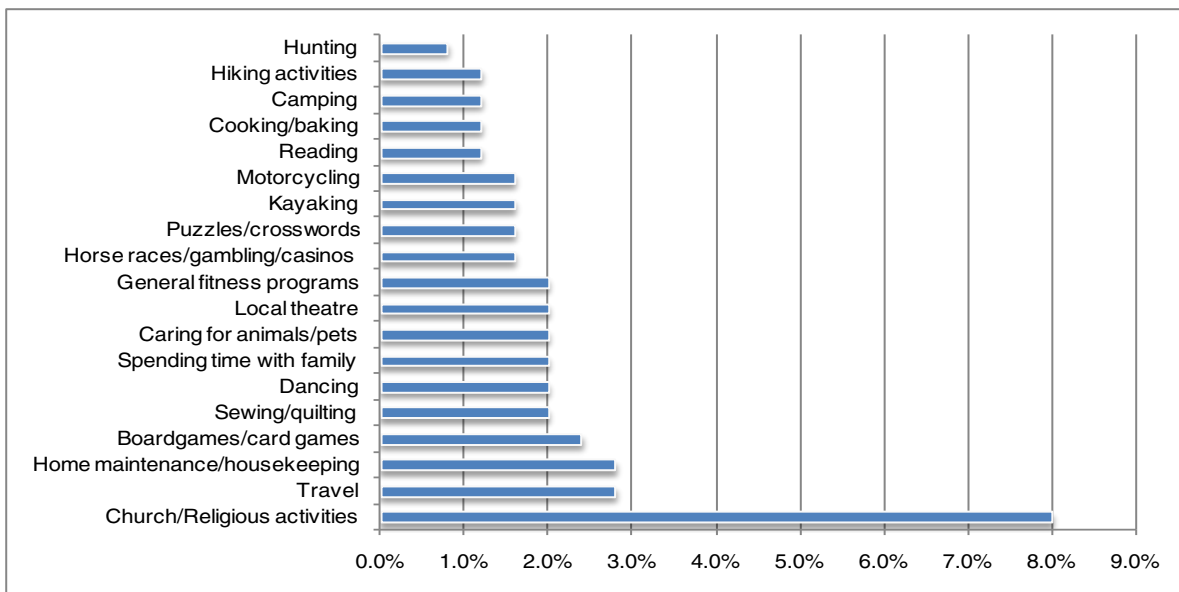
(251 responses received)

24. Physical Activity – What types of leisure activities did you participate in during the last 12 months?



(251 responses received)

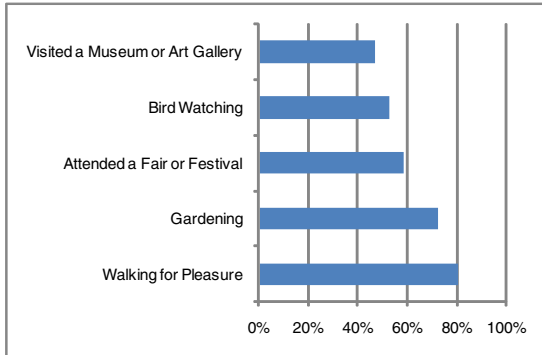
25. Are there any other activities we have not mentioned?



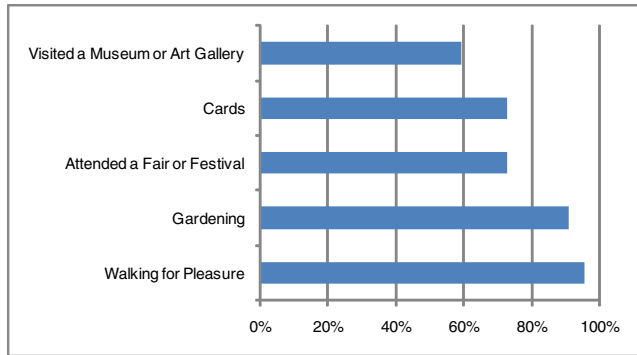
(251 responses received)

