THE HOUSING NEEDS OF MATURE WOMEN LIVING ALONE:
"THE TRIPLE WHAMMY"

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B.A., The University of British Columbia, 1989

THESIS SUBMITTED IN PARTIAL FULFILLMENT OF
THE REQUIREMENTS FOR THE DEGREE OF
MASTER OF ARTS

in
THE FACULTY OF GRADUATE STUDIES
SCHOOL OF COMMUNITY & REGIONAL PLANNING

We accept this thesis as conforming
to the required standard

THE UNIVERSITY OF BRITISH COLUMBIA
September 1991
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Date October 1, 1991
ABSTRACT

While there is growing concern about Canada's elderly, the same attention has not been centred on the next generation of female elderly - mature women. This thesis begins to redress this by exploring the needs and aspirations of a sub-set of this group: mature women living alone. A conceptual framework is developed entitled "The Triple Whammy", which considers the consequences of being a woman; societal disapproval of living alone, and the cultural impact of aging. Mature women are unique in that all three factors impact directly on their lives.

Before discussing the framework directly, a brief discussion of the theoretical constructs of Canadian housing policy is included to provide an introduction to the philosophy behind housing delivery and housing disadvantage. This is relevant to "The Triple Whammy" because housing is the area where mature women are most hard hit. To illustrate "The Triple Whammy" and the androcentric bias which permeates the extant literature, a literature review examines each of these factors separately and then together to highlight the systemic barriers faced by mature women living alone.

The thesis examines socio-economic characteristics to explore their statistical disadvantage vis-à-vis other groups in Canada, with particular emphasis on the differences between women and men. These differences have profound implications for housing because mature women living alone have low incomes and do not benefit from the economies of scale accruing to couples. The socio-economic overview gives further evidence for the validity of "The Triple Whammy" framework.

The case study consists of three main parts: an introduction to Vancouver's housing situation; participatory research with mature women from the Mature Women's Network and The Brambles Housing Co-operative; and an assessment of the validity of the research approach. Two workshops were conducted and twenty women
participated. Because the women living in The Brambles were mostly chosen from the Mature Women's Network, I felt that working with the two groups would create an interesting and valid comparison. The women have a common experience, as they are mature women. By working with these groups, I intended to isolate the differences in housing, i.e., living in a mature women's cooperative or not, as the primary determinant of satisfaction. The discussion centred around the values we have for housing, what we like best about our housing and what we would like to change.

The workshops highlighted the commonalities of mature women's experience of "The Triple Whammy". The research findings indicate that the women in The Brambles are much more satisfied with their housing and are more optimistic about the future. The women from the Mature Women's Network were frustrated by the lack of housing opportunities open to them. They were very concerned that their current housing would not meet their needs as they grow older. Overall, the research indicates that a mature women's cooperative better meets housing needs than market rental. The assessment of the workshop was very positive. Most women enjoyed the opportunity to discuss these issues with other mature women. The choice of research setting and format was appropriate in this instance.

To conclude, some philosophical housing principles and general policy implications are outlined. These are designed to lessen the impact of "The Triple Whammy" and to create better human communities for mature women living alone.
TABLE OF CONTENTS

ABSTRACT .................................................................................................................. ii
TABLE OF CONTENTS .............................................................................................. iv
LIST OF TABLES ......................................................................................................... vi
LIST OF FIGURES ..................................................................................................... vii
ACKNOWLEDGMENT ................................................................................................. ix

1.0 INTRODUCTION ................................................................................................. 1
  1.1 Purpose .............................................................................................................. 2
  1.2 Scope ............................................................................................................... 3
  1.3 Definitions ...................................................................................................... 4
  1.4 Research Philosophy ..................................................................................... 4
  1.5 Research Approach ....................................................................................... 5

2.0 "THE TRIPLE WHAMMY": MATURE WOMEN LIVING ALONE ......................... 9
  2.1 The Theoretical Constructs of Canadian Housing Policy .............................. 9
  2.2 Perspectives on Being A Mature Women Living Alone .............................. 13
    2.2.1 The Cultural Implications of Aging: The Second Whammy ................. 14
    2.2.2 Societal Disapproval of Living Alone: The Third Whammy ................. 15
  2.3 Needs of Mature Women Living Alone ......................................................... 17

3.0 SOCIO-ECONOMIC CHARACTERISTICS ............................................................ 19
  3.1 Population Characteristics ............................................................................ 19
  3.2 Social Characteristics ..................................................................................... 22
    3.2.1 Marital Status ......................................................................................... 22
    3.2.2 Education .............................................................................................. 29
  3.3 Economic Characteristics .............................................................................. 30
    3.3.1 Income and Labour Force Characteristics .............................................. 32
    3.3.2 Retirement ............................................................................................. 37
  3.4 Housing Characteristics ................................................................................... 37
    3.4.1 Single Person Households ...................................................................... 39
    3.4.2 Tenure and Shelter Characteristics ......................................................... 41
4.0 THE VANCOUVER SITUATION: PARTICIPATORY RESEARCH WITH MATURE WOMEN LIVING ALONE ................................................. 46
4.1 Research Methodology ....................................................... 51
4.2 Principal Research Findings ............................................... 54
  4.2.1 Housing Stories .......................................................... 58
  4.2.2 Demographics ............................................................ 58
  4.2.3 Physical Housing and Tenure ......................................... 62
  4.2.4 Social Issues .............................................................. 64
  4.2.5 Political Issues .......................................................... 86
  4.2.6 Summary of Findings .................................................. 68
4.3 Participatory Research in Practice: Evaluation of Methodology ................................................. 69
4.4 Does "The Triple Whammy" Really Exist? ................................ 70
  4.4.1 Marital Status Profiles .................................................. 71
  4.4.2 Life Choices .............................................................. 73

5.0 POLICY IMPLICATIONS FOR MATURE WOMEN LIVING ALONE ................................................................. 75
5.1 Research Summary ........................................................... 75
5.2 Implications ................................................................. 84

BIBLIOGRAPHY .................................................................... 88
APPENDIX I AGENCY RESPONSES ........................................... 94
APPENDIX II WORKSHOP AGENDA AND SUMMARY OF RESULTS ........................................................................ 100
APPENDIX III WORKSHOP SURVEY RESULTS ......................... 118
APPENDIX IV GROUPS CONTACTED ....................................... 130
<table>
<thead>
<tr>
<th>Table I</th>
<th>Owner-and tenant-occupied dwellings, by family status and sex of resident maintainer showing selected shelter characteristics, Canada, 1986</th>
<th>42</th>
</tr>
</thead>
<tbody>
<tr>
<td>Table II</td>
<td>Demographic Characteristics of Respondents</td>
<td>59</td>
</tr>
<tr>
<td>Table III</td>
<td>Economic Characteristics of Respondents</td>
<td>60</td>
</tr>
<tr>
<td>Table IV</td>
<td>Overall Satisfaction with Housing</td>
<td>63</td>
</tr>
<tr>
<td>Table V</td>
<td>Subsidy Received for Rent</td>
<td>63</td>
</tr>
<tr>
<td>Table VI</td>
<td>Satisfaction with Neighbourhood</td>
<td>65</td>
</tr>
<tr>
<td>Table VII</td>
<td>Safety Walking Alone at Night</td>
<td>66</td>
</tr>
</tbody>
</table>
LIST OF FIGURES

Figure 1  "The Triple Whammy": Mature Women Living Alone ......................................................... 13
Figure 2  Mature Women as a % of the Older Population, Canada, 1971, 1981 and 1986 ......................... 20
Figure 3  Mature Women Living Alone by Age, 1971, 1981 and 1986 .................................................. 21
Figure 4  Mature Men Living Alone by Age, 1971, 1981 and 1986 ......................................................... 21
Figure 5  Marital Status by Age Group for Women in Canada, 1971 ..................................................... 27
Figure 6  Marital Status by Age Group for Women in Canada, 1986 ..................................................... 27
Figure 7  Marital Status by Age Group for Men in Canada, 1971 ............................................................ 28
Figure 8  Marital Status by Age Group for Men in Canada, 1986 ............................................................ 28
Figure 9  Women as a Percentage of University Graduates, Canada, 1971 and 1987 ................................. 29
Figure 10 Average Annual Earnings of Mature Women Working Full-Time by Age Group, Canada, 1971, 1981 and 1987 .......................................................... 34
Figure 11 Average Annual Earnings of Mature Men Working Full-Time by Age Group, Canada, 1971, 1981 and 1987 .......................................................... 34
Figure 12 Mature Women's Labour Force Participation by Age Group, Canada, 1975 - 1986 ..................... 35
Figure 13  Mature Men's Labour Force Participation by Age Group, Canada, 1975 - 1986 .................................35
Figure 14  Mature Women Part-Time Workers by Age Group, Canada, 1983 and 1986 .............................36
Figure 15  Mature Men Part-Time Workers by Age Group, Canada, 1983 and 1986 .............................36
Figure 16  Resident Household Maintainers by Number of Persons per Household and Sex of Maintainer, Canada, 1986 ..........................................................40
Figure 17  Mature Resident Household Maintainers by Age Group and Sex of Maintainer, Canada, 1986 ....40
Figure 18  One-Person Resident Household Maintainers by Tenure of Dwelling, Canada, 1986 ...............41
Figure 19  Households in Tenant-Occupied Dwellings by Shelter Cost to Income Ratio & Sex of Household Maintainer, Canada, 1986 ........................................44
Figure 20  Population by Sex & Age, Vancouver CMA, 1986 .................................................................47
Figure 21  Renter Household Average Income by Type of Household, Canada, 1988 .............................48
Figure 22  Average Household Income by Tenure, Greater Vancouver Area ..............................................48
Figure 23  Proportion of Renters by Age of Head with Gross Rent to Income Ratio of 30%+, Greater Vancouver Area .................................................................50
ACKNOWLEDGMENTS

