

# Older Women and Housing Insecurity

in Halifax Regional Municipality



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under the supervision of  
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a snapshot of...

Master's Thesis Research  
Department of Family Studies  
and Gerontology

for individuals  
and agencies  
in the  
community

MOUNT SAINT VINCENT  
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In December, 2018 and January, 2019, I interviewed eleven older women living with a low income to ask them about their experiences in insecure housing.

By "insecure housing" I meant housing that didn't feel stable or didn't suit their needs in ways that were important to them.

I also wanted to find out how, if at all, these women connected their housing to their health and well being.



①

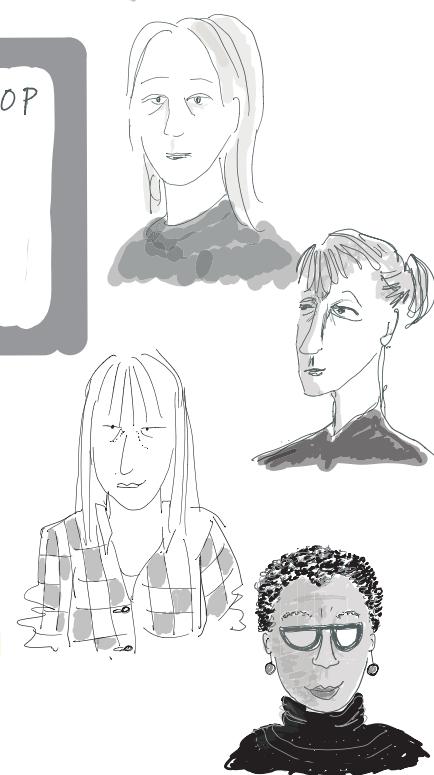
Older Women's experiences and insights about housing haven't been well represented in research.

This doesn't make sense, since older women are fast becoming a large proportion of the female population.



ALSO, HOW CAN YOU DEVELOP HOUSING POLICY AND PROGRAMS FOR OLDER WOMEN WITHOUT TALKING TO THEM FIRST?

Some feminist theorists see the marginalization of older women in research as part of a bigger picture where they get sidelined because they are no longer seen to be of interest or as having value.



Wish you were here

(2)

I THOUGHT IT WAS IMPORTANT TO TALK DIRECTLY WITH SOME OLDER WOMEN ABOUT THEIR HOUSING, HEALTH, AND WELLBEING. HERE'S A QUICK OVERVIEW OF THE CIRCUMSTANCES OF THE WOMEN I TALKED TO.\*

## living situations

- URBAN CORE / SUBURBAN AREAS
- SOLITARY / ROOMMATES / PARTNER / FAMILY
- RENTAL / HOME OWNERSHIP

## income

- OLD AGE SECURITY
- GUARANTEED INCOME SUPPLEMENT
- INCOME ASSISTANCE / DISABILITY
- SPOUSAL ALLOWANCE
- EMPLOYMENT

## health issues

- HEART DISEASE
- HIV
- DIABETES
- DEPRESSION / ANXIETY / PTSD
- ADDICTIONS RECOVERY
- MOBILITY CHALLENGES



ages

54 to 74

## race

TWO PARTICIPANTS IDENTIFIED AS WOMEN OF COLOUR; ALL OTHERS AS WHITE / EUROPEAN DESCENT

## personal histories

- PAST ABSOLUTE HOMELESSNESS
- PARTNER VIOLENCE DISRUPTING HOUSING
- CHILDHOOD SEXUAL ABUSE, THE EFFECTS OF WHICH CONTINUE TO BE FELT

GRADE 9 TO DOCTORAL LEVEL

\*The doodles of women shown here are made up pictures, but the words are their own.

THIS IS WHAT THEY SAID ABOUT THEIR HOUSING AND THEIR HEALTH:

## Factors linked to housing insecurity

### AFFORDABILITY

All of the women coped with the basic problem of living in housing they can't afford. One woman said in the winter, she may spend \$1200 of her \$1700 monthly income on the family home she owns.

Despite the expense, and her dependence on food banks, she wants to stay put.

"I feel pretty good about it. I don't want to leave it, for sure."



Some women were getting by on \$50-\$120 a month after their housing costs were covered.