26. What are your three favourite leisure or recreational activities? (By municipality)

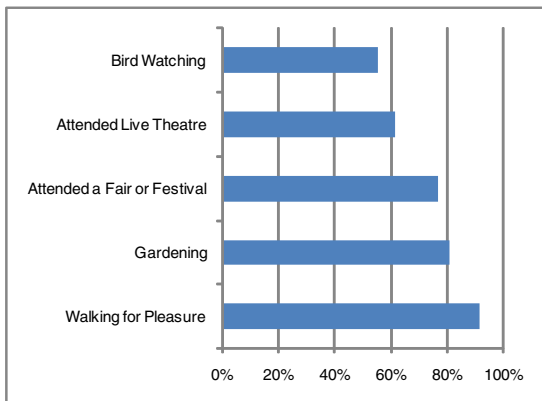
Owen Sound



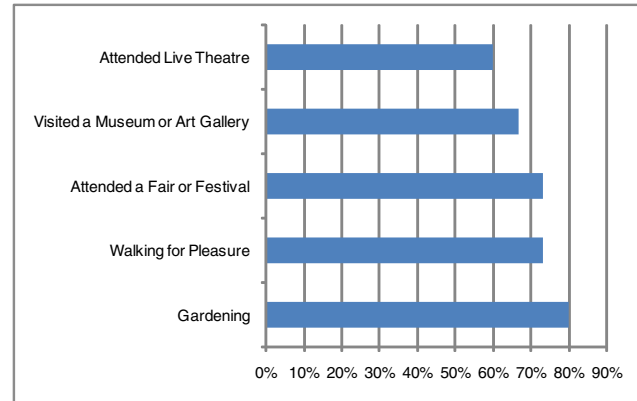
Warton



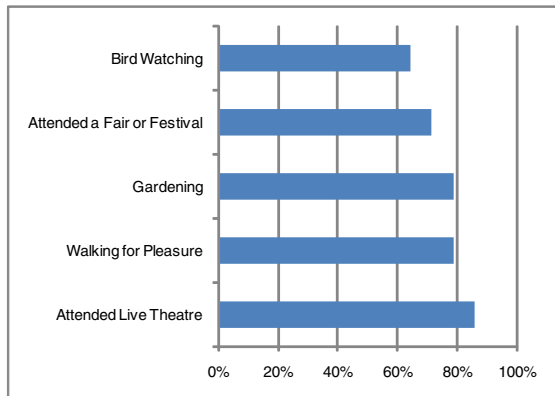
Kincardine



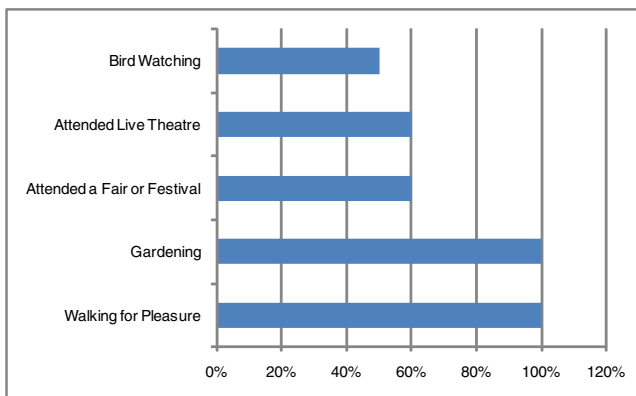
Port Elgin



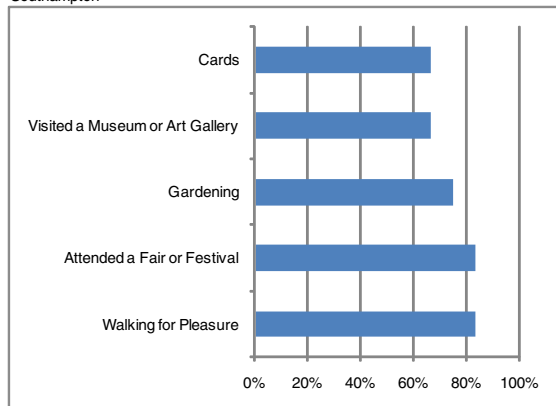
Walkerton



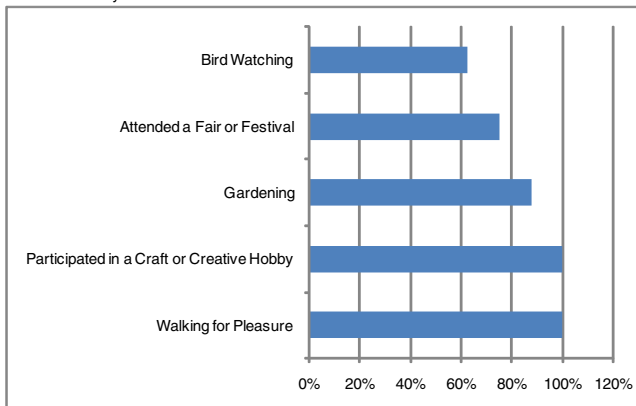
Lion's Head