I would like to thank Canada Mortgage and Housing Corporation for the award of a Graduate Scholarship, which helped make this research possible. I would also like to thank my advisors, Dr. J. David Hulchanski, Dr. Veronica Doyle and Dr. Penny Gurstein for their time and patience throughout the last two years. I want to thank Tom for his continuing support, encouragement and understanding during the process of this thesis, from start to finish. Finally, and most importantly, I would like to thank the women from the Mature Women's Network and the Brambles Housing Cooperative for giving so generously of their time to share their experiences with me.
1.0 INTRODUCTION

The aging of the Canadian population has been of concern to policy makers for some time. A large body of literature exists which documents both the physiological aging process and design suggestions for housing the elderly. There is a paucity of research, however, which considers the next generation of female elderly, that is, mature women. In addition, the extant literature generally suffers from an androcentric bias. This bias translates into research which considers the older population as homogeneous by not recognizing that men and women might have distinct needs. To address this bias, a methodology was used which acknowledges the importance of gender in social life and social research. Specifically, this involves defining women as the focus of analysis, recognizing the central place that men have held in most sociological analysis, and viewing gender as a crucial influence on the network of relations encompassing the research act.¹

I conducted my research with women in order to concentrate on the impact of gender on aging and living alone, to counteract the assumption that living alone and aging are independent of gender.

Central to this research is the notion that:

Understanding and changing, as themes in feminist research, embrace the desire to change values and world views rather than making the existing male world accessible to women. Insisting on the connection between understanding and changing is more than an act of research, it is also a political act.²

I did not wish to simply document the lives of mature women living alone, but also to contribute to the process of change. For this reason and because little work has been completed in this subject area, I decided to conduct an exploratory study, using a participatory research framework. Exploratory research "is a beginning. It is a

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2. Caroline Andrew and Beth Moore Milroy (eds), Life Spaces: Gender, Household and Employment. Vancouver: University of British Columbia Press, p.176
mapping of the territory. It is an exciting first step and a frustrating realization of where the researcher could go.\(^3\)

This thesis documents the housing situation of mature women living alone. It also considers housing cooperatives as one form which would meet the challenges presented by this growing population and would better complement their needs than market housing and conventional tenures (i.e., individual homeownership and market rental). Finally, it is the author's conviction that further research into the housing needs of women is required, as women more often require both financial and housing assistance than men, particularly as they age.\(^4\) This thesis will add to the general literature on women and housing in Canada, encourage future study of mature women and will specifically highlight the unique socio-economic and housing needs of mature women living alone.

### 1.1 Purpose

I have undertaken this research for five principal reasons:

1. an ongoing research interest in the impact of aging and gender on housing needs and aspirations
2. a desire to use feminist participatory research methodology to obtain first-hand understanding of what it is to be a mature women in the urban environment and as an empowerment strategy for all research participants
3. a belief that "despite feminist inroads, policy and research concerning women is often based on the assumption that women in this age group are married and have children."\(^5\)

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4. See Birch, Clapham et. al., Keller, McClain & Doyle, Morisette and Wekerle for a good discussion of women's housing disadvantage.
the conviction that "urban studies are at least partly aimed at producing more enlightened planning decisions, and planning is aimed at creating the world of tomorrow. Since these fields of investigation have generalized their view of urban society on the basis of only one sex, it is a priority to learn about women's experiences, representations and aspirations to straighten out our biased knowledge and policies."

finally, that as planners, "we are mandated through our profession to empower those with whom we work whether it is individuals, groups or communities. While it is important to seek individual solutions and to assist individuals in coping with their environment, we must also attend to the societal structures that maintain and perpetuate gender inequality." This thesis expands upon research on mature women by integrating literature on housing, aging and living alone. While the socio-economic profile of mature women identifies them as distinct from men of the same age, few academics and policy makers have considered the impact this might have on housing. As the number of mature women will likely increase in the future, it is important to examine their needs and socio-economic conditions to ascertain what demands they will make on housing.

1.2 Scope

The scope of this thesis is restricted to:

- evaluating the housing needs of and options for mature women rather than for all women;
- considering mature women living alone and independently in metropolitan areas in Canada (Vancouver will be used as a case study);

8. McClain, J. with Cassie Doyle, Women and Housing: Changing Needs and the Failure of Policy. James Lorimer & Company, Publishers, 1984 provides an excellent documentation of the failure of Canadian policy to consider the housing needs of women. This is particularly true for mature women.
documenting the socio-economic conditions which lead to housing problems;
and,

examining both physical housing requirements and psycho-social needs which may be filled by the housing environment, i.e., the physical shelter and the perceived safety and security of the house, neighbourhood and community.

1.3 Definitions
This thesis defines mature women as those between the ages of 45 and 64. While the standard lower age limit for mature women is 55, conversations with professionals providing housing services to mature women convinced me that the lower age limit was more appropriate. As discussed in Chapter 3.0, the socio-economic and housing issues for mature women begin at the earlier age, as the consequence of living arrangement and marginal economic status. By age 45, the vast majority of women with children have finished child-bearing and are vulnerable because they must redefine their role of mother. To compound the psycho-social changes, many women attempting to reenter the work force find that their skills are outdated or that they are considered too old. For these reasons, a woman of 45 is as likely to experience poverty and joblessness as a women of 55. However, this may be cohort-specific as trends indicate that women are having children later in life, or remaining childless; and consequently, are not leaving the labour force for extended periods of time. In the future, perhaps, women will have access to higher incomes which would lessen their poverty at later ages.

1.4 Research Philosophy
This thesis explores the hypothesis that mature women living alone in Canada have housing needs different from other population groups (with a particular emphasis on the differences between mature women and men) and, as a result, need appropriately designed housing environments. This thesis, therefore, sets out to prove that:

- mature women living alone are a unique group in Canada;
Introduction

- their socio-economic and psychological characteristics lead to distinct housing needs; and
- Canadian policy must begin to seriously consider the housing needs of mature women living alone.

These arguments are predicated on a feminist analysis as the thesis is concerned with the broader social, economic and political conditions which lead to poverty among and discrimination against many mature women living alone in Canada. Feminist theory and methodology will be incorporated and feminist principles are implicit in the analysis presented. For the purposes of this thesis, feminist analysis was used to understand mature women's situation vis-à-vis other groups and also to document mature women's experience of this situation. By addressing these issues the thesis will provide a more adequate account of mature women living alone than currently exists.

1.5 Research Approach

The overall research approach is qualitative because I believe that

Qualitative research into women's lives and actions to implicate them in decision-making about the city can become one and the same approach, so that in addition to planning for women's changing social roles, we will construct a city where women have the power to create their own plans.

As a result, there is an emphasis in the participatory research methodology and analysis on empowering all research participants. The goal of empowerment is central to a feminist planning process. I felt empowered by the energy and enthusiasm of the women I worked with and believe that they, in turn, were empowered by the ability to speak out and also to understand the commonality of their situation.

The research approach consists of four components:

9. See, for example, Andrew & Milroy, Birch, Bowles and Duelli Klein, McDaniel, Neimoroff, Simon, Vickers and Wekerle to see in what ways these principles permeate the thesis.
"THE TRIPLE WHAMMY": MATURE WOMEN LIVING ALONE

Before commencing the literature overview for the thesis, I assumed there would be a large body of literature on aging and living alone with a psycho-social emphasis. Instead, I discovered that "Much work since the 1960s has focused on the aging process of men and women while the research exploring midlife women has tended to dwell on biologically-related patterns such as menopause and the empty nest syndrome." 11 Similarly, much research suggests that loneliness rather than self-fulfillment accompanies living alone. While a large body of literature does exist about aging, it is primarily physiological and often androcentric. 12 Living alone, which is less well-documented, is often presented as an overwhelmingly negative experience, particularly for women. While this is true to some extent, authors, such as Barbara Simon, have documented the pleasure some ever-single women derive from living alone. 13

This chapter reviews current knowledge on:
- housing conditions and preferences;
- perceived housing requirements of being a mature women living alone; and
- both objective (e.g., cost, size, location, transportation, and community services) and subjective (e.g., privacy, support, and a sense of community) women's housing issues.

The bias and omissions in the literature gave further support for employing a qualitative research methodology. I felt that involving mature women in the research process was the only way to meaningfully expand upon the literature.

