

Older Women and Housing Insecurity

in Halifax Regional Municipality



Kelly O'Neil

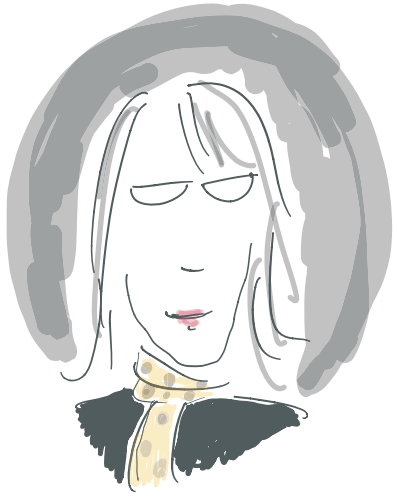
under the supervision of
Dr. Janice Keefe, MSVU
Dr. Catherine Aubrecht, STFX

a snapshot of...

Master's Thesis Research
Department of Family Studies
and Gerontology

for individuals
and agencies
in the community

MOUNT SAINT VINCENT UNIVERSITY



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 wellbeing.



WHY IS
THIS
IMPORTANT?

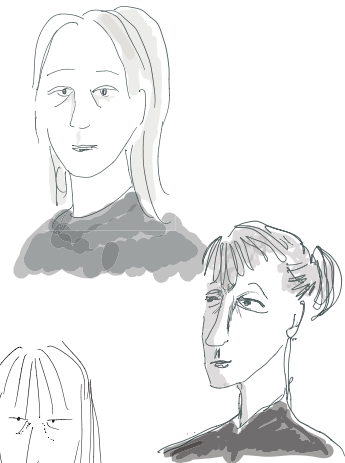


Older women’s experiences and insights about housing haven’t been well represented in research.

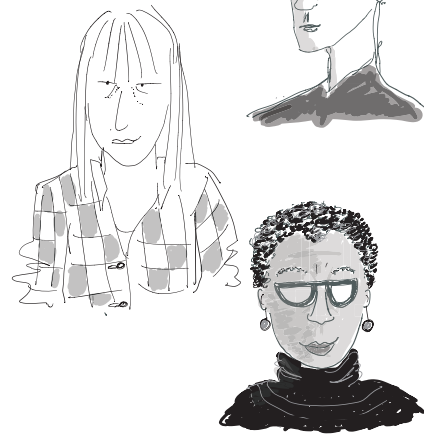
This doesn't make sense,
since older women are
fast becoming a large proportion
of the female population.



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*

I thought it was important to talk directly with some older women about their housing, health and well-being. 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

54-74



RACE

Two participants identified as women of colour; all others as white/European descent

PERSONAL HISTORIES

include

- Past absolute homelessness
- Partner violence disrupting housing
- Childhood sexual abuse, the effects of which continue to be felt

EDUCATION

Grade 9 to
Doctoral level

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

This is what they said about their housing and their health:

FACTORS LINKED TO HOUSING INSECURITY

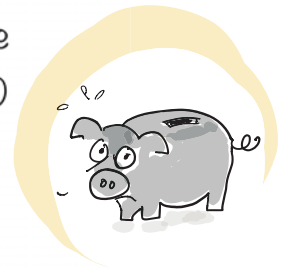
AFFORDABILITY

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 to \$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 incontinency 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 employment histories shaped by limiting beliefs about women when they were entering the paid workforce.

"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 coworkers back in the 80s.



"I threw 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

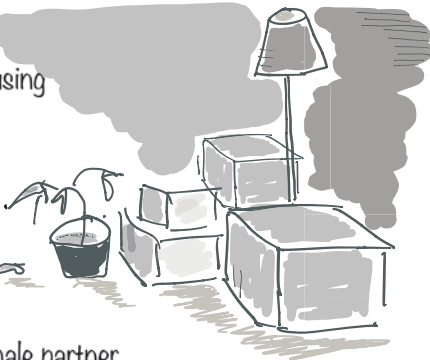


Although the province of Nova Scotia has homeowner funding for older adults, only one of the three women who own their home was aware of how this might be able to help.

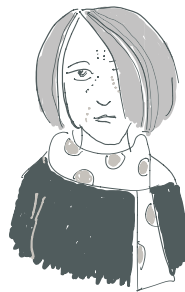
GENDER

3 women said violence from a male partner had forced them to leave their homes.

Loss of housing was linked to the loss of a male partner through death or divorce.



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.... He's extremely dismissive of women."

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

RESTRICTIONS PLACED ON RENTERS

More than half the women had pets.



Pets were described as important emotional supports.

Yass.