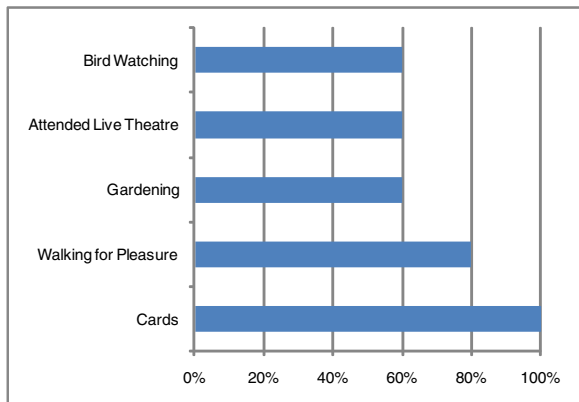
Southampton



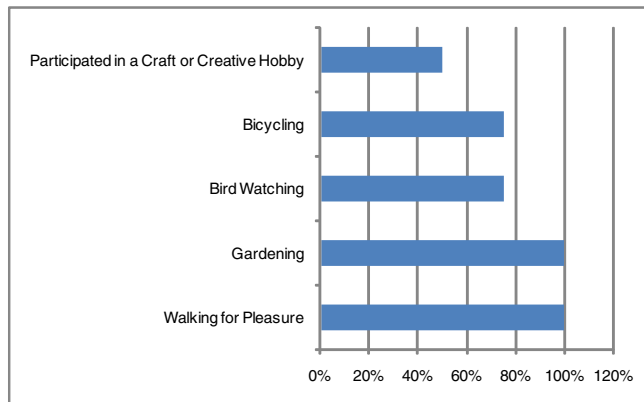
Chesley



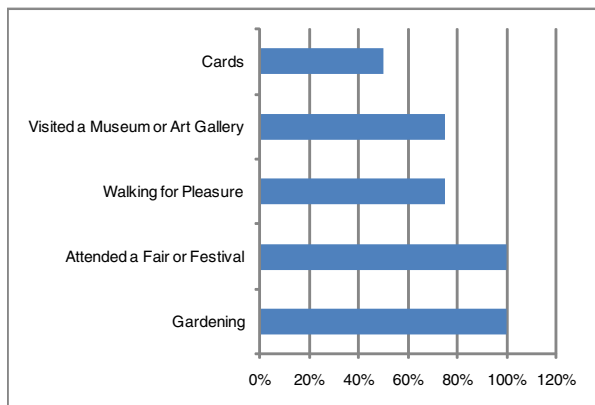
Palmerston



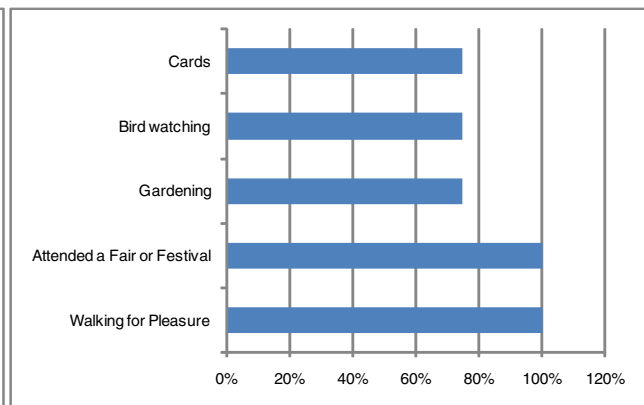
Georgian Bluffs



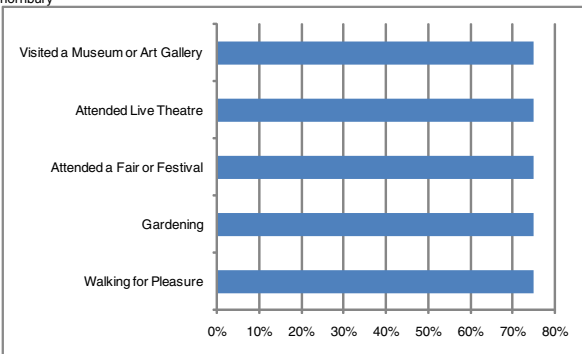
Sauble Beach



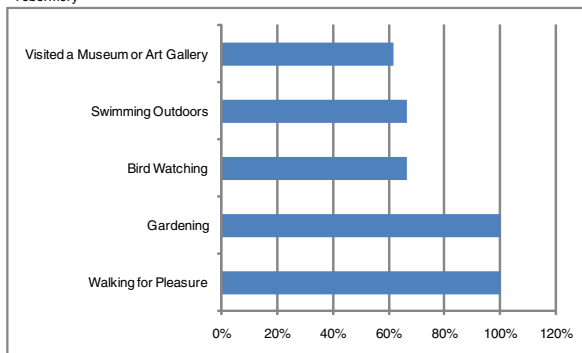
Teeswater



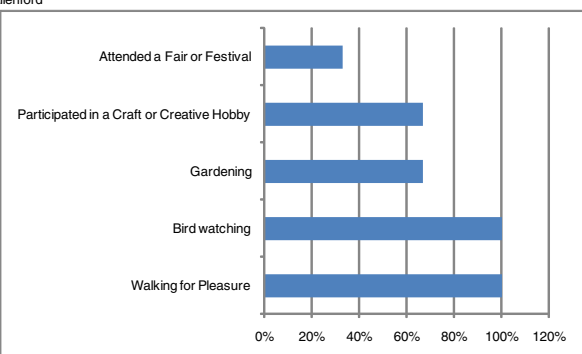
Thornbury



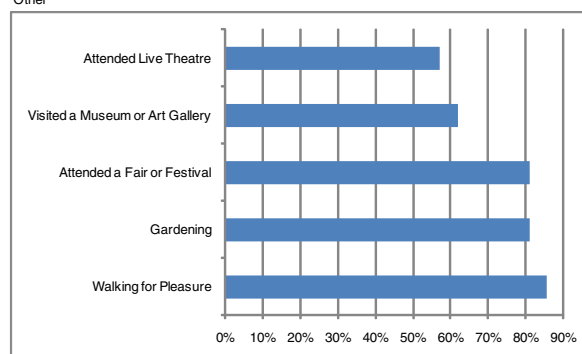
