

Failure to Cope

**THE GENDERED HOUSING CRISIS
FOR OLDER WOMEN IN
SMALL(ER) CANADIAN
COMMUNITIES**

WINTER 2024



Thank you to everyone who participated in conversations about this report.

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Housing is a Human Right

Access to adequate, safe, and affordable housing is vital to an individual's wellbeing, so much so that the United Nations recognizes Housing as a Human Right. The importance of a place to call home is enshrined in Article 25 of the Universal Declaration of Human Rights¹ which states that:

Everyone has the right to a standard of living adequate for the health and well-being of [themselves] and of [their] family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond [their] control.

Background

A note from Heather Hay, Executive Director of Elder Abuse Prevention Muskoka

Elder Abuse Prevention Muskoka (EAPM) has identified the lack of affordable housing¹ options as a significant issue when it comes to the prevention of abuse of older people, particularly women². Increasingly, EAPM is finding that older women stay in abusive situations because there is no affordable housing alternative available. Of the over 500 women's shelters in Canada, there are just 15 for older adults, resulting in older women showing up at homeless shelters. The homeless shelter system is set up largely to support individuals experiencing mental health and substance use issues. It is not designed to meet the needs of older women leaving abusive situations, nor is it designed for older women struggling with affordability. In Muskoka, when the shelters are full, the only resource offered is money for a tent. Through our research and network, we hear similar stories emerging in communities across the country.

Growing concerns around the issue of housing affordability and senior women led EAPM to become the charity partner for Senior Women Living Together (SWLT),³ a Peterborough, Ontario based nonprofit organization, in a 2020 application to the Investment Readiness Program⁴ through the Canadian Women's Foundation. SWLT operates at a provincial level to support single, senior (55+), women to find affordable housing by providing information about shared living, support in finding compatible homemates, and information and support on finding suitable rental accommodations. Since that initial project, which sought to explore potential business models for SWLT, the organization has explored several innovative grassroots funding options to create housing geared to older women.

We were inspired by the passion and dedication of the incredible women behind SWLT who saw a problem and sought ways to fix it quickly, at a grassroots level, without relying on housing subsidies

¹ Affordable housing is generally defined as housing for which the monthly costs are not more than 30% of monthly household income.

² Note that while the way the term women is used in this report does not exclude Trans women, it does not specifically include them either. The lack of disaggregated data about the needs of senior women in small(er) communities means that data that is further disaggregated to include non-cisgendered populations is almost nonexistent at this point, and we admittedly did not set out to find that data. It is safe to assume that Trans women would be more heavily impacted by the trends we see in this report.

³ <https://swlt.ca/>

⁴ The Investment Readiness Program is an initiative of the Government of Canada under the broader Social Innovation and Social Finance Strategy. The program provided grants to social purpose organizations with the goal of building capacity to access social finance. More information can be found at <https://irp-ppi.ca/en/>.

or waiting for financing to be structured and building permits to be issued. Through this report we sought to revisit the work of SWLT and identify and document the work of other groups doing similar work. We are not housing experts; we don't claim to have solutions to the global crisis. This report was never intended to document solutions. What we set out to do with this project was to document band-aids - the solutions that women are finding to hold things together until a real solution comes along.

We struggled to write this report. Not only did we not find the examples we were looking for, as we started to peel back to the layers, we found that the issue of housing affordability for single senior women is worse than we thought. We found that while seniors are seen as a priority population in the National Housing Strategy, the needs of senior women specifically are not. Further, we found that many housing policies are based on urban needs, and that information on housing in rural and small(er) communities is grossly lacking, particularly about housing for senior women in rural and small(er) communities. Most distressing is the fact that the issue is getting worse – band-aid solutions that worked three years ago no longer effective.

Unfortunately, far too many Canadians are struggling to find affordable, adequate, and safe housing. Women - who contributed to society as teachers, nurses and bank tellers - are not accustomed to asking for help and resist identifying themselves as experiencing poverty or homelessness. Older women show up in homeless shelters because there is nowhere else to go. First United⁵ conducted a survey of evictions in BC and found that 40% of seniors were not able to find housing after being evicted leading to under housing and homelessness.⁶ The Kirby Centre,⁷ an elder abuse shelter in Calgary, is turning away clients because they can't find housing for the clients already in their shelter. Homelessness advocates have shown the cost to the justice and health systems when people do not have adequate housing. Older women are already dying, and nobody notices or cares. The problem is getting worse. How bad does it need to get before real action is taken?

⁵ <https://firstunited.ca/>

⁶ <https://firstunited.ca/evictions-map/#>

⁷ <https://unisonalberta.com/calgary-home/>

Introduction

This report was originally intended to document small scale, grassroots responses to the affordable housing crisis, looking not at longer-term solutions, but on initiatives that can be implemented quickly, without much infrastructure or government support. We wanted to focus specifically on a group which has been overlooked in many conversations: older women (55+), living in small(er) communities (population under 200,000),⁸ who were still independent, with some income, and who wish to remain off subsidies and/or “would be dead, or homeless,” before they made it to the top of any affordable housing waiting list. We also strove to keep the scope of work focused on those still living independently as there is a significant body of research on the care needs of seniors. Financial planners classify seniors as GoGos (those who are still independent and living active lives), Slow Gos (those who may need some supports and less active in their lives) and NoGos (those requiring significant support and not leading active lives). For this report, we focused on the needs of the GoGos and faster SlowGos, as their needs are largely ignored in many policy and intervention conversations. It was and is clear that this group of independent senior women in small(er) communities is struggling, yet the system of supports that exists is not meeting their needs. They need immediate supports to keep them out of crisis situations.

With funding support from the Investment Readiness Program through the Canadian Women’s Foundation, this project also sought to highlight the potential role of social finance in addressing the needs of individual and small groups of women and devise a resource guide for older women documenting lessons learned and models that could be implemented in communities with insufficient social support infrastructure.

Unfortunately, we were naïve as we set out on this project. We learned there are few if any new solutions, and nearly no examples of existing solutions. Any innovation regarding housing affordability for senior women is focused on larger, long-term solutions, vs. band-aid solutions that can be implemented immediately at the grassroots level where they are vitally needed. Innovation is also focused on solutions for aging in place and long-term care. While important, these solutions don’t address the needs of the GoGos. Other examples may be out there, but if they do exist, like the work of Senior Women Living Together (www.swlt.ca), they are not well known. Anything that is happening is happening at a very grassroots and informal level and is not being documented.

A few things surprised us. In hindsight, maybe they shouldn’t have, but they did:

⁸ A challenge to the research in this report is that the definitions of community sizes are inconsistent or too broad. Statistics Canada and CMHC both rely heavily on Census Metropolitan Areas (which looks at both population size and density) as a tool to differentiate between urban and rural. The smallest CMA’s have populations of just over 10,000 people. For this report we use the term small(er) communities to reflect our desire to create an umbrella term for communities with populations under 200,000.

- 1. In conversations about housing, older adults are either seen as “single adults,” or as individuals requiring care.** They are either seen as similar in need to a 25-year-old starting out her career post graduation or seen as needing supports in order to live. Our completely unsystematic, yet likely close to representative (we got carried away, searching dozens of reports for the use of the word “senior”), review of municipal Housing and Homelessness Plans found many made no mention of seniors at all, seemingly defining seniors housing as a health and long-term care issue. This is further evidenced in that most of the resource guides for seniors housing focused on degrees of care, rather than the issue of affordability.
- 2. While housing affordability appears to be an issue affecting seniors around the world, and one that is deeply gendered, there is nearly no academic research on the gendered nature of housing affordability for seniors.** Failing to look at the gendered nature of seniors housing is problematic for a number of reasons. Most important among those reasons is that even in retirement men tend to have higher incomes than women and shorter lifespans resulting in an underestimation of the issue of housing affordability for senior women. We spoke with academic researchers focused on rural homelessness at University of British Columbia and University of New Brunswick. They indicated they were starting to see senior women, who were having their first experience of homelessness, showing up in shelters in their research. They saw this as an important emerging issue.