Socio-Economic Characteristics

This chapter examines the socio-economic characteristics of mature women living alone to facilitate discussion about their housing needs. Where possible, data for both women and men are included to underline the impact of gender on socio-economic status. The chapter is divided into four sections which consider population characteristics, social characteristics, economic characteristics and housing characteristics. Mature women will form an increasingly larger portion of the Canadian population. Trends suggest that they will be better educated and have higher incomes than today. This chapter presents some interesting findings:

- the divorce rate and the number of ever-single women continue to rise, suggesting that the number of mature women living alone will increase;
- ever-single women have education levels approaching those of their male counterparts; and
- living alone appears to be more strongly correlated with poverty than is gender.

Essentially, this chapter illustrates the socio-economic and housing situation in Canada. This information adds to the literature review and supplies some interesting comparisons with the information gathered in Chapter 4.0.

The Vancouver Situation: Participatory Research with Mature Women Living Alone

Using Vancouver as a case study, this chapter explores the housing needs and conditions of mature women living alone in further depth by: administering a questionnaire to community-based service agencies; and, conducting two workshops, the first with the Mature Women's Network, and the second with members of The Brambles Housing Co-operative (resident-designed and managed housing for mature women).
Chapter 4.0 consists of a description of the participatory research technique used to gain insight into the lives of mature women living alone and a discussion of the research results. One of the principal reasons for pursuing such an approach is that caution is warranted when the research for women draws data from standard statistical data bases. Certain researchers have described how assumptions underlying data collection influence the questions that will and will not be asked. They show that simply adopting non-sexist language and producing some tabulations by sex does not necessarily rid data of androcentric bias.\textsuperscript{14}

Rather than just accepting the literature and data that exist, I felt it was important to validate, or invalidate, the extant information, by talking to the women that the literature supposedly represents.

Throughout the thesis, I attempt to demonstrate the factual conditions of mature women living alone by using statistical information; and, then, use a qualitative method to discuss what it is like to be a mature woman living alone. While I personally feel that the qualitative aspects were the more critical, I also understand that at a time when little research has been completed it is important to highlight the statistical disadvantage of mature women living alone. It concludes by developing several profiles of these women.

**POLICY IMPLICATIONS FOR MATURE WOMEN LIVING ALONE**

This chapter summarizes the information gathered in Chapters 2.0 to 4.0 to provide a framework for the policy discussion and implications which follow. It briefly considers the appropriateness of housing co-operatives for mature women living alone. It further examines the relationship between housing and well-being for mature women living alone. Finally, general policy implications are developed and discussed.

\textsuperscript{14} Op. Cit., Andrew and Milroy, p.182
"THE TRIPLE WHAMMY": MATURE WOMEN LIVING ALONE

This chapter reviews the major themes in the literature relevant to assessing the housing needs of mature women living alone. Section 2.1 considers the philosophical underpinnings of Canadian housing policy - namely, the market model and the social democratic model. Section 2.2 details the psycho-social issues which specifically affect mature women living alone. Section 2.3 ties the literature review together by assessing their needs, particularly in terms of housing. It also examines the idea that housing environments are capable, to an extent, of mitigating the loneliness which often accompanies aging and living alone.

2.1 The Theoretical Constructs of Canadian Housing Policy

This section briefly overviews the theoretical constructs of Canadian housing policy. It provides an introduction to the philosophy behind housing delivery and housing disadvantage. This is relevant to "The Triple Whammy" because housing is the area where mature women are most hard hit. The market model may be defined as encompassing the view that:

social services should, where possible, be provided by family, friends or the market, rather than by the state. The very term 'welfare state' has come under attack from those who regard the legitimate role of the state as being a minimal one, primarily concerned with upholding property rights and with creating conditions that are conducive to the smooth running of the market.\(^{15}\)

The market model postulates that housing is delivered purely on a supply and demand basis. Theoretical market model advocates, when considering issues such as homelessness, argue that the current situation represents a fettered market and that the ideal situation would obtain if the government would stop interfering in the market. The end of government intervention in the market, so the argument goes, would end homelessness and other social problems.

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The market model uses demand analysis which assumes that consumers' choice of living arrangement and dwelling are determined by their tastes, income, the prices of alternative residential forms and the prices of other goods and services. Tastes in turn are related to various demographic characteristics of the consumer.  

The central problem with this model is the assumption that all market actors have the wherewithal to exercise choice in the housing market. As the market model prescribes little or no state intervention, society's disadvantaged will not even have the benefit of government transfer payments to increase their access to housing. Intuitively it seems that adherence to such a model would exacerbate the situation of the poorest in society, including mature women living alone. 

In contrast to the market model, the social democratic model rejects "the market as necessarily the most efficient and beneficial mode for the delivery of welfare . . . Central to the social democratic model of welfare are the notions of citizenship and the strategy of equality." Although the social democratic approach is a radical departure from the market model, it does not attack capitalist structures. Opponents of this approach from the right argue that the welfare state interferes with the workings of the market. Opponents from the left criticise the welfare state because its represents the state's attempt to make capitalism palatable. While both models have their faults, the social democratic approach relates more to housing policy, because the market approach does not allow for direct government intervention. 

Further definitions: 

- **citizenship**: "refers to the conditions or rights for participation in, and full membership of, the community.", p.28
- **poverty**: refers to a lack of financial resources whereas **disadvantage** is related to, or caused by, a lack of control over resources of all kinds.", p.58

Market model advocates suggest income or rent supplements as an alternative to state-supplied housing. Income or rent supplements are "demand-side" subsidies which are supposed to increase the recipient's buying power in the private housing market. In contrast, "supply-side" initiatives involve providing housing so that there is no competition in the housing market for those with limited access.
Canadian housing policy have been to support the market, a role has been created for some level of government intervention in housing.

The non-profit and cooperative housing programme originated in the Canadian social democratic tradition. Its purpose was to extend

the social status benefits of quasi-homeownership to two groups: first, a moderate income group which probably could not afford to purchase a dwelling; and, second, low-income residents who received further assistance to reduce housing charges to a maximum of 30 per cent of adjusted family incomes.\(^\text{19}\)

Despite its successes, most notably high resident satisfaction\(^\text{20}\), there are indications that the programme may be discontinued in the near future. The main rationale is that the income mix in the housing communities is inefficient because it does not house as many low-income people as the high rise projects of the 1960s and 1970s. The decision to cancel or modify the income mix of the program would mark a move away from the social democratic approach towards the market approach. Thus, instead of people building communities as they do under the non-profit cooperative housing programme, they may again be housed in the "low-income ghettos" which the non-profit and co-operative housing programmes were designed to replace.

The concept of disadvantage has a powerful effect on housing delivery, even though "Housing is just one of a variety of markets and institutions that mediate social inequality: it is just one of the mechanisms whereby disadvantage is structured, both socially and spatially."\(^\text{21}\) In other words, housing is one indicator of deprivation. Housing policy, as a tool of social policy can either "create problems with which other social services must cope" or be "an important point of intervention for social policy" and "a vehicle for pursuing social goals."\(^\text{22}\)

Housing policy can take several forms. A

\(^\text{20. Canada Mortgage and Housing Corporation, Section 56.1 Non-Profit and Cooperative Housing Program Evaluation. 1983}\)
\(^\text{21. Op. Cit., Clapham et. al., p.61}\)
\(^\text{22. Ibid., p.225}\)
non-interventionist, market approach might not devote any resources towards housing and social programs. As a result, care for the disadvantaged would fall solely to private social service agencies. At the other extreme, the government could provide resources at no cost to community groups so they could build rent-free housing, with tenants paying only for maintenance costs.

There are significant differences in the way disadvantage is conceptualized in the two models. Advocates of the market model argue that disadvantage can be measured on an absolute scale. There is, from this perspective, a minimum set of requirements for physical subsistence, health and welfare. Individuals' progress above this minimum is viewed largely as the product of hard work and initiative, while continuing deprivation is depicted as the consequences of individual failure or entrapment in a collective 'culture of poverty'.

This approach makes the government responsible only for providing a subsistence level to all citizens. What form this might take varies. For example, the operational definition in the United States tends to be one in which even the most basic medical care is not available to the poorest. The notion of individual success and failure resulting from hard work or lack thereof emerges from the North American heritage of the Protestant work ethic. The relevance of these ideas may be challenged in a world where there are systemic barriers to even the most menial employment based on race, gender, age and marital status.

In contrast, the social democratic approach... depicts disadvantage as something apart from the social and demographic attributes of those individuals and groups it affects, rooting it instead in the organization of economic and political processes. From this perspective, disadvantage is a relative rather than absolute condition, defined according to the experience and expectations of particular societies.

23. Ibid., p.57
24. Ibid., p.57
The social democratic approach has some significant advantages over the market model, particularly because disadvantage may take on different meanings. In Canada, belief in this model translates into transfer payments to individuals which vary according to which city or region they reside in. A mature woman living alone in Vancouver would thus be entitled to a greater welfare payment than the same woman living in St. John's because the cost of living in Vancouver is significantly higher. While neither approach is a panacea for housing disadvantage, a case can be made that, given the current socio-political situation in Canada, the beliefs implicit in the social democratic model make it preferable to the market model.

2.2 Perspectives on Being a Mature Woman Living Alone

The typology in Figure 1 graphically illustrates the three major factors which affect mature women living alone. These women are unique in that they are impacted by all three.