Tobermory



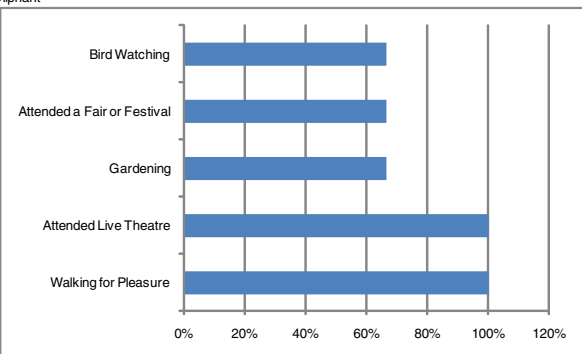
Allenford



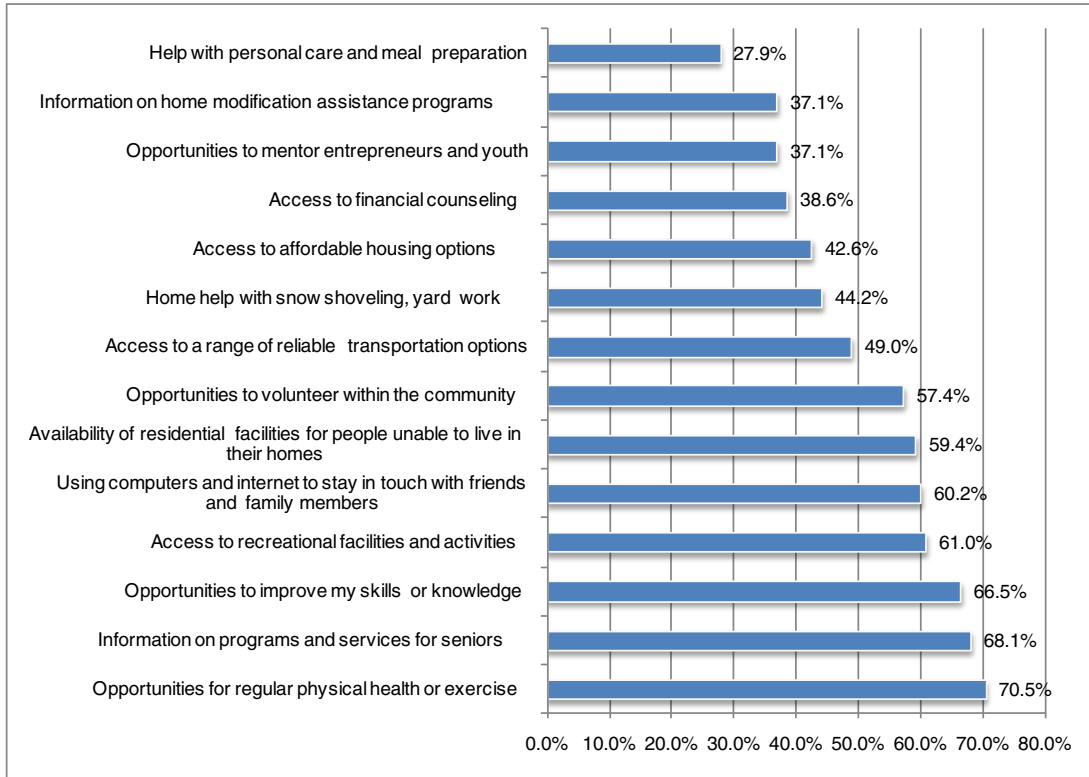
Other



Oliphant



27. Please tell me if each of the following programs and services are important or not important to you personally.



(251 responses received)

Appendix III

Copy of Telephone Survey

Introduction

Good Morning/Afternoon, my name is _____ and I am calling on behalf of the Bruce Community Futures Development Corporation. The Bruce CFDC is conducting a community survey to determine the changing needs, interests and opinions of local residents age 55 years and older.

Question #1: May I please speak to the person 55 years or older who has had the most recent birthday?

Yes, proceed to Scenario A

No, proceed to next question

Is there someone else, 55 years or older, living in the household?