"I did have a little bit here and there that I used to be able to squirrel away and have a couple of hundred dollars, in case, you know."

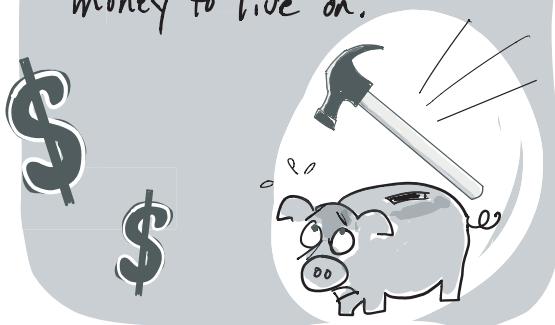


But that "in case" came up a lot more than replacing that money."

This can mean swapping prescriptions for over-the-counter meds, or having to ration necessities like contingency supplies.

## INSUFFICIENT INCOME

Housing unaffordability is part of a bigger problem of not having enough money to live on.



The problem of income inadequacy can get lost in the focus on affordability as the most important indicator of housing insecurity.

Growing older may signal a transition from relative comfort to poverty for some women.

SOME PARTICIPANTS CONNECTED NOT HAVING ENOUGH MONEY TO LIVE ON WITH EMPLOYMENT HISTORIES SHAPED BY LIMITING BELIEFS ABOUT WOMEN WHEN THEY WERE ENTERING THE PAID WORK FORCE.



"I always wanted to go to university, but mother thought that was for boys. Of course my brother went, and so my sister and I were sent to secretarial school."

One woman gave up her plans to become a red seal chef due to harassment from male co-workers back in the 80s.



"I thrown away my career because I thought... if I've got to work in this environment for every culinary experience I have, I'm not gonna be able to tolerate this."

## LACK OF AWARENESS ABOUT HOMEOWNER SUPPORTS



Although the province of Nova Scotia has homeowner funding for older adults, only 1 of the 3 women who own their homes was aware of how this might be able to help.

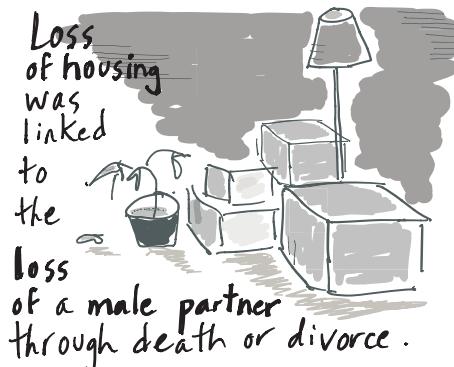
## GENDER

3 WOMEN SAID  
VIOLENCE  
FROM A MALE  
PARTNER HAD  
FORCED THEM  
TO LEAVE  
THEIR HOMES.

Male landlords were described by some women as bullying, demeaning, or racist.



"He's a real macho guy... he calls people "honey" and "sweetie" and things like that.... his extremely dismissive of women."



Some women saw a connection between feeling unsafe in housing and previous trauma like homelessness & childhood sexual abuse.

## RESTRICTIONS PLACED ON RENTERS

More than half the women had pets.



Pets were described as important emotional supports.

yass.

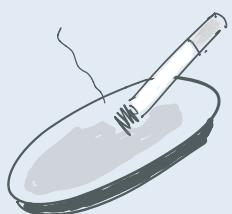


"No pet" policies limit housing options for women who don't want to give up their animals.



## DESIGN PROBLEMS

Smoking tobacco or cannabis may be a life long habit that has become an important coping mechanism.



Being a smoker can limit older women's housing options.

In addition to accessibility barriers (like stairs), poor soundproofing and a lack of private spaces impacts "alone time", socializing, or intimate relationships.

"We couldn't ever have lovers, and we've made that a rule: don't bring a lover here. We'll hear it, you know?"



## The Effects of Housing Insecurity on health and wellbeing



- Constant worry about making ends meet
- always juggling expenses
- conflicts with landlords/ neighbours
- a sense of having few housing options (includes negative perceptions of public housing)

"I feel all the time like the hammer's coming down, something's going to happen."



## What does secure housing feel like?



"Somewhere ... that you can't be kicked out in the middle of winter."