Figure 1
"The Triple Whammy": Mature Women Living Alone
"The Triple Whammy": Mature Women Living Alone

There are a number of relevant considerations which have a significant impact on housing and indeed life satisfaction for mature women living alone. Studies have shown that the four factors with the most effect on health are: income, environment, lifestyle and the aging process. Older women living alone as a group experience these factors negatively: their incomes are generally low; they often have no choice over their environment; they have a lifestyle, living alone, considered strange by the dominant society; and they are aging. The sub-sections below explore these factors in greater depth by considering the cultural implications of aging and societal disapproval of living alone. The first whammy "Consequences of Being A Woman" is discussed in both these sub-sections.

2.2.1 The Cultural Implications of Aging: The Second Whammy

Aging in North American society is shrouded in cultural taboo: against discussion, against acceptance and definitely against celebration. Rather than considering "elders" superior in wisdom and deserving of reverence, older people are considered to be feeble, senile, helpless and even stupid. The situation for women is much worse than for men, as

   Growing old is portrayed by the media as a liability for women - showing both poor judgement and insufficient effort to stay young. Women thus experience a "double whammy" as they age in suffering the double stigma of being female and old. Growing old in our society is only acceptable for a woman if she tries and succeeds at looking half her age.

While an older man, greying at the temples, is considered distinguished looking, women are thought to be "letting themselves go" if they show signs of aging. Older

26. Ibid., pp.67-70
women in North American society are not celebrated. Instead, they are considered
sexless in the sense that they no longer fulfill their biological function of childbearing.

However, aging does not have to be traumatic. In many other cultures, aging
represents the growth of wisdom. Until the double standard about aging is resolved,
i.e., that men age gracefully while women should not age, ageism will continue to
predominate as one of the barriers against older women enjoying life fully. In the
future, "aging might represent an opportunity and bring with it an invigorating
opportunity to be independent and self-determining, to devote one's time to things that
matter to oneself."^28

Education and increased respect for women, as people, rather than as sexual objects,
are steps on the path to fulfilling the vision articulated above. Perceptions about aging
are slowly changing and "Age is gradually being perceived by individual women as it
has always been perceived by men: as a measure of their success in developing their
full potential as human beings. Age need not be a defeat: it can be the achievement of
dignity, wisdom and accomplishment."^29 Women's increased education, income and
labour force participation will likely speed the changes in perceptions about aging.

2.2.2 Societal Disapproval of Living Alone: The Third Whammy

This sub-section discusses the barriers and opportunities related to living alone.

Despite the positive aspects of living alone, it must never be forgotten that

... policies and programs over the years have tended to reward women
whose lives include marriage, motherhood and homemaking but to
penalize women who did not or could not choose that path. This group,
which includes single mothers as well as never-married women, could
not expect protection, and often faced social stigma and economic
insecurity."^30

28. Ibid., p.20
"The Triple Whammy": Mature Women Living Alone

While this is changing, a case can be made that most Canadian social and housing policy relates more to the nuclear family rather than to non-traditional households.

Being ever-single is not considered in the literature to be a dominant cause of the rise of one-person households. Much of the literature, written under the assumption that women would never choose to live alone, focusses on the plight of women who have been abandoned by their spouses in some way (divorce, separation, desertion or widowhood). However, as Chapter 3.0 demonstrates, increasing numbers of women are choosing to live alone rather than with a male partner.

The quotations below are a poignant summary of societal attitudes about women living alone, compared to men living alone.

"Man alone": we see as an image of strength, autonomy, purposefulness. "Man alone" confronts the great existential questions. "Woman alone": we see as an image of vulnerability, inadequacy, selfishness, even sinfulness. "Women alone" confronts her own private fears.

Women are not supposed to live alone. They are supposed to be with men or with children - with family. Women, like children, need protection. Women need to be taken care of. Women ought to care for others. They want and need to look after others' needs. A woman alone seems incomplete, she behaves defensively.

These sentiments are perhaps best illustrated by considering the positive, or at least tolerant, connotations of "bachelor" and the negative connotations of "spinster".

Women are socialized early on that they need a partner to be fulfilled, whereas men are encouraged to pursue individual goals with the underlying notion that a partner will

31. J. Miron, The Rise of the One-Person Household: The Ontario Experience 1951 to 1976. Toronto: Centre for Urban and Community Studies, Research Paper No. 116, 1980, pp.1-2. The explanations given in this work are: a) the demographic explanation, b) the social fragmentation explanation, c) the separation explanation, d) the home-leaving explanation, e) the home technology explanation, f) the income explanation, g) the government subsidy explanation and h) the minor structural change explanation.


33. Ibid., p.316
support him. As a result, a man who remains single is considered eccentric, while a woman who does so is thought to be unnatural or unattractive.

There is a detectable bias in the literature on older women living alone against the idea that a woman might voluntarily choose to live alone. There is also a lack of attention paid to the positive benefits accruing to separated and divorced women with respect to freedom. These biases reflect patriarchal assumptions that women need men to survive and that ever-single women are single because they "couldn't find a man". Thus, while it is well-documented that mature women living alone often report feelings of loneliness, the role of friendships as women age are less well recognized. These friendships are based on mutual respect and a shared empathy and are particularly characterized by their intensity and loyalty. For many women these relationships were far more important than their families . . . a large number of older women maintained that, however well-meaning families were, there was an underlying mixture of tension, conflict and guilt, which presented a serious barrier to happy and mutually satisfying relationships.34

While loneliness should be taken into account when designing housing for mature women living alone, it is equally critical to remember that they are not social isolates and most have networks of friends to rely on in fulfilling their psycho-social needs.

2.3 Needs of Mature Women Living Alone

This section summarizes the points made above and considers the effects of contemporary trends on the future. There are indications that older women of future generations may be better off than their sisters of today (see Chapter 3.0). Evidence includes women's higher labour force participation, increased independence and higher education, which give promise of a rather dramatic shift in the life chances of older women . . . Should these trends continue, older women of the future

may have increased access to mechanisms of prestige and status and increased access to interpersonal affect and support ties. 35

While it is true that women are increasing both their years of education and their labour force participation, there is less compelling evidence that their incomes will rise sufficiently to make living alone practicable. Women continue to be concentrated in lower paid clerical and service jobs and often work part-time while they raise families. Even professional women receive lower wages than men with similar education and work experience. If this persists, then it is likely that mature women in the future will only be marginally better off. As a result, mature women living alone will likely require some form of ongoing housing assistance.

This chapter has highlighted some issues relevant to mature women living alone. It has illustrated the ingrained societal prejudices against women, against aging and against living alone. Though it treats mature women living alone as relatively homogeneous, this is necessary at a time when the barriers are universal and the literature on the subject in its infancy.

3.0 SOCIO-ECONOMIC CHARACTERISTICS
Mature women's socio-economic characteristics must be explored in order to understand their distinct housing needs. For comparative purposes, data on men of the same age are included, where available, to highlight gender differences and commonalities. By looking at demographic, social, economic and housing characteristics, socio-economic circumstances which might be mitigated to some extent by the housing environment are considered. This chapter explores whether trends in the population as a whole will affect mature women living alone. Together with the overview of the literature and the case study, it considers the impact of socio-economic reality on housing need and preference.

3.1 Population Characteristics
Figure 2 illustrates the fairly constant proportion of mature women as a percentage of the population over 45. This figure has hovered between 49.7% and 52.3% from 1971 to 1986. There is evidence that the proportion of older women to men will persist. This results primarily because women have a longer life expectancy than men. The numbers of mature and elderly women will continue to increase as the "baby boomers" age.

Figures 3 and 4 illustrate that not only will the number of mature women in the Canadian population increase, but the number of mature women *living alone* will also likely increase. Of interest is the roughly equal numbers of women and men living alone in the 45-54 age group (7.1% and 7.4% respectively in 1986), in contrast to the 55+ group in which women overwhelmingly predominate (14.7% and 9.2% respectively in 1986).