"The gender mainstreaming of retirement - this is right on the leading edge of the problem - there is an identified housing gap, a gendered housing gap, this is an emerging issue - there are lots of programs that exist to support vulnerable groups - but these women aren't included. We look at seniors. We look at women, we don't look at senior women over 65 (they live longer and have lower pensions). They don't have anywhere to go.

~Academic Researcher, Rural Homelessness

- 3. The urban lens and perspective dominates housing policy and research.** CMHC has identified that research on seniors' housing needs has focused on urban areas, and that there is an information gap about the experiences of seniors in rural areas.⁹ This is problematic because housing and homelessness in small(er) communities is different and requires different interventions. Rural homelessness tends to be more hidden, without access to social service infrastructure. Those struggling with housing affordability in small(er) communities often find shelter in substandard housing or through couch surfing. As well, existing research shows homelessness in small(er) communities is less likely to stem from substance use or

⁹ Canada Mortgage and Housing Corporation (November 29, 2023). Senior Households in Core Housing Need: A Comparison Between Urban and Rural Areas in Canada. AFC Webinar – Navigating Housing for Older Adults: Challenges and Opportunities.

mental health concerns, and is more likely to be tied to lack of economic opportunity and lack of available rental housing stock.

The body of this report: (a) provides an overview of the size and scope of the issue of housing affordability among single senior women in Canada; (b) provides an overview of some of the systemic causes for why women are overrepresented among those in struggling with housing affordability; and (c) begins a discussion on the options available for women who cannot wait for the new facility to be built, or for their name to come up on a waiting list.

It is important to note that this report does not address the impacts of the broader intersections of race, sexual orientation, gender identity, immigration status, Indigeneity, disability, etc. Each of these factors alone is known to increase the likelihood of a women living in core housing need¹⁰. However, the lack of data on housing and homelessness in small(er) communities means that there is little information that is disaggregated on any of these bases and therefore this is not explored in the report.

This report is not uplifting. We conclude that many women are already failing to cope with the current housing affordability crisis in Canada. We don't see how it is going to get better in the short-term. The needs of senior women in small(er) communities are being overlooked, because we lack good research on homelessness in small(er) communities and because seniors housing is not looked at through a gendered lens. The solutions that do exist are band-aids that are too small for the size of wound.

¹⁰ According to CMHC a household is considered to be in Core Housing Need if the household is living below one or more of the adequacy, suitability and affordability standards, and the household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards. <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need/identifying-core-housing-need>

Housing Affordability for Senior Women – A Growing Issue in Canada

Canada's affordable housing crisis is no secret. Some 3.8 million Canadians (about 10% of the Canadian population) were living in Core Housing Need¹⁰ at the time of the 2021 census. Seniors are overrepresented among those living in Core Housing Need with 22.8% of seniors (1.47 million) living below standards (see Figure 1). In fact, the populations of senior households living in core housing need has been rising at a rate faster than non-senior households, due primarily to the inability of seniors' incomes to keep pace with the rising cost of housing.¹¹ Canada's National Housing Strategy has identified seniors as a key population experiencing housing vulnerability in Canada.¹²

Figure 1 - Family Characteristics of Seniors Living in Core Housing Need in Owned or Tenant Households (from 2021 Census)

Housing Arrangement	Number in 2021 Census	Adequacy: Major repairs needed	Suitability: Space not suitable to needs	Affordability : >30% of household income on shelter costs	Living in Core Housing Need
Any (excludes congregate living)	6,468,050	4.5%	2.8%	16.9%	22.8%
Senior living alone	1,681,190	5.3%	0.0%	34.7%	38.1%
Seniors living in private households of 2 or more persons	4,786,860	4.3%	3.7%	10.6%	17.4%
Living in a couple (married spouses or common-law partners)	4,011,230	3.7%	1.8%	10.3%	15.0%
Without a son or daughter present	3,477,675	3.4%	1.1%	10.6%	14.5%
With son or daughter present	533,555	5.5%	6.3%	7.9%	18.2%
Not living in a couple, with a son or daughter present	297,320	8.2%	11.2%	14.0%	29.7%
Solitary senior living with other relative or non-relative	478,315	6.6%	15.1%	11.5%	29.6%

Source: Statistics Canada (2021)¹³

According to Environics Analytics Canadians, aged 65+ are the fastest-growing age group in the country. It is estimated that there are currently about 7.6 million Canadians ages 65+. This number is projected to exceed 11 million within the next 20 years. By 2043, approximately 25% of the Canadian

¹¹ Cho, Richard (2019). Senior Households Living in Core Housing Need. Canadian Mortgage and Housing Corporation. P.1.

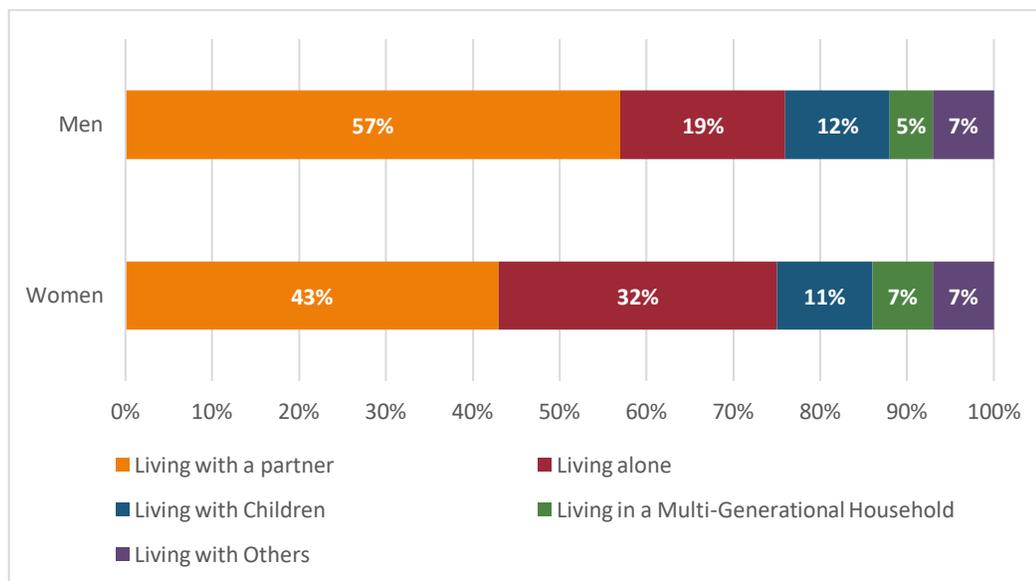
¹² Canada Mortgage and Housing Corporation (November 29, 2023). Senior Households in Core Housing Need: A Comparison Between Urban and Rural Areas in Canada. AFC Webinar – Navigating Housing for Older Adults: Challenges and Opportunities.

¹³ Statistics Canada. Table 98-10-0250-01 Family characteristics of seniors by housing indicators: Canada, provinces and territories, census metropolitan areas and census agglomerations

population will be age 65+. The research also found that higher concentrations of seniors live in rural and suburban areas than in urban areas.¹⁴

For seniors living alone, the percentage living below standards jumps to 38.1%, equivalent to over 640,000 Canadians. While approximately 1 in 4 Canadians over the age of 65 lives alone, women are significantly more likely than men to live alone, with 32% of Canadian women over the age of 65 living alone vs. just 19% of Canadian men in the same age group (see Figure 2). The percentage of women living alone increases with age. Fifty-three percent of Canadian women 85+ are living alone (see Figure 3).