Yes, are they available now to answer additional questions? - Proceed to Scenario A

Yes, but not available now. - Proceed to Scenario B

No. - Proceed to Scenario C

SCENARIOS

Scenario A

The CFDC has selected you as part of a sample of local residents. In order to help the CFDC, we ask that you share your thoughts and opinions with us. Your feedback will help to identify improvements to services and program requirements for seniors, as they relate to such issues as housing, transportation, health, public safety, social engagement and leisure. Your answers are important to us in delivering community wide programs, services and facilities for older adults. We'd like to ensure you that all answers are kept strictly confidential and you may also decline any questions who may not feel comfortable answering. The survey should take approximately 15 minutes.

Scenario B

Can you please tell me when to call back to reach that member of your household?

Record time and call back.

Scenario C

Thank you for your time, but unfortunately you do not qualify for our survey. We appreciate your patience; have a great day/evening. Goodbye!

Question #1: Overall, how would you currently rate your quality of life?

Excellent

Good

Fair

Poor

Question #2: Are you currently retired?

Yes

No

Question #3:

If Yes in Q2 Read: I am now going to read out a list of challenges that people may face in retirement. For each of the following items please tell me if they are a problem for you in your retirement or if they are not a problem for you in your retirement.

If No in Q2 Read: I am now going to read out a list of challenges that people may face in retirement. For each of the following items please tell me if you expect them to be a problem for you in your future retirement or if you do not expect them to be a problem or challenge for you in your future retirement.

Deteriorating physical health

Problem or Challenge

Not a Problem or Challenge

DK

Having housing suited to you needs

Getting the health care you need

Having adequate transportation

Feeling lonely, sad or isolated

Having enough food to eat

Affording the medications you need

Having financial problems

Being physically or emotionally abused

Being financially exploited

Being a victim of crime

Dealing with legal issues

Performing everyday activities such as walking or getting in and out of a chair

Having too few activities and becoming bored

Providing care for another person

Feeling useful and valued

Question #4: To your knowledge are seniors in your community actively recruited for:

Volunteers – not for profits

Volunteers on municipal committees

Youth mentorship

Business mentorship programs

Question # 5: Which of the following statements most directly applies to you?

- I volunteer less than 5 hours a month in the community
- I volunteer more than 5 hours a month in the community
- I do not volunteer in the community
- I provide assistance to fellow senior citizens, friends, family member

Question #6: Which of the following statements best describes your use of a computer?

- I use the computer for email only
- I use the computer for email and internet searches
- I use the computer for a variety of programming needs
- I do not use the computer

Question #7: If code D in Q6 asks “Would” if codes A-c in Q6 ask “Does” using a computer enable you to live more independently?

- Yes
- no

Question #8: Do you currently own or rent your home?

- Own
- Rent

Question #9: For each of the following statements please tell me if you strongly disagree, somewhat disagree, somewhat agree or strongly agree?...

- I am having difficulty maintaining my home – e.g. snow removal, yard work, etc
- I am having mobility issues in my home – e.g. stairs, lifting, carrying etc.
- I am having financial difficulties maintaining my home – e.g. mortgage or rental payments
- I need transportation assistance getting to and from my home – e.g. doctors appt, shopping etc.
- The lack of transportation options prevents me from attending events and activities in my community
- I have an emergency plan in the event of severe weather, e.g. power outages, ice storms, etc.
- If I were sick, there is someone I know who would bring me medicine and or groceries

Question #10: Where would you most likely go in the event of a non-medical emergency? For example (power outage, ice storm, severe weather etc...)

- Friends or family
- Community centre
- Fire station
- School
- Hospital
- Other specify: _____
- Not sure / Don't know VOLUNTEERED

Question #11: Overall, how would you rate your current level of health?

- Excellent
- Good
- Fair
- Poor

Question #12: Over the past year, have you received nurse aide visits or home care?

- Yes
- No

Question #13: How often do you visit your doctor?

- Weekly
- Monthly
- Yearly
- Less than once a year
- DK/Not sure

If code E in Q13, ask Question #14: What has been your reason for not seeing your doctor more often?

- Do not have a medical doctor
- Dislike the doctor
- Transportation issues
- No major health issues
- Other (Specify)

Question #15: There are opportunities for businesses to serve seniors needs. To help identify gaps in service, do you have any of the following conditions?