Figure 3
Mature Women Living Alone by Age,
Canada, 1971, 1981 and 1986

% of population in each category

<table>
<thead>
<tr>
<th>Age Group</th>
<th>1971</th>
<th>1981</th>
<th>1986</th>
</tr>
</thead>
<tbody>
<tr>
<td>45-54</td>
<td>4.5</td>
<td>6.3</td>
<td>7.1</td>
</tr>
<tr>
<td>55-64</td>
<td>11.5</td>
<td>14.7</td>
<td>14.4</td>
</tr>
<tr>
<td>65+</td>
<td>32.2</td>
<td>33.6</td>
<td>32.2</td>
</tr>
<tr>
<td>Total</td>
<td>10.3</td>
<td>11.2</td>
<td></td>
</tr>
</tbody>
</table>


Figure 4
Mature Men Living Alone by Age
Canada, 1971, 1981 and 1986

% of population in each category

<table>
<thead>
<tr>
<th>Age Group</th>
<th>1971</th>
<th>1981</th>
<th>1986</th>
</tr>
</thead>
<tbody>
<tr>
<td>45-54</td>
<td>4.2</td>
<td>6.6</td>
<td>7.4</td>
</tr>
<tr>
<td>55-64</td>
<td>6.2</td>
<td>8.2</td>
<td>9.2</td>
</tr>
<tr>
<td>65+</td>
<td>11.1</td>
<td>13.6</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>4.3</td>
<td>7.5</td>
<td>8.2</td>
</tr>
</tbody>
</table>

3.2 Social Characteristics

The social characteristics discussed in this section are marital status and education. Marital status is particularly important as it has social, psychological and economic impacts on mature women, such as the stigmatization of "spinsterhood" and the poverty which frequently accompanies living alone. There are three main ways in which women are found to be living alone: separation and divorce, widowhood and remaining ever-single. These are discussed below in greater depth. There is a growing body of literature on separation (Arnold et. al. and Sweet), divorce (Ambert, Miron and Sweet) and widowhood (Lazarus, Sutton, Sweet and Wylie). A less well documented status is that of the ever-single woman. Only recently have both the positive and negative aspects of remaining ever-single been considered.38

3.2.1 Marital Status

Separation and Divorce

Implicit in the literature on separation and divorce is the notion that the divorce rate has increased because the law has made it easier. However, there is less recognition of the fact that the law has also made it easier for women in unhappy relationships to end them. As women enter the labour force in increasing numbers, they no longer necessarily must remain in a marriage out of financial necessity. In addition, there is little recognition of the positive impact divorce might have on women in abusive relationships. Divorce should thus

be viewed as a beginning rather than an ending: the beginning of a new life, often a much better life. Divorce can be regarded as the

---

termination of suffering for many people rather than as the beginning of suffering itself. 39

An important policy consideration is that divorced mature women often do not remarry. While the extent to which this is voluntary has not been documented, men's lower life expectancy and their tendency to marry younger women mean that there are fewer "available" men for remarriage. 40 It is likely that separated or divorced mature women will remain without a long-term male partner for the rest of their lives.

**Widowhood**

There are substantial differences between the effects of widowhood on men and women. Studies have shown that poor economic resources are the principal effect for widows, while lower social participation affects widowers. 41 From a psychological perspective,

> Widowhood is a personal crisis of major import. The widow must deal with her immediate grief, financial and legal aspects of the situation, changes in her social relationships, and other individual problems. The adjustment to the enduring role change from being part of a pair to being alone is a significant dimension of widowhood. 42

Much literature considers widowhood to be the most traumatic in a woman's life (retirement is considered to be that for men). However, as women become more involved in the labour force and concomitantly less dependent (financially and emotionally) on their partners, it seems that retirement may become the most significant life event for them as well.

The psychological impacts of widowhood include: "grief and loneliness which must be faced and coped with". However, "Nothing is quite so difficult when there is sympathy, practical help, a chance to communicate one's feelings, and guidance along

40. Ibid., p.141
42. Ibid., p.87
Women respond to the trauma of widowhood by increasing their social ties with friends and family. Often widows rely heavily on other widows in spite of disdain for the "society of widows", stemming from the general devaluation of relationships among women, new and lasting relationships among widows have been demonstrated in widows' groups. The availability of other widows as friends may be partly responsible for the better psychological adjustment of older widows.

Older widowed women desire emotional support from other widows in times of personal crisis. This suggests that a supportive environment (perhaps housing) is critical to the healing process.

**Ever-Single**

There is a dearth of positive literature about ever-single women. It is considered unnatural for a woman not to have or, worse still, want a male partner. However, there is evidence that remaining single is becoming a more common choice for women. Despite the common assumption that they are single because no men will have them, it is more often the case that they are single because of these advantages: "freedom to run their own lives, fewer financial worries, personal space, freedom from family responsibility, and the freedom to pursue a career." Despite the element of choice in their decision, however, mature single women must cope with the same loneliness as separated, divorced and widowed women. More research needs to be done to document the lives of ever-single women, as well as research into what types of housing environments are most appropriate to fulfill their social as well as shelter needs.

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This is especially important as there is evidence that ever-single women are less caught up in patriarchal mythology than ever-married women because:

Older, single women went through considerably less change as they moved from mid to late life. Their identities were not especially linked to male approval, and they were less likely to experience the trauma of losing a male partner . . . Many have established a strong personal network of friends whose continuing support and comfort are assured into old age.47

As women brought up in a society and period that taught them to marry and bear children, they flouted this central cultural rule. They disobeyed patriarchal preference and consequently, as we shall see, they have endured the economic hardships and social stigma that women without men face. They have swum upstream . . . Most have done so with enthusiasm and respect.48

To be sensitive to the bias in the literature about being ever-single as a conscious choice, I have tried throughout to ensure that the unique aspects of ever-single women are presented in a positive, yet realistic, light.

Currently, there is an upward trend in the incidence of divorce and separation for men and women. However, the numbers are higher for women than for men because being single is often a temporary stage for mature men, who tend to, remarry younger women, and a permanent reality for mature women.49 Current trends evidence a growing divorce rate in the 45 - 64 age group. The increased rate may reflect couples who remain together "for the sake of the children", and separate shortly after the children leave home.50 Widowhood is declining as a cause of living alone. While widowhood will be the predominant reason for living alone, the divorce rate and propensity to live alone will likely remain high. Figures 5 and 6 show the changes in marital status between 1971 and 1986 for mature women. While the percentage of

50. Ibid., p.115
Socio-Economic Characteristics

single and married women was fairly stable in the 45 - 64 age group (74.6% in 1971 to 74.8% in 1986), there were substantial increases in the percentage of divorced women (1.8% in 1971 and 6.1% in 1986).

It is interesting to note that the 25 - 44 age group has many more single women and a similar divorce rate to the 45 - 64 group. This suggests that the number of older women living alone will increase in two ways: first, that there will be more ever-single women, and second, that more will divorce as they age.

Figures 7 and 8 examine the same information as Figures 5 and 6 for men. Together, these four figures illustrate the broad differences between the marital status of women and men as they age. In 1986, fewer older women than men are married (8.3% difference), while more are single (1.3% difference). The percentage of presently divorced or widowed women is higher than for men. All of these statistics indicate that there is a greater probability that an older person living alone will be a woman. These statistics, as well as current demographic trends in Canada, indicate that there is likely to be many more mature women living alone in the future.
Socio-Economic Characteristics

Figure 5
Marital Status by Age Group for Women, Canada, 1971

% of Women

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Single</th>
<th>Married</th>
<th>Widowed</th>
<th>Divorced</th>
<th>Separated</th>
</tr>
</thead>
<tbody>
<tr>
<td>25-44</td>
<td>10</td>
<td>83.2</td>
<td>1.4</td>
<td>1.9</td>
<td>3.5</td>
</tr>
<tr>
<td>45-64</td>
<td>11.6</td>
<td>74.8</td>
<td>1.8</td>
<td>3.5</td>
<td>10.7</td>
</tr>
<tr>
<td>65+</td>
<td>0.7</td>
<td>49.4</td>
<td>2.4</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>


Figure 6
Marital Status by Age Group for Women, Canada, 1986

% of Women

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Single</th>
<th>Married</th>
<th>Widowed</th>
<th>Divorced</th>
<th>Separated</th>
</tr>
</thead>
<tbody>
<tr>
<td>25-44</td>
<td>0.8</td>
<td>75.3</td>
<td>5.4</td>
<td>4.1</td>
<td>5.9</td>
</tr>
<tr>
<td>45-64</td>
<td>10.2</td>
<td>74.6</td>
<td>6.1</td>
<td>3.3</td>
<td>8.6</td>
</tr>
<tr>
<td>65+</td>
<td>2.1</td>
<td>48.2</td>
<td>1.5</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Figure 7
Marital Status by Age Group for Men, Canada, 1971


Figure 8
Marital Status by Age Group for Men, Canada, 1986

3.2.2 Education

Women's university achievement has increased significantly from 1971 to 1987 (see Figure 9). In 1987, more women than men obtained a Bachelor's degree. While there is less gender parity in post-graduate education, women are increasingly better-educated. There is some evidence to suggest a link between higher educational attainment and higher income. Higher levels of education are also valuable insofar as they provide important life skills by teaching women to use the "system" to their best advantage.

![Figure 9: Women as a % of University Graduates, 1971 and 1987](image)


52. While I have been unable to find any research validating this comment, it is generally recognized that education provides a valuable life skill.
Ever-single women have a unique education profile as compared to ever-single men. In fact, higher educational attainment has been used as an explanation why some women never marry. Some writers claim that increased opportunity for a career and high income make singlehood an attractive option among well-educated women. Others claim that well-educated women are simply not chosen for marriage: that men traditionally marry less well-educated women or that a well-educated women could pose a threat to the supremacy of a man in the male/female relationship. While these explanations have some merit, the income explanation is perhaps the most specious because, despite their higher educational attainment, women continue to earn an average of two-thirds of men's salaries. Given the current reality of the two paycheck family, the suggestion that an ever-single women would be wealthy living on her own seems rather strange. As women become better educated, it will be interesting to see whether or not incomes rise accordingly.