Figure 2 - Living arrangements of Canadians aged 65+ (2021 census)



Source: CTV News (Environics Analytics, Statistics Canada)¹⁵

While detail on the family characteristics of seniors living below standards (Figure 1) is not disaggregated by gender, data from the 2018 Canadian Survey on Housing sheds some light on the gendered nuance of seniors struggling with housing affordability. It found that 15% of men aged 65+ and 20% of women aged 65+ were dealing with housing affordability,¹⁶ despite the fact that in 2018 women accounted for 54% of the population 65+ in Canada.¹⁷ Women accounted for a whopping 61% of the seniors 65+ struggling with housing affordability. Looking beyond affordability to the broader

¹⁴ <https://www.ctvnews.ca/canada/this-is-what-canada-will-look-like-in-20-years-are-we-ready-for-an-aging-population-1.6652355#:~:text=Canada%20is%20home%20to%20nearly,in%20Ontario%20and%20British%20Columbia.>

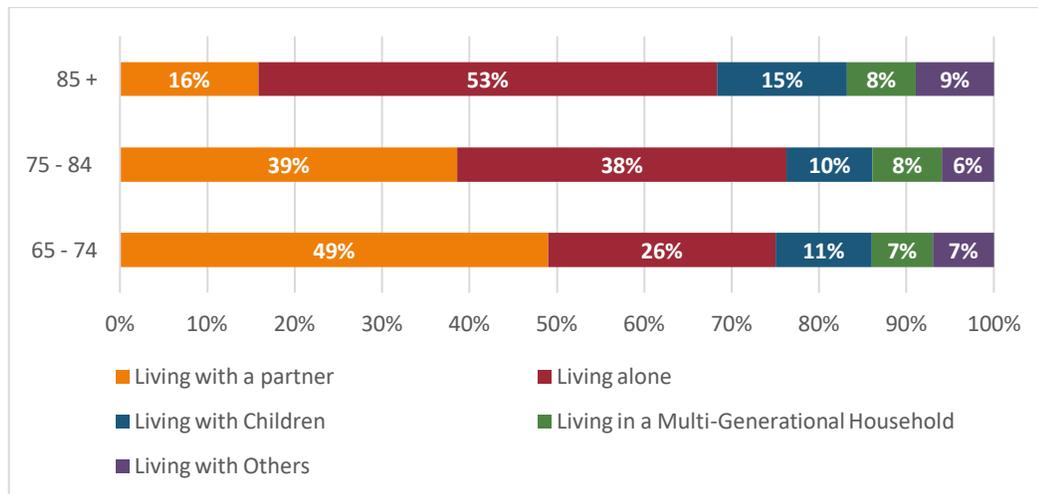
¹⁵ <https://www.ctvnews.ca/canada/communal-living-senior-friendly-neighbourhoods-experts-say-housing-innovations-needed-as-canadians-age-1.6669611>

¹⁶ <https://www150.statcan.gc.ca/n1/pub/46-28-0001/2021001/article/00002-eng.htm>

¹⁷ Statistics Canada Table: 17-10-0005-01 <https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=1710000501>

definition of core housing need, the 2018 study found that 27% of single senior women in core housing need vs. 23% of single senior males.¹⁸

Figure 3 - Living arrangements of Canadian women aged 65+ (2021 Census)



Source: CTV News (EnviroNics Analytics, Statistics Canada)¹⁹

The overwhelming majority of individuals 65+ live in private dwellings, with just 6.8% of Canadians aged 65+ living in collective dwellings such as seniors’ residences, care facilities, or hospitals. The majority occupy homes that they own, with 25% of seniors renting.²⁰

Across Canada the incidence of core housing need for seniors was significantly higher in rental households than in owner households. The majority (60% in 2016) of senior households in core housing need are rental households.²¹ Small(er) communities have higher rates of seniors living in owned properties in core housing need. Due to the nature of rural housing stock single rural seniors are three times more likely to live in a single detached home, twice as likely to be living in a house built before 1945, and two and a half times more likely to live in dwellings that fall below the adequacy standard (that is, homes in need of significant repairs).²²

¹⁸ <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need/core-housing-need-data-by-the-numbers>

¹⁹ <https://www.ctvnews.ca/canada/communal-living-senior-friendly-neighbourhoods-experts-say-housing-innovations-needed-as-canadians-age-1.6669611>

²⁰ AGE-WELL National Innovation Hub. A Review of Housing Challenges Experienced by Older Canadians. 2019. Fredericton, NB: AGE-WELL National Innovation Hub, APPTA Inc. p.6

²¹ Cho, Richard p.3

²² Canada Mortgage and Housing Corporation (November 29, 2023). Senior Households in Core Housing Need: A Comparison Between Urban and Rural Areas in Canada. AFC Webinar – Navigating Housing for Older Adults: Challenges and Opportunities.

The Policy Landscape

This report is not intended as an in-depth guide to housing policy. That is a much bigger field of study than what has been contemplated here. However, for readers less familiar with Canadian housing policy, here is an overview of some key issues.

Jurisdictional Responsibilities

Different levels of government have different responsibilities when it comes to affordable housing. The federal and provincial governments are responsible for determining national and provincial housing strategies, and creating the national and provincial policies that support the housing sector in the implementation of those strategies. The federal and provincial governments have also typically made long-term sustained investments to support the implementation of strategies that may not be viable without some degree of subsidy or government intervention.

Municipal governments are responsible for zoning by-laws and land-use designations within their municipality within provincial frameworks. This includes rules related to secondary suites and tiny homes. Municipalities are also responsible for reviewing and updating official plans and implementing targets for affordable housing development in their community. Municipalities often manage and own a communities social housing portfolio but leave affordable housing to the private market and nonprofits with specific mandates and limited capacity to enforce affordability.

The Need for a New Measure of Seniors' Poverty Levels

Another significant policy issue to consider when looking at the issue of housing affordability for seniors is exploring how seniors' poverty is measured. A 2023 report from Maytree²³ points out the inadequacy of the two most regularly used methodologies for assessing income adequacy in Canada – the Market Based Measure (which measures the cost of a basket of goods for a family of four) and the Low Income Measure (which measures median household income). The Market Based Measure is the Official Poverty Line used in Canada to develop income security policy. It shows that seniors are less likely to live in poverty than the general population. However, the Low Income Measure shows that seniors are more likely to have low incomes than the general population. The Maytree report lays out several concerns, including the fact that health costs are not included in the Market Based Measure basket, nor does the basket account for the additional cost of living associated with worsening health. Housing has historically been seen as an expense that decreases in retirement, however the current housing crisis shows that this is not the case for those who do not own their homes. Maytree recommends the development of a seniors-specific measure of income adequacy.²⁴

