temperature (from places such as Winnipeg that have such cold, snow and ice conditions that seniors can be housebound for months to Victoria, where winters can pass without a snowfall). Physical access, both due to social support and to needed services, includes not only travel time and costs, but physical barriers within the environment. Lin and Allan (2000) have demonstrated the impact of both distance to and terrain barriers on hospital care. This area has particular salience for a country like Canada, and requires much more research.

Another area of diversity relates to remote, rural and urban place of residence. Formal services have historically been concentrated in urban areas and seniors tend to migrate from remote areas to small rural towns but those towns are still lacking in services. Canada's vast geographic expanse poses particular challenges in this regard. Some provinces such as Newfoundland present unique settlement patterns, where the majority of their senior citizens live in small towns of 100 or less (the majority of whom are often elderly), scattered at substantial distances from one another in a harsh climate and in rugged terrain. Self care and informal social support are the backbone of care in these communities, with mobile health clinics visiting occasionally.

Diversity alerts us to the fact that social policy for an ageing society must be sufficiently flexible to permit responsiveness to differing situations. This has been the idea behind the 'closer to home' concept within health reform. Efforts to bring health care closer to the local community though (as elaborated in the preceding section), highlight the dangers of this approach and are a reminder that these are complex problems without obvious or simple solutions.

Conclusions

An ageing population has implications for virtually all of social policy; only a selection of examples have been discussed in this paper. Canada's elderly population today consists of individuals who have spent most of their adult years within marriages and most have living children, with at least one nearby geographically. Canadian seniors are, by and large, retired and most are not living in poverty although about half of unmarried elderly women do live in poverty. Seniors view their health as good for their age, but they are heavy users of health care services and of medications. Being without defined productive roles, economic circumstance and health care are both relevant for life during old age in Canada and have implications for social policy.

Despite the lack of productive roles and the presence of ageism within society, seniors are nevertheless embedded within active social networks and are strongly supported by their own family members. They do, furthermore, cope quite well despite declining physical health, which tends of occur on a more or less gradual basis. However, the lack of replacement roles for discontinued involvement in paid labour within capitalist Canada, does leave many seniors without the option of meaningful participation in which they could define themselves as contributing in a worthwhile manner to society. Recently, governments, especially the federal government, has acknowledged volunteering as a mechanism to both provide such opportunity to seniors and to capitalize on seniors as an untapped resource. Social policy and programs that would facilitate and support meaningful volunteering, however, have not yet been launched, partly because many of the difficulties in doing so have not been resolved. These barriers include introduction to the workplace without threatening job security and implementation of options without exploiting seniors themselves.

Seniors, like younger adults, overwhelmingly prefer ageing in place. This concept informed the next two issues discussed, supportive housing and home care. The built environment is an essential component to ageing in place, one that can mean the difference between independence or the lack thereof. The option of choice for many whose health has declined, is known as supportive housing. This is not a new concept but it has not been