3.3 Economic Characteristics

This section examines income and labour force characteristics because the data demonstrate telling differences between the economic condition of men and women. Despite increased labour force participation, women are consistently to be found in the lower paying "pink collar" jobs. This "feminization" of poorly paid jobs must end if the material as well as psycho-social well-being of mature women is to improve.

Economic disparities exist between women and men and also between women themselves. Thus, while ever-single women spent 90 percent of their years since school in the labor market, married women with children spent less than 50 percent of their time in market work. Generally, women at higher educational levels spend more total time in the labor market over the life cycle, although in child-bearing

periods, women with highest and lowest levels of schooling drop out of the labour market to the same extent.\textsuperscript{54}

There are differences in labour force participation among mature women, depending upon marital status and education. However, it is critical to remember that "Single women have a work commitment that mirrors that of men, but a job environment and often home responsibility more nearly parallel to that of married women." \textsuperscript{55} Although single women are able to commit the same time and energy to work as single men, they are still in lower end jobs. They also tend to fulfill similar domestic responsibilities to married women, particularly for aging parents and siblings.

Work represents both an opportunity and a constraint to mature women living alone. The following two quotations articulate these contradictions well:

Work posed problems as well as opportunities to the women. Low pay was their most common complaint. The women felt underpaid in two senses: they believed they were paid less than men who performed identical or similar work, and that the kinds of jobs they performed were undervalued by society.\textsuperscript{56}

Paid work also meant economic independence. Employment obviated the need to rely on parents, siblings, extended family or friends for money. Economic self-reliance, in turn, purchased social autonomy. If a single woman could pay her own way, no matter how marginally, she could afford to make choices about her life that might be at odds with those her family or friends preferred.\textsuperscript{57}

These contradictions relating to work were discussed in the workshops and have a central importance in understanding the assets and liabilities of being a mature woman living alone.

\begin{footnotesize}
\begin{itemize}
\item \textsuperscript{54} H. Kahne and A. Kohn, "Economic Perspectives on the Role of Women in the American Economy", \textit{Journal of Economic Literature}, Vol. 12, No. 4, 1975, p. 1254
\item \textsuperscript{55} \textit{Ibid.}, p.1278
\item \textsuperscript{56} \textit{Op. Cit.}, Simon, p.113
\item \textsuperscript{57} \textit{Ibid.}, p.124
\end{itemize}
\end{footnotesize}
3.3.1 *Income and Labour Force Characteristics*

When considering economic characteristics for mature women, we must remember that ". . . regardless of marital status, length of time in the labor force and human characteristics, capital's distribution of income to women falls far short of that allocated to men."\(^{58}\) This disequilibrium between the wages of men and women is particularly true of women 55 - 64 as they are in a "no win" situation. In general, woman of this age group are considered by employers to be too old or underskilled for many jobs.\(^{59}\) However, they are not entitled to old age benefits until age 65. Poverty among mature women may be severe and persistent, as

> old age is often a time of severe financial impoverishment precisely because they are the recipients of a lifetime of discrimination in employment. Exclusion from high salary jobs has an enormous impact on the pension benefits women ultimately receive. Since we typically earn low wages, we end up with low benefits in retirement.\(^{60}\)

How to rectify income inequality is beyond the scope of this thesis. However, it appears that current equal rights legislation and affirmative action programs are not having a serious impact. Perhaps it is time to reevaluate the means to achieve this most necessary goal.

Figures 10 and 11 compare the average annual earnings of men and women working full-time. While women's incomes are rising as time goes by, so are men's. These charts give compelling evidence of the income inequality between men and women. For example, in 1987, women 45 - 54 earned an average of about $22,500 per year while men of the same age earned $37,000. This has profound implications for mature women living alone in terms of access to housing and overall quality of life.

Low income has severe consequences for mature women's housing prospects, as "the lack of economic resources clearly forces many older women into isolated and

\(^{58}\) *Op. Cit.*, Herringer, p.55
\(^{60}\) *Op. Cit.*, Cohen, p.133
alienating living arrangements. Many mature women live in accommodation which is selected on the criteria of price (low) and location (safe). As will be discussed in Chapter 4.0, these are two issues which concern mature women.

Figures 12 and 13 document the differences in labour force participation between men and women in Canada over a thirteen year period. While men's participation has remained relatively stable or declined, women's participation has steadily increased (both for women 45 - 54: % change of 20.5% and for women 55 - 64: % change of 4.7%). Though women do not participate equally, the numbers are growing. This has both housing and income implications as income increases access to housing.

There are, however, some indications that men and women's labour participation will equalize. As fewer women are able to take time out of the labour force for child-rearing, they will work for a comparable number of years as men. Fewer women will be unable to find employment at a later age (such as after their children have grown) as they will have never left the labour force. Whether or not the increased labour force participation will increase income parity, however, remains to be seen.

Figures 14 and 15 show that in 1986 there were many more female part-time workers than men. Of women 45 - 54, 24% worked part-time, while only 2% of men did. The disparity in income caused by the lower wages for part-time work leads to many problems, particularly in the area of housing as it limits choice. Employers benefit greatly by hiring female part-time employees. First, part-time work, because of its low occupational status, is poorly paid compared to full-time work. Second, part-time employees are not entitled to company benefits, such as medical, dental or pension plans. Hiring part-time labour is appealing to employers insofar as it decreases the their contributions to employee benefits.

61. Ibid., p.189
Figure 10
Average Annual Earnings of Mature Women Working Full-Time by Age Group, Canada, 1971 - 1987


Figure 11
Average Annual Earnings of Mature Men Working Full-Time by Age Group, Canada, 1971-1987

Figure 12


Figure 13

Socio-Economic Characteristics

Figure 14
Mature Women Part-Time Workers by Age Group, Canada, 1983 and 1986


Figure 15
Mature Men Part-Time Workers by Age Group, Canada, 1983 and 1986

3.3.2 Retirement

While most mature women are employed, they are at a stage when retirement, and especially retirement income, becomes an important consideration. Retirement has been conceptualized as a process, an event and a role. As a process, retirement constitutes the transition from the status of worker to that of nonworker and/or recipient of retirement benefits, and it signifies withdrawal from the work role and entry into the rather vaguely defined role of retiree.62

Generally, retirement is accompanied by decreased income. The reduction of absolute income is lowest for ever-single women and highest for married men. However, the fact that ever-single women's incomes are approximately 60% those of men's, means that the change in income accompanying retirement often puts even more ever-single women below the poverty line.63 The other pertinent aspect of retirement is that mature women often develop social networks in the workplace which diminish upon retirement. This decrease in social activity is generally accompanied by a decline in well-being.64 While retirement is often portrayed as a positive life-event for men, the positive benefits for women living alone seem to be outweighed by negative factors, both material and psycho-social.

3.4 Housing Characteristics

This section explores household composition, housing tenure and shelter cost to income ratios for various Canadian household types. Its intent is to provide a profile of mature women's housing conditions. While not all data are broken down by age and gender, findings from previous sections are used to extrapolate more specific meaning from general information.

64. *Ibid.*, p.100
The need for affordable housing relates to all people who do not enjoy unlimited purchasing power in the market. However, the economic and social consequences of living alone, whether because of divorce or separation; widowhood or remaining ever-single must not be underestimated. Specifically, this section considers the consequences of the socio-economic reality on housing and housing satisfaction.

The notion of unlimited choice is central to most housing literature. Implicit is the belief that people chose to live where they are living. While this model may have been relevant in the past, today, in an era of skyrocketing rents and house prices, the element of choice belongs only to a select few. Rather than using choice as an underlying construct, a more appropriate determinant for housing currently occupied would be necessity (based on such indicators as income, safety of neighbourhood, proximity to facilities, etc.). This is especially pertinent for mature women as they are often renters. Given these systemic barriers, it seems particularly inappropriate to look at choice behaviour under optimum market conditions, as many housing analysts do.

Studies of women as housing consumers have found that:

Women will move out of housing costing them less for the increased physical adequacy of, for example, a housing cooperative, with stable rents.65

and that the

primary or secondary reason of all women applying [to a housing cooperative] was "a sense of community". They found the idea of living in a development with people who had similar problems was a warm and friendly notion.66

Often people choose particular co-operatives because members share common life experiences. These findings have interesting implications for housing. They show that women will pay a higher proportion of income for housing which they consider more

secure. In addition, the notion of a "sense of community" in a housing environment is impossible to quantify, yet appears to be an important determinant of housing choice and satisfaction.

The housing problems experienced by mature women living alone will not be solved by demand-side economics but rather by changes in the quantity, price, quality and suitability of dwellings.\(^67\) If a lower income woman is unsatisfied with her housing, she may not have the luxury of moving. For this reason, it is critical that the government sponsor programs (such as the Section 56.1 Non-Profit and Co-operative Housing Program) for people who would benefit from a choice of housing rather than having to accept a dwelling for which price is the only criterion.

3.4.1 Single Person Households

A household maintainer is generally the person who contributes the most to household income. Therefore, most households are male-headed reflecting men's higher income. Figure 16 shows that single person households are overwhelmingly women (44% versus 12% in the whole population), unlike any other household type. For all households, however, disaggregated by age and gender (Figure 17), there are more male household maintainers in the 45 - 54 age group and slightly more women in the 55 - 64 group.