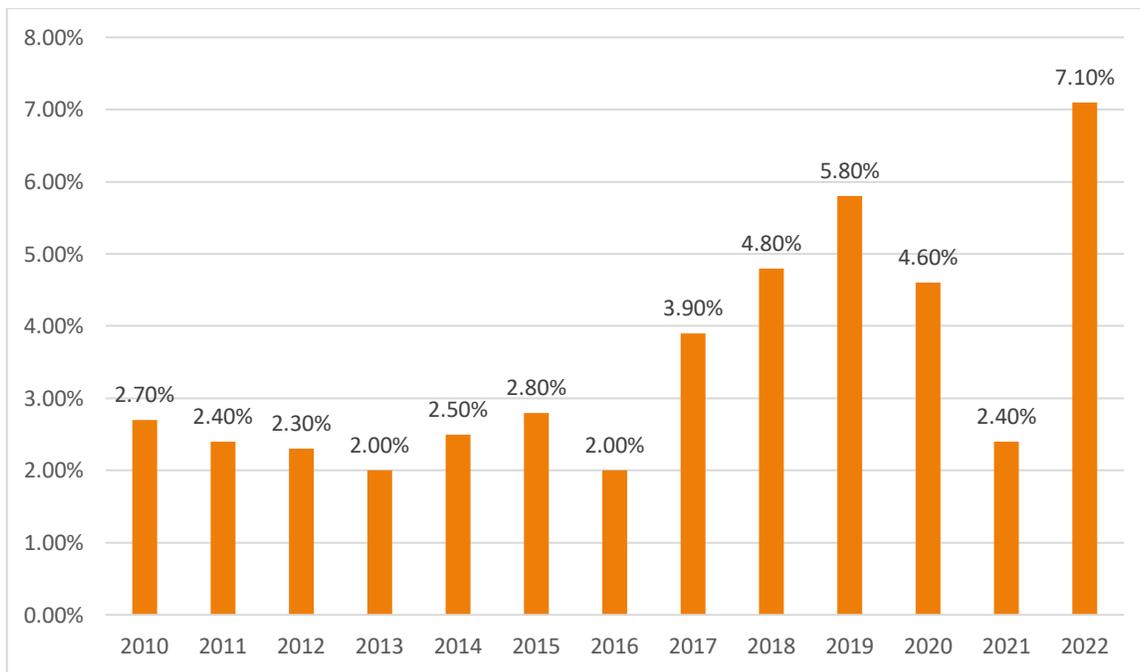
Calls for a Broader Housing Benefit

Affordable housing advocates recognize people need more money to stay housed. In August 2023, the National Housing Accord released a report titled A Multi-Sector Approach to Ending Canada's Rental Housing Crisis. The report provides an overview of the national rental affordability crisis and practical solutions for moving forward, including the recommendation to Create a Homelessness Prevention and Housing Benefit (HPHB), which would provide relief for households at imminent risk of homelessness.²⁵

Why Senior Women End Up in Core Housing Need

For senior women who have never relied on social supports before, realizing they are on a path to homelessness can be very daunting and isolating. Many don't know where to turn as they don't see themselves or their needs reflected in the services offered by Canada's shelter system. Despite growing numbers of senior Canadian women living in core housing need, most do not consider changing their housing arrangements until circumstances like the death of a partner or the need for increased care force them to do so. Increasingly, Canadians need supports to help seniors navigate their housing options through a lens of managing affordability, rather than the current system of supports, which may address affordability, but focuses primarily on managing care.

Figure 4 - Increase in Average Rents for a One-Bedroom Apartment²⁶



²³ Maytree is a Toronto-based organization operating at a national level to advance systemic solutions to poverty and strengthen civic communities.

²⁴ <https://maytree.com/publications/a-fine-line-finding-the-right-seniors-poverty-measure-in-canada/>

²⁵

https://assets.nationbuilder.com/caeh/pages/453/attachments/original/1692060486/2023_National_Housing_Accord.pdf?1692060486

²⁶

https://assets.nationbuilder.com/caeh/pages/453/attachments/original/1692060486/2023_National_Housing_Accord.pdf?1692060486 p.9

There are many systemic reasons for why older women are ending up living in poverty in Canada. The fact that women work for less pay than men is well documented, translating into less savings and smaller pensions. This reality is further compounded by the fact that childbearing and rearing results in women spending less time in the labour market than men, further reducing their pensions.

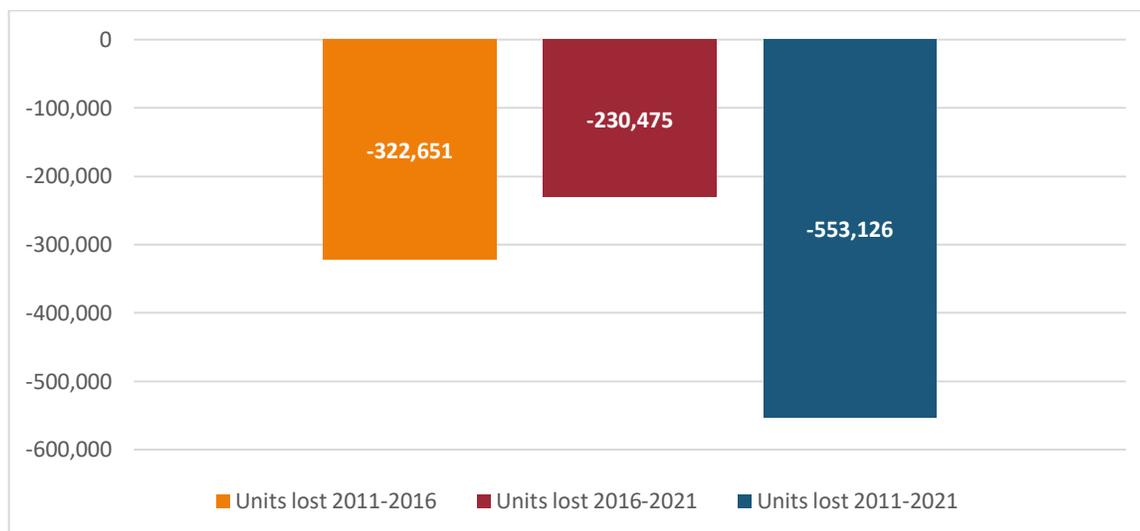
There is also the fact that women tend to live longer than men, and therefore their smaller savings and pensions need to stretch further. They often see savings deplete as they manage the costs of caring for their partner.

Furthermore, the surviving partner is the one that must absorb the loss of spousal pension income, and while the Canada Pension Plan (CPP) does pay a survivor's benefit, it is typically very small (an additional \$10/month in 2024 if receiving the maximum retirement pension of \$1,364.60, and additional \$186.21/month if receiving the average payment of \$758.32).²⁷ The depletion of savings and the loss of household income can have a devastating effect.

We are displacing everyone – affordability pushes people to smaller and smaller communities. Then once homeless or needing more health care and other supports they move back to larger and larger cities to access supports.

~ Academic Researcher, Rural Homelessness

Figure 5 - Change in # of rental units under \$750 (non-subsidized rental stock)²⁸



In recent years, older women have also had to contend with increased costs of day-to-day living, as well as rising rents across Canada (see Figure 4) due to the limited supply of rental housing. Not only is the supply of cheaper units limited, it is actually decreasing at a time when demand is increasing. Between 2011 and 2021 the number of non-subsidized rental units available for under \$750

²⁷ <https://www.canada.ca/en/services/benefits/publicpensions/cpp/payment-amounts.html>

²⁸ <https://chec-ccrl.ca/wp-content/uploads/2022/10/Updated-Analysis-on-Housing-Erosion-from-2021-Census-Steve-Pomeroy.pdf>

decreased by more than half a million units (see Figure 5). In small(er) communities the supply of rental housing is further affected by the fact that the housing stock is made up of larger family homes, and prices have been inflated in many communities due to wealthier individuals purchasing second homes, as well as urban retirees moving to smaller communities where they can live more affordably. Measured against the average total combined CPP, OAS and GIS income, the average rent of a one-bedroom unit in Canada equates to over 70% of income; in some communities the number is closer to 90% (see Figure 6).

