manoeuver, from a location which they know well and from which they can meet their needs and be put in an environment which is unfamiliar, distant from family and friends, and/or institutional-like. For some, this is the large family home; for others it is the small one story home they moved to with their spouse after the children left home; for others it is an apartment; for others it is sheltered housing. Ageing in place demands intersectoral participation because it requires sufficient income for the individual to live there, a built environment that will permit them to remain in their own homes, often times an appropriate geographical environment, and appropriate health care that will allow them to remain there.

As noted earlier on, a disproportionate percentage of elderly women who are not married are living in poverty. This restricts their options for living independently and ageing in place especially when their physical health begins to decline. These needs can be met either through increased income (raising the Old Age Pension or through means tested programs such as the Guaranteed Income Supplement) and through in kind supports. A type of housing that is receiving attention in Canada at the present time is known as assisted living (also known as supportive housing) whereby individuals live in apartments that provide at minimum, a general on-site manager who checks on them and is available for more than physical maintenance of the building, a personal alarm system in case an emergency arises, and congregate meals for those who wish to partake.

Despite support in the country, supportive housing has been slow to develop. Many of those available at the present time are provided by the private sector and are, therefore, out of the reach of many seniors, especially those who live below the poverty line. Some provinces (such as B.C.) are currently assessing the feasibility of building publicly supported assisted living but those plans have yet to materialize. While every major city in Canada now has a network of seniors centres and numerous senior activities, they are designed primarily for the well elderly. Assisted living is for those whose health has begun to deteriorate. Alberta's lodges are similar in many ways to supportive housing or could be considered a type of supportive housing where individuals have their own living space, but share space for meals and recreation. In addition, the Abbeyfield concept begun originally in Great Britain is now available in Canada. These are often large, older homes in residential neighbourhoods where six to ten residents live with a housekeeper. They have their own rooms with a bath, but share chores like cooking.

In addition, both the federal and provincial governments provide a variety of assistance to older homeowners through grants, loans, and tax rebates. Policies range from tax relief, to rent subsidies, to support for reverse mortgages. These policies are important because many older adults have difficulty maintaining their homes, a phenomenon sometimes referred to as 'house rich, cash poor.' Sometimes grants are available to improve deteriorated housing or to make the house accessible to wheelchairs through low interest and often forgiveable loans for those who have low income. In some provinces, shelter allowances subsidize individuals, not the housing project. Housing policies often make it possible for older individuals, especially those in rural areas, to remain in their own communities (Joseph & Martin-Matthews, 1993).

## **Current Issues - Home Care**

Health care is especially important for those ageing in place, given that physical health problems increase as we age, especially among the old elderly. Importantly, seniors suffer primarily from chronic conditions and not acute illnesses. Yet Canada's universal Medicare system is focussed on physician care and hospital care oriented toward acute illnesses. The Canadian health care system, in other words, is both medicalized and institutionalized, the two most expensive forms of health care. Neglected within the system are community-based programs, alternative non-medical forms of care and long-term care. Virtually all visions of