---

Figure 16
Resident Household Maintainers by Number of Persons per Household and Sex of Maintainer, Canada, 1986

- 1 person
- 2 persons
- 3 persons
- 4 persons or more


Figure 17
Mature Resident Household Maintainers by Age Group and Sex of Maintainer, Canada, 1986

- 45-54
- 55-64
- 65+

3.4.2 *Tenure and Shelter Characteristics*

Figure 18 shows the similarities between the tenure of male and female one-person households. While single men have higher incomes than single women, the difference is apparently not great enough to make home-ownership a viable option for either sex.

**Figure 18**
One-Person Household Resident Household Maintainers by Tenure of Dwelling, Canada, 1986

![Pie charts showing tenure distribution for women and men.](image)


This section examines information about both ownership and renting, with emphasis on the latter as most women fall into this tenure. Table I gives shelter characteristics for owner- and tenant-occupied dwellings, controlling for gender.
### Table I
Owner- and Tenant-Occupied Dwellings, by Sex of One-person households showing selected shelter characteristics, Canada, 1986

<table>
<thead>
<tr>
<th>Type of Household Maintainer Living In</th>
<th>Average value of dwelling</th>
<th>Average monthly owner's major payments</th>
<th>Average annual household income</th>
<th>Proportion of households with a shelter cost to income ratio of 30% or more</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>One-person</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>66,107</td>
<td>373</td>
<td>24,408</td>
<td>24</td>
</tr>
<tr>
<td>Female</td>
<td>69,723</td>
<td>278</td>
<td>17,116</td>
<td>25</td>
</tr>
<tr>
<td>Total</td>
<td>68,266</td>
<td>316</td>
<td>20,055</td>
<td>25</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type of Household Maintainer Living In</th>
<th>Average monthly renter's major payments</th>
<th>Average annual household income</th>
<th>Proportion of households with a shelter cost to income ratio of 30% or more</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>One-person</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>371</td>
<td>19,238</td>
<td>38</td>
</tr>
<tr>
<td>Female</td>
<td>370</td>
<td>14,604</td>
<td>48</td>
</tr>
<tr>
<td>Total</td>
<td>370</td>
<td>16,488</td>
<td>44</td>
</tr>
</tbody>
</table>


This table provides a wealth of information, particularly about the nature of homeownership for female one-person households. While the average dwelling value is higher for female one-person households, their average monthly payments are significantly lower than those of their male counterparts. This is likely a function of the high proportion of widows with mortgage-free single-family dwellings. Of equal
interest is that female one-person households have a lower average annual income and a higher percentage of people with a shelter cost to income ratio greater than 30% than their male counterparts.

Female one-person households pay a lower rent, have the lowest household income and have a higher percentage of people with shelter cost to income ratios over 30%. This implies that female one-person households face serious constraints in the rental market. Women do, and often must, spend more money on housing, despite lower incomes, than their male counterparts.

The overall situation is intensified for renters. Figure 19 shows that about 46% of women in rental housing pay more than 30% of their income for housing. Particularly disturbing is the 23% who pay more than 50% of their income on shelter costs. A woman making $22,595 (the average income of women 45-54 taken from Figure 10), for example, would have an after tax income of about $16,000. If she spent 50% of her income on housing, i.e., $8,000, then she would have $667/month to cover all her other expenses. Also, the pension plan payments for women of this age are very high, which acts as a further drain on income. What remains is hardly enough to live on let alone to enable a woman to save anything, especially if she has dependents, be they children or aging parents.
This chapter supports the assumption that mature women living alone have different social and economic characteristics from mature men. While all mature people living alone have severe housing problems, there are salient differences between the causes. Even mature women homeowners often have little money left for maintenance of the home. While they are asset rich (they own a home, even though its value is likely lower than for other population groups), they are disposable income poor. Renters, on the other hand, are both asset and disposable income poor.

While mature women have participated in the labour force for a long time, it is only recently that women's participation has been considered a right (rather than a privilege or necessity); and it "runs parallel with a number of other changes, including her right to choose whether or not to marry and whether or not to have children."
middle-aged woman today did not have the same freedom of choice when she was young.\textsuperscript{68} In the future, however, "as more women become self-reliant and independent, either voluntarily or by force of circumstances, the traditional patterns of female dependence and passivity will cease to be the norm. These women will be less willing to tolerate an impoverished and demeaning old age."\textsuperscript{69} There has been some speculation that this will especially be the case as the baby boomers approach this age. Growing up in the 1960s, may create a highly politicised older population that the government and society simply cannot ignore.\textsuperscript{70}

\begin{itemize}
\item\textsuperscript{68} Op. Cit., Musgrave and Menell, p.103
\item\textsuperscript{69} Op. Cit., Cohen, p.181
\item\textsuperscript{70} T.W. Mallenby, \textit{When the "Baby Boom" Cohort Reached 65+: Will it be Social Chaos or a Carefully Planned Transition?}. Montreal: Institute of Psychometric Assessment and Applied Studies, 1986, p.14
\end{itemize}
4.0 THE VANCOUVER SITUATION: PARTICIPATORY RESEARCH WITH MATURE WOMEN LIVING ALONE

Vancouver was chosen as a case study for several reasons:

- the author's familiarity with the City and its unique housing situation; and
- the availability of housing resource people and mature women willing to be involved in the research process.

I also felt that an in-depth analysis of one city would be more valuable than a cursory overview of several. The Vancouver demographic characteristics provide a backdrop to the current housing situation and housing trends in the City. Section 4.1 details the participatory research methodology; Section 4.2 presents the research results; Section 4.3 assesses whether or not the workshops fulfilled my information-gathering and empowerment goals; and Section 4.4 develops "profiles" of mature women living alone.

Figure 20 presents a population profile of Vancouver. The bulk of the population is in the 20 - 34 age group. After age 55, there are numerically more women in the population. As the population ages, this numerical superiority increases. While mature women currently form a small proportion of the Vancouver population, their numbers will likely grow in keeping with national trends.
Figures 21 and 22 show household income for renters in both Canada as a whole and Greater Vancouver. In absolute income terms, unattached individuals under 65, as a group, have incomes higher than unattached individuals over 65 and lone-parent families. In Vancouver, many mature women living alone are renters (see Section 3.4). Low income in Vancouver has particularly devastating consequences because of consistently low vacancy rates coupled with escalating rents. Because mature women are disproportionately poorer than other under 65 population groups, they are particularly disadvantaged by Vancouver's housing situation.
Participatory Research with Mature Women Living Alone

Figure 21
Renter Household Average Income by Type of Household, Canada, 1988

Figure 22
Average Household Income by Tenure - Greater Vancouver Area

Mature women's housing disadvantage is most clearly illustrated by example. An unattached renter under 65 has an average income of $21,282 per annum (Figure 22). Thirty percent of this (which is the CMHC upper limit for what Canadians should pay for housing) would be $6,385 or $532 per month. In October 1989, a one-bedroom apartment was $526 per month. By October 1990, this had increased to $566.71 Therefore, the average unattached renter under 65 pays more than 30% of her income for housing. Housing problems are further compounded by low vacancy rates. Between 1985 and 1990, the vacancy rate in Vancouver fluctuated between 0.9 and 2.2%.72 This creates great competition for rental stock. Because renters often have low incomes, the competition is especially intense for low rent apartments. This increases the likelihood that mature women will pay more than 30% of their income on rent.

Figure 23 shows the proportion, by age, of renters in Vancouver with rent to income ratios above the CMHC cut-off of 30%. While it does not control for marital status or gender, it shows that almost half the renters between the ages of 45 and 64 have rent to income problems. This figure rises to 56% for renters 65+. Because women have lower incomes than men, we can infer that many renters with high shelter cost to income ratios are women. This further suggests that the rent to income problems mature women experience increase rather than diminish as they grow older.

72. Ibid., p.35
Given their limited resources, it appears that mature women living alone are disadvantaged in the Vancouver rental market. The evidence in Chapter 3.0 clearly demonstrated that mature women living alone are among the poorest in Canadian society. A working mature women will probably be able to make ends meet in Vancouver. However, those who are unemployed and/or considered unemployable are eligible only for welfare and maybe a pension from her partner. This section is an introduction to some of the housing issues discussed during the participatory research. The primary research adds depth to the thesis by documenting mature women's perspectives on housing issues and the way in which these issues impact upon their daily lives.
4.1 Research Methodology

The research method for the case study consists of seven parts:

1. **contacting** agencies to determine which are involved in providing housing or housing services to mature women (these agencies were chosen based on the author's knowledge of housing organizations for women and older people - see Appendix IV for a list of groups contacted);

2. **following up** on groups who respond with an agency questionnaire and **asking** for an indication of further interest in the research project (see Appendix I for a copy of the questionnaire and the responses);

3. **conducting** workshops with interested groups discussing these questions:
   - what values and feelings do we have for housing?
   - what do we like about the housing we live in currently?
   - what changes would we like to make to our housing?
   (see Appendix II for a copy of the workshop agenda as well as transcripts of the workshop discussions)

4. **administering** survey questionnaires to workshop participants (see Appendix III for a summary of the survey results)

5. **analysing** results from surveys and workshops and **incorporating** them into the thesis

6. **using** information gathered to develop profiles of mature women living alone and to make policy suggestions and discuss policy implications

7. **sending** copies of completed research to all groups which participated as well as to relevant policy-making bodies (these include CMHC, the Brambles, the Mature Women's Network, the City of Vancouver and Access Building Association)
While the sample size was only twenty, "what is important is that [this thesis] is an attempt to fill in the gaps in information and research" on mature women. I wanted to allow the voices of a relatively ignored group to finally be heard. What they say reflects their experience of the reality of being a mature woman living alone rather than my analysis of that reality. This is infinitely richer and more interesting. Thus, instead of presenting statistically relevant information, I wished to document mature women's impressions of the impact of social and economic conditions on housing.