Select all that apply

- Blindness or severe vision impairment
- Significant hearing loss
- A condition that limits your activities such as walking, climbing stairs, reaching, lifting or carrying
- An emotional or mental illness that limits your daily activities

Question #16: I am now going to ask you a series of questions on your current level of physical activity. What type of leisure activities did you participate in during the last 12 months?

PHYSICAL

- Aerobics/fitness/aquacise/yoga
- Bicycling
- Canoeing
- Ice skating/Hockey
- Jogging/running
- Squash

Sailing
Downhill Skiing
Cross country Skiing
Swimming indoors
Swimming outdoors
Tennis
Walking for pleasure

OUTDOOR ACTIVITIES

Boating
Bird watching
Day hiking
Fishing
Gardening
Golf
Snowmobiling

GROUP ACTIVITIES

Bingo
Cards
Bowling/lawn bowling
Curling

CREATIVE + CULTURAL

Attended a Fair or Festival
Attended Live Theatre
Participated in a Craft or Creative Hobby
Taken Part in the Arts e.g. drama, music, drawing
Visited a Museum or Art Gallery

OTHER

Any other activity we have not mentioned (Specify)

Question #17: what are your three favorite leisure or recreation activities? How often do you participate in these leisure activities?

1st favorite _____ Daily/Weekly/Monthly/Yearly/Less than once a year,
2nd favorite _____ Almost every day/Once a Week/Once a Month or More
3rd favorite _____ Almost every day/Once a Week/Once a Month or More

Question #21: Please tell me if each of the following programs and services are important or not important to you personally?

Access to affordable housing options
Important
Not Important
DK
Opportunities to volunteer within the community

Using computers and internet to stay in touch with friends and family members
Access to financial counseling
Information on home modification assistance programs
Opportunities to improve my skills or knowledge
Opportunities for regular physical health or exercise
A pre-screened list of reliable of contractors and handyman services
Availability of residential facilities for people unable to live in their homes
Information on programs and services for seniors
Help with personal care and meal preparation
Home help with snow shoveling, yard work
Access to a range of reliable transportation options
Cost to participate in recreation and leisure activities
Access to recreational facilities and activities
Opportunities to mentor entrepreneurs and youth

GENERAL INFORMATION

Question #22: Gender by Observation

Male
Female

Question #23: To which of these age categories do you belong?

55-59 years
60-64 years
65-69 years
Over 70 years

Question #24: Do you live in:

Owen Sound
Kincardine (Kin Car Den)
Walkerton (walk er ton)
Port Elgin
Wiarton (Wire Ton)
Other, specify _____

Question #25: How long have you lived in Bruce County/Owen Sound?

0 – 12 months
1 – 5 years
5 – 10 years
10 + years

Question #26: If less than 5 years, what was your primary reason for moving to this community?

Family located here

Life Style Choice
Employment Opportunity
Retirement
Other: _____

Question #27: Are you likely to move in the next two years?

Yes
No

If yes in Q27 ask Q27a, are you likely to move to:

A bungalow
A condo or apartment
A seniors residence
An assisted living environment
Friends or family
Out of the area

If no in Q2: Ask Q29 do you work

Full time
Part time
Seasonal

If no in Q2, ask Question #30: When do you plan to retire?

Within In 2 years
2 to five year 5 years
6 to 10 years
More than 10 years

Question #31: What is your current marital status?

Married
Common-law
Living with partner
Separated
Divorced
Widowed
Never Married

Question #32: Approximately, what was your total 2009 household income before taxes?

Less than \$10,000
\$10,000 to \$30,000
\$30,001 to \$50,000
\$50,001 to \$70,000
\$70,001 to \$90,000

More than \$90,000
Decline/Refuse

Question #33: What is the primary language spoken in your household?

English
French
Cantonese
Mandarin
Italian
Pakistani
Filipino
Portuguese
Greek
Other, specify