Figure 6 - Average Rent of a One-bedroom Unit as % of Average Total Combined CPP, OAS and GIS Income

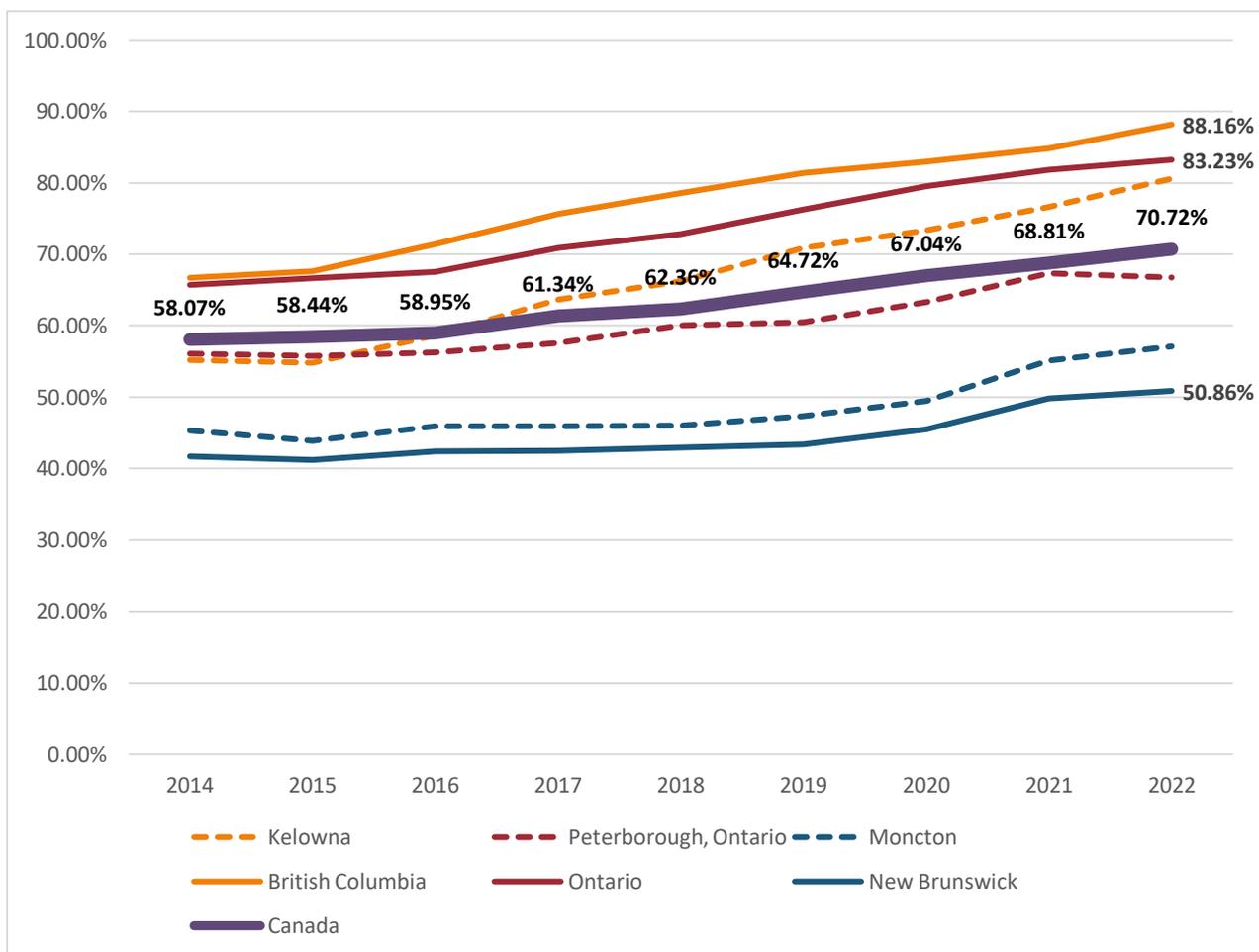


Figure 6 presents national average CPP, OAS and GIS payments (adjusted for inflation) against average rental prices for a one-bedroom unit in key communities across Canada. Housing is considered affordable when it costs less than 30% of a household's total income. As can be seen above, rental housing costs are significantly above the 30% affordable housing threshold and have been increasing over the past decade.

What do Senior Women want?

Seniors want to live as independently as possible, ideally in a community where they are comfortable and established.²⁹ Research conducted by SWLT in May of 2021 found that their members (single, women, 55+)³⁰ were most interested in housing options that would provide opportunities for social interaction (see Figure 7).

Figure 7 - Desired Housing Type of SWLT Members

	1st Choice	2nd Choice	3rd Choice	4th Choice	5th Choice	Weighted Average
Downsized property that I own	23	10	6	6	5	3.8
Shared home in a residential community with Homemates	61	31	41	23	12	3.63
Single unit (within my budget) in a multi-unit building for seniors	43	37	35	24	15	3.45
Other	12	1	0	3	6	3.45
Remain in my current home with a homemate(s)	33	8	10	9	16	3.43
Bachelor/one-bed market rate rental (within budget) in multi-unit building	21	38	27	29	13	3.2
Single market-rent unit (within budget) in a housing cooperative	19	50	35	29	15	3.2
Subsidized unit	24	12	15	20	26	2.88
Room in a home living with homeowner	5	22	24	21	35	2.45

The SWLT study further identified that proximity to medical supports and friends and family were the most important considerations in relocation, followed by social/recreational activities and access to transportation. SWLT has found these findings true in practice; most women don't want to move far from their current community unless it is to be closer to friends and family or better supports.

The 2022 Pan-Canadian Voice for Women's Housing symposium also found that many seniors wanted to share accommodations. However, symposium attendees noted that solutions that can address senior isolation, caregiving, and homelessness at the same time are often ignored in the face of stringent housing rules in public housing. They saw senior co-ops as viable solutions to building senior communities that address challenges of accessibility, isolation, and affordability, and urged governments to allocate specific funding for senior housing.³¹

²⁹ AGE-WELL National Innovation Hub. A Review of Housing Challenges Experienced by Older Canadians. 2019. Fredericton, NB: AGE-WELL National Innovation Hub, APPTA Inc.

³⁰ The survey collected responses from 275 respondents from a membership of 1900 and can be considered representative of the SWLT membership at a confidence level of 95% +/- 5.5%.

³¹ Pan-Canadian Voice for Women's Housing (October 2022). 6th Annual Pan Canadian Voice for Women's Housing Symposium. www.pcvwh.ca

Profile: Pat Dunn – Founder of Senior Women Living Together

Pat Dunn never would have imagined that one day she would find herself living in a family member's spare room Googling how to live safely in her car, but that was where the initial seeds for Senior Women Living Together were sown.

Pat's journey to that moment began many years earlier. Married with two children, one of who had special needs, Pat stayed home to look after the kids when they were young. Her husband made a good living; they had a nice house; and they lived a comfortable life. However, at 50, Pat and her first husband divorced. They split their assets, but divorce is expensive. Pat received alimony and worked as a public health nurse in Hamilton, but she found it difficult to save. At 65, she met her second husband. He was recently divorced and making alimony payments to his first wife. When they married, Pat stopped receiving payments from her first husband. She seized an opportunity to start her own business around workplace health and safety. She did well at first, but Ontario changed its public health policies, moving to an agency model which drove out independent consultants like Pat. In 2008, just as Pat and her husband were planning to retire, the stock market plunged, and Pat and her husband started to question their retirement plans. They determined that while they could still retire, it would be in less luxury. It had been a lifelong dream of Pat's second husband to live on a boat and travel in retirement. They headed to the Caribbean and had three wonderful years before he died unexpectedly. The will stipulated that Pat was entitled to their shared residence, but the small estate was split between Pat and her two step-children. This didn't leave much. Pat soon determined she couldn't manage boat-living alone and made her way back to Canada. She purchased a trailer, thinking she would live there during the warmer months and rent during the colder months. Ultimately the cost of renting during the colder months proved too steep, and the trailer was not an option year-round. Pat sold the trailer, staying temporarily with her sister.

Pat had a small savings account and limited monthly income from an OMERS pension dating back to her time as a public health nurse, a small RSP benefit, and her CPP payments. She couldn't find available housing to rent in her price range. While she was eligible for subsidized housing, she knew it would take a long time for her place to come up on the waiting list, and she didn't like the idea of needing that type of support. She saw full houses renting in Peterborough for around \$2000/month. Pat figured that if she could bring four women together, they could collectively afford to rent a house. She figured she wasn't the only woman in her situation. She started a Facebook group, inviting other women who were interested in living together to join, and nine months later moved into a home in Peterborough with two other senior women as housemates.