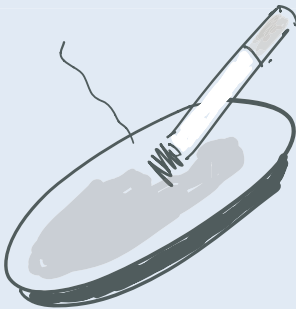


'No pet' policies limit housing options for women who don't want to give up their animals.

Not cool.



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



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

DESIGN PROBLEMS

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'd hear it, you know?"



THE EFFECTS OF HOUSING INSECURITY ON HEALTH AND WELL-BEING



Constant worry about making ends meet



Always juggling expenses

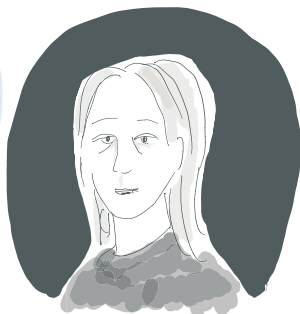


Conflicts with landlords/ neighbours



A sense of having few housing options (includes negative perceptions of public housing)

"I feel all the time like the hammer's coming down, somethings 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 one coping with serious health challenges.



WHAT'S GOING ON?



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 neighbourhoods



NOW WHAT?

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

1



Bring older women to program and policy discussion tables

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

2

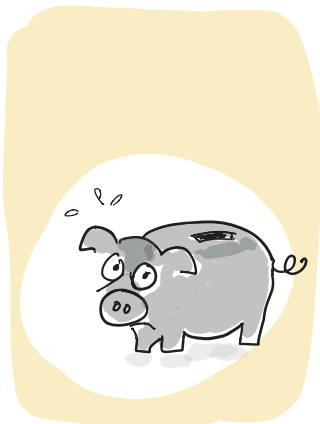


Support their meaningful attachment to community

Work at the grassroots level to find ways of tapping into 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?

Get the word out about homeowner supports

4



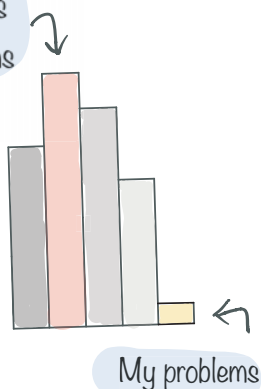
Don't assume older women lack computer literacy-consider affordability/access barriers to information.

Engage community groups / libraries as information hubs.

5

Be open to the possibility that older women may under-report their challenges

Other people's problems



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.

6



Be proactive in promoting pet ownership

Opportunity for housing/seniors'/women's groups to take the lead in advocacy.

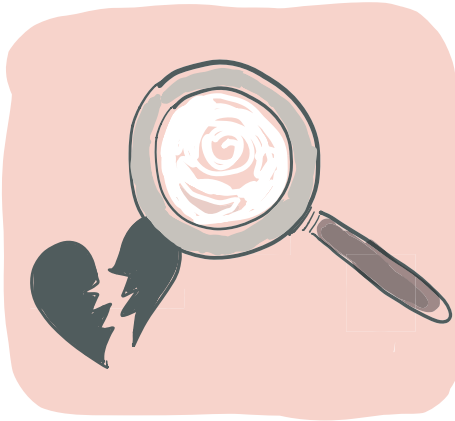
Plug into existing foster pet programs to build an evidence-based example of success.

And still
more...

NOW WHAT?

Apply a trauma-informed lens when supporting older women

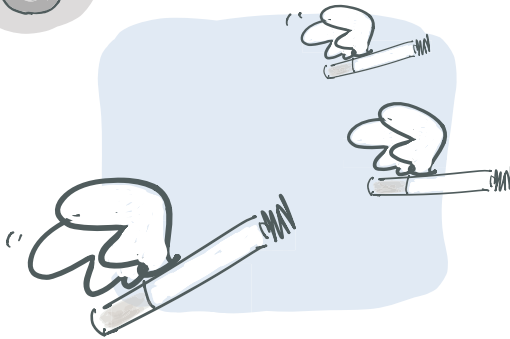
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Older women may have undisclosed histories of sexual/physical abuse or partner violence.

A trauma-informed approach is an awareness that women's past experiences may continue to impact their present wellbeing.

8



Provide age-appropriate smoking cessation supports

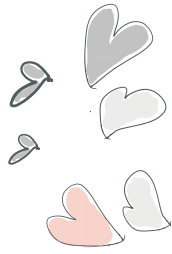
Research suggests older adults weigh the difficulties of quitting smoking against the perceived benefits of giving up the habit at an advanced age.

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?



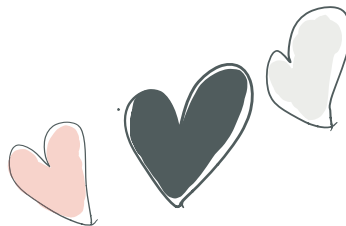


ACKNOWLEDGEMENTS



A big shout out to...

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- ♥ 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

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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