"A place that I know that I'm gonna stay, that this is it, this is my little oasis."

"A place where you knew you'd be welcome for as long as you want to be."

"I just want somewhere clean and safe and cozy."

"Peace of mind."

## SOME OTHER INTERESTING STUFF THAT CAME UP

No matter how challenging their situations might be, most of the women talked about how other people were worse off than them.



ALSO

When asked about their health, most women said things like "I'm fine" or that they were "very healthy" even when coping with serious health challenges.



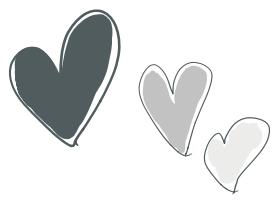
## WHAT'S GOING ON?

Health experiences exactly as reported?

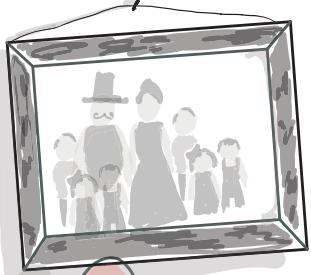
Minimizing experiences?

Coping mechanism?

placing others before self?



## WHAT HELPS THESE WOMEN FEEL SECURE IN THEIR HOMES?



SOME SENSE OF CONTROL  
OVER THEIR SURROUNDINGS

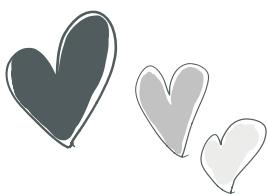
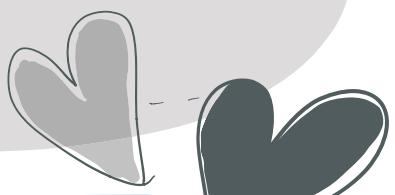


- being able to make a place a home
- having space for treasured things, creative / health supporting activities
- having privacy



POSITIVE  
RELATIONSHIPS  
WITHIN HOUSING

- solidarity with neighbours
- living in women's supported housing



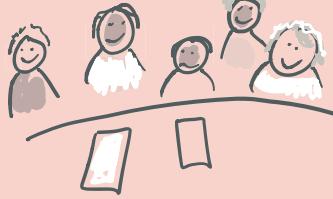
MEANINGFUL CONNECTION TO  
THEIR NEIGHBORHOODS



# NOW WHAT?

Based on the findings of this research, here are a few things we could be doing differently.

0



## BRING OLDER WOMEN TO PROGRAM AND POLICY DISCUSSION TABLES

- excluding older women keeps them on the margins and contributes to inappropriate service response.

2



## SUPPORT THEIR MEANINGFUL ATTACHMENT TO COMMUNITY

- work at the grassroots level to find ways of tapping in to the reservoir of older women's skills and experience.
- enlist government support to help make this happen.

3



## PROVIDE ADEQUATE INCOME SUPPORTS

- income insufficiency for older adults and other marginalized people remains an unaddressed social problem.
- Older women may experience poverty for the first time late in life.

# more NOW WHAT?

4

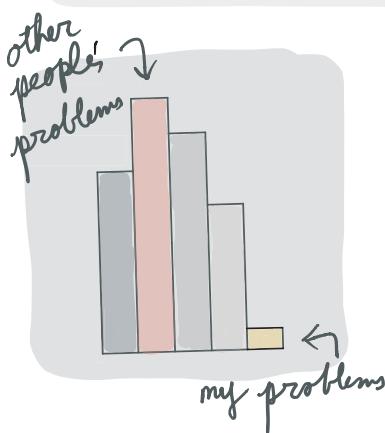


## GET THE WORD OUT ABOUT HOMEOWNER SUPPORTS

- don't assume older women lack computer literacy - consider affordability / access barriers to information.
- engage community groups / libraries as information hubs.

5

## BE OPEN TO THE POSSIBILITY THAT OLDER WOMEN MAY UNDER-REPORT THEIR CHALLENGES



- this has implications for service providers who may mistake the level of difficulty women are experiencing.
- it's worth having conversations about whether this is happening and why this might be the case.