Affordable Band-Aid Solutions to house Single Senior Women

This section of this report presents some band-aid solutions used by single senior women to maintain independence and address housing affordability. The options presented can be implemented at a grassroots level, typically without the need for any organizing infrastructure or outside funding.

None of these solutions is perfect, and women with more resources will have more options, however the solutions are all ones that can be implemented immediately. This section has been broken down into options for individual women and for small groups of women and include solutions involving homeownership and renting.

The whole thing started out of need. A work around for what was available for the income level, to have more financial freedom and comfort. All solutions are band-aids to the problem. Then since 2019 rents have doubled. The problem just got worse - all we are doing all the time is just scrambling to help women.

~Pat Dunn, SWLT

Options for Individual Women

Commonly implemented solutions to housing affordability for senior women are often one-off, meeting the needs and circumstances of individual women. These models are easily replicated, and while they do address affordability often come with tradeoffs around autonomy, safety, and housing security.

Options for Individual Homeowners

Older women on fixed incomes who own their homes may still struggle with affordability. Their wealth is often tied up in the illiquid asset of their home leaving them unable to draw on that wealth to cover the increasing costs of living. They may also struggle with the costs of home maintenance or rising property taxes. This is a particular issue in small(er) communities where the housing stock is typically designed for families, is on larger plots of land, and is older. Women in this situation have two options: monetize the existing property or sell.

1. *Monetizing Existing Property*

For women who need additional income to stay in their homes, the primary option is monetizing property through renting out a room in a home or creating a secondary suite. There are two primary models here:

a. Posting a room or secondary suite on a rental website for the general public to access.

There are many sites that allow advertising rooms or secondary suites for rent like Airbnb, Kijiji. The right one depends on the unit on offer, the type of tenant desired, and the local market. In the United States, there are sites specifically targeting seniors such as Nesterly.com and Silvernest.com.

Autonomy	High. The homeowner determines the tenant and the price. For room rental, the homeowner has significant autonomy over the housemate and can more easily remove them from the property. For a secondary suite this is more difficult. The risks with secondary suite rental can be mitigated through the terms of the lease, but landlords need to be familiar with local laws and regulations and develop a lease in consultation with a legal representative.
Security of Housing	Strong. As the owner of the property, housing is secure so long as there is sufficient income to cover costs like maintenance, taxes, and utilities.
Safety	Medium to low. The homeowner vets the housemate / tenant. There is no standard or central screening process, making it more challenging to determine security risks associated with tenants.
Ease of implementation	Very low barriers.
Financial Considerations	Provided there are no issues requiring legal support/mediation, there are no costs to the landlord beyond payment of the initial listing fee and setting up the first rental agreement. Some sites, particularly if they are processing the rental fees and taking on some of the liability, like Airbnb, will also take a % of the rent paid.



Rent-Geared-to-Income (RGI) subsidies for Secondary Suites

RGI subsidies are a common tool to address affordability in the private market. Typically, RGI subsidies are allocated through approved multi-unit buildings, however there may be opportunities to apply RGI to secondary suites, leveraging existing housing stock. One example of this is Cornerstone Landing Youth Services (www.cornerstonelanding.com) an organization that works to prevent, reduce, and end youth homelessness in Lanark County in Eastern Ontario. They provide a variety of services including emergency and transitional shelter. Increasing property values had resulted in Lanark County losing RGI housing units as property owners sought to redevelop or sell. As a result, the County introduced new legislation to allow for property owners to have their secondary suites designated as RGI units. Cornerstone has been able to take advantage of this new policy, creating an RGI apartment in the back of one of their properties with plans for a second RGI unit in a Tiny Home to be located on the property.

b. Community-Based Homemate Programs

Some homeowners prefer to find a tenant through a program offered by community-based homemate programs. While most of these programs are careful to not actually “match” tenants and landlords due to liability concerns, they create the mechanisms through which people can meet. Programs are run by nonprofit organizations, colleges, universities, and sometimes municipalities to facilitate introductions and support the homemates on an ongoing basis as they negotiate their living situations. Programs exist to find rooms for refugees (for example, Refugee Housing Canada matches refugees and asylum seekers with rooms in Canadian homes); for homeless youth (an example is REST Centres, an organization that matches precariously-housed Black youth with rooms in Canadian homes); for students (many colleges and universities run services to match students needing affordable housing with seniors who have unused rooms in their homes); or to address a lack of housing availability (the Town of Okotoks has recently launched a program to match those looking for housing with spare rooms). In Canada, many of these programs rely on technology offered by other platforms, such as Happipad.com.

Autonomy	High. The homeowner continues to have control over who they share space with, and what the costs are. However, they are subject to the agreement that they sign with the community-based organization which may set out key cohabitation rules.
Security of Housing	Strong. As the owner of the property, housing is secure so long as there is sufficient income to cover costs like maintenance, taxes, and utilities.
Safety	Medium. The community partner is typically responsible for conducting a background check on the renter and intervening if there are issues that cannot be resolved between the homeowner and the renter.
Ease of implementation	Very low barrier. Some costs (described below)
Financial Considerations	<p>There will be costs to the homeowner that they might not incur if they were to go through a website targeting the general public. This may include listing fees to post the vacancy and, sometimes, for a security check. Most community partner programs include a flat-fee for placement as well as an ongoing monthly fee. Happipad, for example, charges a one-time placement fee of \$50 as well as a 5% charge, based on the monthly rent, paid monthly for the term of the rental agreement. For example, a \$600 monthly rent will result in a \$30 monthly charge.</p> <p>These fees support services such as automatic rent collection, renter screening, conflict resolution, and support in navigating a termination of contract.</p>

Reverse Mortgages

A reverse mortgage can provide what appears at first to be income. However, despite some of the marketing claims, a reverse mortgage is debt, not income. The same principles of good debt and bad debt that are applied to consumer debt should be applied here. Good debt is debt that has the potential to increase net worth or enhance quality of life. Bad debt is money borrowed for rapidly depreciating assets or to finance consumption. A reverse mortgage might be a good idea if the funds are used to help finance the construction of a secondary suite in your home to increase monthly income and the property value. However, a reverse mortgage to help delay the need to move as income no longer supports cost of living is likely not advisable.

The full costs of a reverse mortgage are hidden, as homeowners are not required to make interest or principal payments until they sell the home. Unlike a mortgage or other forms of debt where homeowners make regular payments, with a reverse mortgage, the debt continues to accrue, and for some it can be a shock when that final payment is due. Senior women should make sure that they understand the full costs of a reverse mortgage before taking one on.

2. Selling

Selling a home is not an easy decision. It means leaving a house and community connections developed over time. There are two affordability options to consider downsizing to a smaller owned property and moving to rental. For women living in small(er) communities both options may prove challenging as the existing housing stock may not offer many suitable alternatives.

a. Downsizing to a more affordable home

Buying a more affordable home with lower property taxes, upkeep, and maintenance costs is an option. This could be a smaller home in the same community or a home in a less expensive community.

Autonomy	High. The homeowner maintains ownership and can continue to live independently. May need to leave their community to access affordable options.
Security of Housing	Strong. As the owner of the property, housing is secure so long as there is sufficient income to cover costs like maintenance, taxes, and utilities.
Safety	High
Ease of implementation	Finding an appropriate unit may be a challenge in small(er) communities where there are often few houses on the market.
Financial Considerations	Homeowners looking to downsize should be conscious of the full costs of living in their new home. Condos may come with fees and special assessments that the homeowner does not control. Moving to a smaller community may result in more transportation costs to return to see family and friends or access healthcare.

Tiny Homes

Tiny homes are defined as “ground-oriented permanent dwellings that are detached, movable and non-motorized, small in size (less than 500 sq ft) and using compact design”³². Due to their affordability and movability, they have become popular in recent years. Municipalities have various different regulations governing where tiny homes can be placed, the need for water and sewer/septic connections, and how often they need to be moved. In exploring a tiny house as an option, be sure to research the local rules and regulations.

Tiny homes are not always considered as options for seniors or those living with a disability as their small size can make it difficult to move around in. However, tiny homes can be built as wide as 10 feet, and there are an increasing number of examples of tiny homes being designed with accessibility considerations in mind.³³ Tiny homes offer an alternative to the “granny suite,” offering the proximity of having the home on the same property but the independence of not being under the same roof as family of other generations. Some tiny homes are now being built to slide off their trailers to sit on concrete pads as a more permanent solution. The costs for moving a wider tiny home are surprisingly low. A wide load allowance is less than \$100 in many Canadian jurisdictions (you will still have to pay for the trailer and driver).

b. Move to renting

The transition from homeowner to renter may result in significantly higher monthly housing costs. Again, it is important to work through the full math of what renting will cost. It is typically a higher monthly cost to rent than to own, but selling frees up the equity in the home, meaning that there is more cash to support monthly costs. It does not, however, directly translate into more income.

Options for Individual Renters

The options available to individual renters struggling with housing affordability are limited, and often involve moving to accommodation that is less safe (a move to a less expensive unit or neighbourhood); less secure (rental of a room in a shared space where you can be easily removed by the homeowner); or both. The role of family and friends is important when looking at solutions for individuals as they may make options safer, more secure, and more affordable. Generally speaking, when renting a room in a shared space the homeowner or the primary leaseholder can remove a tenant from a property fairly easily.

³² www.tinylife.ca

³³ <https://www.ameridisability.com/tiny-homes-can-offer-big-accessibility-options/>

Options for Small Groups of Women

The most exciting innovations concerning housing affordability are taking place where small groups of women are coming together at a grassroots level, to “get it done.” Most groups identified in this section are informal associations of women.

When women come together to solve their collective housing problems there are a number of factors to consider. Compatibility is important, but so are practical considerations like having pets, sleeping habits, where to live, how to live, the type of home, eating habits, cleaning habits, and so on. SWLT recommends that women spend time together including in each other’s current homes before deciding to live together. It is also important to be transparent about finances. Can all homemates absorb a rent increase? Can everyone afford tenants’ insurance? Will paying utilities be an issue? Pat Dunn at SWLT finds that women need to engage in serious conversations with at least 10 other women, before they will find one who is a good match.

Option for Homeowners

1. Co-ownership

Co-ownership is an interesting solution for housing affordability that has emerged as an option in conversations about housing affordability for first-time home buyers and seniors. However, so far, there are only a handful of examples. Co-ownership involves two or more women coming together to purchase a property collectively, typically under a fractional ownership model, meaning each co-owner’s proportion of ownership is registered on title to the property.

The Golden Girls of Port Perry, as they are known, are pioneers of the model in Ontario. The original group of four women moved in together in 2016 in a home renovated to suit their needs as seniors, including an elevator and a suite for live-in help. While their story is celebrated, their journey wasn’t entirely smooth. Their local municipality had by-laws in place prohibiting unrelated adults from owning a property together. They engaged the Ontario Human Rights Tribunal and a private member’s bill dubbed the “Golden Girls Act, 2019”³⁴ was introduced. The bill, which has received Royal Assent, provides clarity to Ontario municipalities that the provincial planning act should be interpreted in a way that encourages and permits household sharing by unrelated adults as a housing solution³⁵. Similar legislation followed in Alberta in 2020³⁶ and Halifax in 2022³⁷. Unfortunately, these barriers still remain in many communities.

³⁴ <https://www.ola.org/en/legislative-business/bills/parliament-42/session-1/bill-69>

³⁵ <https://www.streetohome.org/wp-content/uploads/2023/10/Chosen-Family-Pods-Business-Case-10-11-23-LR.pdf>

³⁶ <https://open.alberta.ca/dataset/9012714b-1d3c-4046-997c-1afbde6975f1/resource/7aeae709-9384-4fff-8721-696079b00e4d/download/ma-municipal-government-act-golden-girls-amendments-2020.pdf>

³⁷ <https://www.shapeyourcityhalifax.ca/shared-housing>

Organization Profile: Senior Women Living Together

SWLT was first established in 2019 as a Facebook group. After some early media attention from CBC, membership in the Facebook group grew to over 900 members – all senior women who were concerned about housing affordability who didn't want to go to an agency, and wanted to independently address the issue. To date, SWLT has supported 49 women in finding affordable housing options.



SWLT continues to operate the Facebook group, but also manages a members' directory on their website, where members can create profiles, identify geographic and basic characteristics (like being vegan, LGBTQ, or allergic to fragrances), and read others' profiles to start to assess compatibility. Members can exchange messages through the platform. SWLT also provides information about living together and resources like sample homemate agreements.

In the past couple of years, SWLT has seen a significant uptick of women with more moderate income and some assets. They believe this is the result of three factors: (i) significant rent increases, (ii) loneliness, and (iii) fear of long-term care.

The two biggest challenges for SWLT's members are: the size of their community, and the availability of appropriate rental housing stock. With a larger community of members, SWLT members would have a bigger pool of potential homemates to choose from, and therefore would be more likely to find a match. It is difficult to attract members without the larger pool of members already in existence. SWLT has been working to target select communities to bring awareness of their site in the hopes of boosting membership.

To address the issue of lack of appropriate housing stock, SWLT has tried a number of initiatives:

- a. Investor Model - The fourth group of SWLT homemates live in a house purchased for them by an investor. The women worked with the investor to find a house that met their needs and those of the investor. The investor invests 20% cash on residential properties and finances the remaining 80%. They are banking on the capital appreciation of the property. In the meantime, the rents cover the costs of maintenance, taxes, and mortgage payments, and they are happy to have stable tenants unlikely to cause problems. The current housing market and recently increased interest rates has made this model challenging to replicate.

- b. Landlord Program – SWLT offered to work with private landlords to help them fill properties with senior women. The idea was that landlords would pay SWLT \$10/month/homemate for the period of the lease, and in exchange, SWLT would be the liaison between the landlords and tenants and make sure that the homemate groups were getting along, had any supports needed, and had a robust homemate agreement. In practice, SWLT found it difficult to access private landlords. They established 18 contacts with landlords who wanted to work with SWLT, but unfortunately none worked out; largely due to market conditions. SWLT needed extra time to put together a homemate group, but landlords didn't want to wait³⁸. With market rents increasing, landlords didn't want to keep the rent low enough to be attractive to SWLT members. And finally, it was difficult to find properties suitable for sharing including ones with ensuite bathrooms for each bedroom, often considered necessary in co-living situations.

- c. Lease / Property Management Model – SWLT was approached by a woman with a large property with a farmhouse containing two living rooms, an average kitchen, four bedrooms, and two bathrooms. The property owner didn't want to be a landlady but was interested in supporting the work of SWLT. SWLT is leasing the farmhouse as well as a fenced-in area around it. SWLT will then rent out the farmhouse to a homemate group, with the rent covering the lease and property maintenance costs. Necessary renovations to the property were delayed and the first homemate group fell apart as some of the women couldn't wait. A homemate group of 4 women did eventually develop and they are now living happily in this home. The property owner is herself an older woman, so there is some precarity as to how long SWLT will be able to hold the lease on the property.

SWLT regularly receives requests from women in other provinces across Canada. While the SWLT model is replicable, there is a need for local people, resources and knowledge as rental rules change from province to province. At the same time SWLT is struggling with the complexity of compatibility as this can be a significant barrier to the SWLT model, additionally there is still a lot of work to do, and a significant unmet need to address, in Ontario before they can turn their resources and attention to other provinces.