## BE PROACTIVE IN PROMOTING PET OWNERSHIP

6



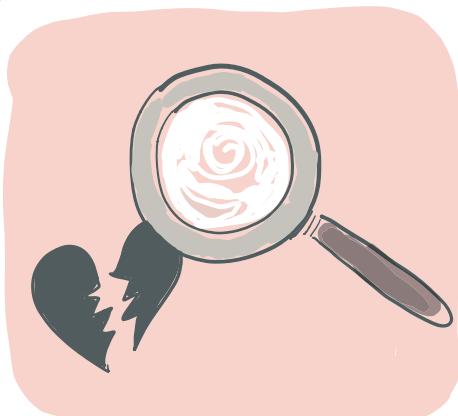
- opportunity for housing / seniors' / women's groups to take the lead in advocacy.
- plug into existing foster pet programs to build an evidence-based example of success.

(12)

# and still more: NOW WHAT?

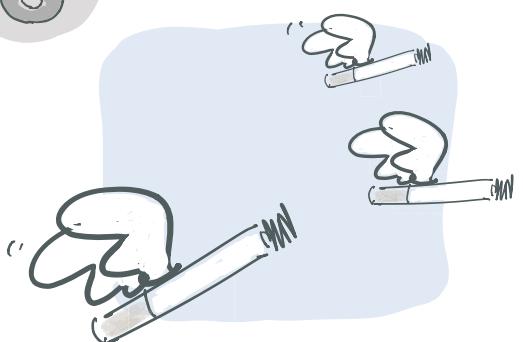
APPLY A TRAUMA-INFORMED LENS WHEN SUPPORTING OLDER WOMEN

7



- older women may have undisclosed histories of sexual/physical abuse or partner violence.
- a trauma-informed approach is an awareness that women's past experiences may continue to impact their present well-being.

8



PROVIDE AGE-APPROPRIATE SMOKING CESSATION SUPPORTS

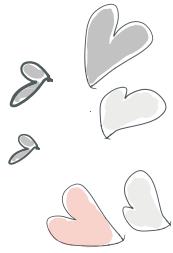
- research suggests older adults weigh the difficulties of quitting smoking against the perceived benefits of giving up the habit at an advanced age.
- find models of successful programs to demonstrate there are alternatives.

## ONE FINAL THOUGHT

What if we saw older women as contributors rather than mainly as consumers of community resources?

(13)





## ACKNOWLEDGEMENTS

A BIG SHOUT OUT TO...

- ♥ The eleven women who agreed to share their experiences and insights for this research.
- ♥ The community agencies who responded to my request for help in recruiting women for this study.
- ♥ Dr. Janice Keefe at MSVU, Dr. Katie Aubrecht at St. FX, and Claudia Jahn at Affordable Housing Nova Scotia.
- ♥ The Nova Scotia Health Research Foundation, whose funding support made this research possible.
- ♥ My brother Michael, sister-in-law Wanda, and their children, Sean, Ryan, and Hayley for inviting me to be part of the family while this research was underway.

# NOTES



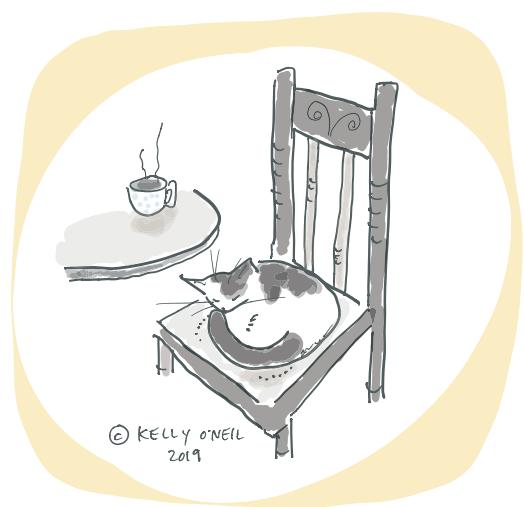


Doodles and text by Kelly O'Neil.  
To get a copy of this infographic,  
you can email me at  
[Kelly.oneil@msvu.ca](mailto:Kelly.oneil@msvu.ca)

This graphic is based on my  
Mount Saint Vincent University master's thesis,  
"Dimensions of Housing Insecurity for Older Women  
Living with a Low Income" (2019)

TO CHECK OUT THE THESIS IN FULL, GO TO  
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