³⁸ End Homelessness St. John's runs into a similar issue with their HomeConnect program. To avoid losing landlords that don't want to wait the organization pays a 'holding fee'. When a tenant moves in, the landlords re-imburse the organization at a pro-rated amount.

Co-ownership requires a strong legal agreement addressing scenarios including: how one sells their share; who they can sell it to; what happens if someone dies; what happens if others want one homemate to move out; how does conflict get resolved; what are the rules for living together; how are maintenance decisions made; and how are capital repairs funded. The Golden Girls required that each of the four homemates to contribute to household insurance as well as individual insurance to cover personal belongings. Contractual agreements held all of the homemates jointly liable/responsible.

Autonomy	Moderate. Negotiation regarding property purchase, use of shared space, and selling house share. The biggest challenges to autonomy will arise if one of the co-owners can no longer meet the terms of the co-living agreement, as all may be forced into compromises that they don't want to make.
Security of Housing	Stable for as long as the relationship between co-owners is agreeable.
Safety	This is a relatively safe option for women who can afford home ownership. They can select their co-owners, and should engage in a lengthy process of getting to know each other before entering a co-ownership agreement.
Ease of implementation	Finding an appropriate unit with more than one primary suite is a challenge. Many co-ownership groups build new or make extensive renovations.
Financial Considerations	CMHC will not provide mortgage insurance for fractional ownership thus financing can be a challenge. The market pool of buyers is significantly smaller than for a standard property so it can be difficult to sell a share when an owner moves or dies.

Option for Renters

1. Housemate model

The housemate model involves a group of two or more women coming together to rent a property with all names on the lease. Having all names on the lease significantly increases the security of the housing situation, as it is more difficult for one housemate to remove another from the property. Like the co-ownership model described above, success depends on formalizing the arrangement in a housemate agreement addressing many scenarios. It is important to get provincially specific advice around residential shared tenancies as in some cases it might be necessary to have more than just a shared rental agreement to protect individual interests.

Autonomy	Moderate. Negotiation regarding property selection, use of shared spaces is important. The biggest challenge to autonomy is likely to be when one of the housemates is no longer able to meet the terms of the initial housemate agreement, forcing compromises or decisions that nobody wants to have to make.
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Security of Housing	Stable for as long as the relationship between co-renters is agreeable.
Safety	This is a safe option as renters have the ability to select their homemates. It is important to vet potential homemates across a variety of compatibility factors.
Ease of implementation	Finding an appropriate unit with more than one primary suite is a challenge. While some landlords may prefer to have one primary leaseholder, ensuring that all homemates are on the lease is important so that everyone has equal rights. Finding the right homemates can also be a challenge and shouldn't be rushed.
Financial Considerations	The combined income of a group of older women is not sufficient to rent a house in most current markets.

Promising Longer-term Solutions Requiring Larger Groups, Organizational and/or Municipal Support

Throughout our research, co-housing, co-operative housing, and land trusts kept coming up as promising longer-term solutions to the crisis. These solutions are important, but they are a long way from being a reality for the tens of thousands of senior women who are struggling with housing affordability today.

Co-housing has emerged as a global model seeking to create intentional, often intergenerational, communities where community members support each other and combat loneliness. While co-housing may be a more affordable option than individual home ownership, most co-housing models still require significant assets.

Co-operative housing has long been considered an important affordable housing solution. The Canadian experience of housing co-operatives has demonstrated the strength and sustainability of the model with an estimated 250,000 people living in co-op housing in Canada today. While housing cooperatives are often thought of as larger developments, there are examples of co-operatives with non-contiguous properties spread across a geographic area. It is interesting to consider the potential for the development of a scattered co-operative spanning several municipalities that could create permanently affordable housing options for women in small(er) communities that might not support a full co-operative development.

The land trust model is also one that is gaining interest in housing affordability groups. Land trusts are a tool through which housing stock can be preserved to ensure that what is affordable today remains affordable tomorrow. The land trust model as a tool to preserve housing stock appropriate

for seniors and shared accommodations is a tool that small(er) communities could use to help avoid further loss of affordable housing stock appropriate to senior women.

Housing affordability for senior women will remain a challenge in small(er) communities without strong municipal intervention. We need to construct new purpose-built units that are affordable and appropriate for seniors. There are also opportunities to repurpose underutilized public properties, the Yellowknife Women's Centre runs a shelter out of a 5-bedroom house that they found listed on a Department of Public Works property list. There are also examples of church properties and workforce housing being adapted for housing.

The Role of Social Finance in Grassroots Affordable Housing Solutions

The role of social finance in addressing affordable housing is well understood. There is a need for mortgage and construction financing to support the development of new properties. With the grassroots solutions discussed in this report, we see a need for social finance to help boost the supply of appropriate and affordable housing stock.

Social finance could provide financing to help senior homeowners renovate their properties to allow income generation through creating secondary suites, or through updates to make shared-living more comfortable. While there are government grants that can help with this, the grants aren't always enough. Similarly, the financing of tiny homes is extremely difficult through mainstream financial institutions.

One of the biggest challenges with co-ownership is the difficulty in accessing financing, as most mainstream financial institutions do not offer mortgages on fractional ownership. Social finance could play a role in helping to finance co-ownership opportunities.

One of the more interesting models for social finance is the investor model that SWLT has modeled, in which an investor has purchased a home to hold as an asset and rents it to a homemate group. Leveraging social finance in this model could help to ensure that the downsides of the financialization of housing stock are limited, by ensuring an investor commitment to keeping rents affordable focusing the return on the capital gain, rather than through maximizing potential income. limiting the return to the capital gain.

Finally, it would be interesting to explore how social finance might offer an alternative to reverse mortgages, in which the reverse mortgage could be a tool for social acquisition of senior-appropriate rental housing.

Conclusion

Unfortunately, for senior women struggling with housing affordability today, there aren't many good options. The band-aid solutions that do exist aren't enough. Women are increasingly no longer coping, and without greater attention to this issue, more and more senior women will find themselves experiencing homelessness for the first time. They will be forced to turn to a shelter system not designed for them.

We need to invest in research focused on small(er) communities. Yes, there may be more senior women living in urban environments, but increasingly senior populations are concentrated in small(er) communities, and the realities of housing in these communities is different. Research on seniors and housing must acknowledge the gendered nature of the seniors housing affordability crisis.

There is a need to identify and champion the stories of the grassroots groups that are doing the work. There is a reason why stories about SWLT and the Port Perry Golden Girls were so heavily covered in the media. Women see themselves in these stories and want to understand what others are doing because they are seeking solutions themselves. SWLT struggles to move beyond a grassroots base. It recognizes the need to scale up but is stuck in a chicken-and-egg situation where scale doesn't come without investment, and investment doesn't come without scale. We need to identify groups like SWLT, which show promise, and ensure they have access to grant funding they need to grow and invest in the development of their model. The solution to the affordable housing crisis cannot be to just build more housing. Those who need affordable housing today can't wait that long.

We do, however, need to build more housing stock of a different type. We need more one-bedroom units in small(er) communities. We need more units designed to be shared by two, or more, unpartnered adults (with two primary bedrooms and ensuites). We need to build following principles of universal design, with wider doorways and hallways, barrier free entry, and showers to roll into to accommodate a wider range of tenants for a longer period of time.

Finally, we need to acknowledge that incomes are not sufficient, and government needs to address this. Senior women struggling with housing affordability need better subsidies. Without addressing the issue of lack of income, more women will experience housing precarity or worse, homelessness. The unfortunate reality is that far too many senior women are struggling with housing affordability, and increasingly they are failing to cope.