The inspiration for this methodology comes principally from Patricia Maguire's *Doing Participatory Research: A Feminist Approach*. While the approach has been modified significantly, I have made every attempt to utilize the principles outlined in her book. These principles include:

- critique of social science research;
- central place for gender in agenda of participatory research issues;
- central place for feminism in participatory research theoretical debates;
- explicit attention to gender issues in each phase of the participatory research project; and
- attention to gender language.

The extent to which I succeed in meeting these principles is up to the reader's judgement, and is discussed in Sections 4.3 and 5.1.

The participatory research method consists of a three-fold cyclical process, encompassing:

(i) collective problem-posing and investigation;

(ii) collective analysis of problem; and

(iii) collective action taking to address problem.

---


75. *Ibid.*, p.266
While I posed the initial problem, the focus of the research shifted to better meet the expectations of the research participants. This is especially reflected in the workshop discussions (see Appendix II for a complete transcript). Rather than addressing housing in isolation, we discussed the relationships between housing and income, employment and emotional well-being. The problems facing mature women were collectively analysed in the workshops.

The research philosophy is rooted in the participatory research approach. The main reason for using a participatory research model is that "rather than merely recording observable facts, participatory research has the explicit intention of collectively investigating reality in order to transform it."76 Participatory research, is explicitly oriented towards ending the research-practice gap which pervades academia's relationship to social reality. It attempts to transcend the positivist adherence to objective facts and instead considers the "social world internal to individuals' consciousness".77

Participatory research aims at three types of change:

1. development of critical consciousness of both the researcher and participants
2. improvement of the lives of those involved in the research process
3. transformation of fundamental societal structures and relationships.78

My research is explicitly oriented toward being mutually educative. The workshop format was chosen to facilitate the sharing of knowledge and experience between myself and the other research participants. I hope the experience was enlightening for the participants. Finally, this thesis may contribute to politicizing the needs of mature women so that socio-political structures will be pressured to acknowledge them.

76. Ibid., p.4
77. Ibid., p.21
78. Ibid., p.241
I chose a participatory research method firstly because its definition of research is antithetical to that held by mainstream social science research. It defines research as an act which should give the oppressed a voice in articulating their perception of their problems and relevant solutions. In this way, research can become a tool for self-determined social transformation rather than for maintenance of inequitable social relations.\textsuperscript{79}

Secondly, instead of creating a dynamic of myself as expert and the people I worked with as subjects, I felt that a non-hierarchical, open-ended format would better meet the goals of feminist participatory research. Finally, if planning is aimed at transforming social reality, then planning research methods should reflect this goal. Participatory research is one such method.

4.2 Principal Research Findings

This section discusses findings from both the workshop discussions and the survey questionnaires. First, however, the selection process of and a brief introduction to the Mature Women's Network and The Brambles are included to provide a context for the discussion that follows.

Over fifty agencies and organizations in the Lower Mainland of Vancouver were contacted (see Appendix IV for a listing). They were contacted because I knew or thought they may be involved in providing services to mature women and would be interested in the research. Of the fifty, fifteen responded to the initial inquiry. Respondents were asked whether or not they felt that their group might be interested in participating further. Five indicated such an interest and were sent an agency questionnaire (see Appendix I for the results of the questionnaire).

From the five, The Brambles Housing Co-operative and the Mature Women's Network were chosen. Because the women living in The Brambles were mostly chosen from the

\textsuperscript{79} Ibid., p.29
Mature Women's Network, I felt that working with the two groups would create an interesting and valid comparison. The women have a common experience, as they are all mature women. By working with these groups, I hoped to isolate the difference in housing, i.e., living in a mature women's co-operative or not, as the primary determinant of satisfaction.

The Mature Women's Network began in 1983 as an outgrowth of courses presented for mid-life women by the Women's Resource Centre. A core group of women from these courses got together to create a social network for mature women who felt isolated from society through widowhood, divorce and other reasons. The Mature Women's Network currently has over 200 members. They primarily act as a "community resource for older women in need of some sort of help or service". 80

There is a strong conviction that the Network service must "answer the diverse needs of women" and that "it can only survive if it offers a multi-faceted service to older women in the community. The most pressing needs for mature women are: (i) the need for counselling on a one-to-one basis, (ii) the need for other community resources, (iii) the need for meaningful use of time for women out of the workforce, and (iv) the need for social support." 81 The Network members consistently lobby both the local and provincial governments to have mature women's needs put on the political agenda, particularly for housing. For example, with the upcoming "mega-projects" in Vancouver, they have spoken with developers and politicians about providing housing specifically for mature women. They are particularly interested in expanding their membership and their mandate and eventually becoming housing providers by forming a Mature Women's Network Housing Association.

80. Helga Lewis, Outline of Status and Services, 1987, p.1
81. Ibid., pp.3-4
Participatory Research with Mature Women Living Alone

During the late summer of 1987, the Mature Women's Network held discussions about the housing needs of mature women. In the following months, a core group was formed who were interested in pursuing this and creating a housing cooperative. They started to interview resource groups which to help them obtain funding. Access Building Association was chosen and Lee Ann Johnson was chosen as the Project Manager. The Brambles (the result of this process) was completed in February 1990 and consists of 42 units in Burnaby. Of these, 15 are for disabled women. The units are generously sized (the one-bedrooms measure 700+ square feet and the two-bedrooms measure 900+ square feet).

To explain some of the history of The Brambles, I have included some of the discussion from the workshops as it eloquently summarizes the process of forming an association and carrying it through.

Carol: "I am one of the co-founders of the Brambles. We started it because we know that there is a need for mature women requiring housing, and co-operative housing catered mostly to families."

Joanne: "I think we need to start perpetuating this thing because there is such a need for housing for mature women."

Maureen: "I'm one of the three musketeers that was part of the founding group. I was interested in affordable housing. I didn't know what a co-op was all about. Joanne asked me to come to a meeting once and I was hooked. The Brambles is what we put together. We started it off as an exercise and never thought it would come to anything and were really surprised when it did. It just fell into place."

The women in The Brambles have a strong investment in their housing. All the women who attended the workshop intend to stay for the rest of their lives. There is also a strong commitment to lobbying for more mature women's housing.

The first workshop was held with eleven members of the Mature Women's Network on May 11, 1991 from 1:00 to 4:00 in the afternoon. The workshop lasted the full three hours. The discussion was not only about housing per se but also about how socio-economic factors impact on housing. The women expressed appreciation for the
opportunity to speak out on issues which closely affect their lives. They gained a greater understanding of the commonalities surrounding the problems they face. We spent considerable time discussing strategies the group might use to enhance the visibility of mature women in Vancouver. This workshop was an empowering experience for everyone attending.

The second workshop was held with members of The Brambles Housing Co-operative on June 7, 1991 from 7:00 to 9:30 in the evening. Although only eight women completed the survey, ten participated in the workshop. One participant was not from the co-operative but worked for the non-profit group, Access Building Association, which acted as the resource group for The Brambles. The other woman was a resident but had to leave before she could fill out a questionnaire. The actual workshop lasted for about one and a half hours. Afterwards, we talked for another hour more informally.

The tenor and structure of this workshop were very different from the first. The high level of housing satisfaction among the women at The Brambles was the most salient difference. From a psycho-social perspective, the women seemed more confident and optimistic about the future than those at the Mature Women's Network workshop. The time in the workshop was divided between discussing what was special about The Brambles and talking about ways to lobby for more mature women's housing. Finally, there was a definite appreciation for the idea of a mature women's housing community which was not present in the Mature Women's Network workshop.

The workshops were generally guided by these three questions:

- what values and feelings do we have about housing?
- what do we like about the housing we live in currently?
- what changes would we like to make to our housing?
A coding system was used to organize the workshops discussions. I transcribed the two workshops and then read through them both. Having done this, I developed ten categories which reflected the content of the discussions. I re-read the transcripts and categorized the discussions. I subsequently synthesized the ten categories into five (housing stories, demographics, physical housing and tenure, social issues and political issues) which reflect the broad scope and general themes of the discussions.

4.2.1 Housing Stories

Below are two stories told by workshop participants. They highlight the difficulties surrounding the search for adequate housing as well as those accompanying aging and living alone. I indicate the workshop the speaker attended by putting (MWN) for the Mature Women's Network and (BRM) for The Brambles at the end of the quotation.

I was like a refugee on the street when my house was torn down. I know what I went through and I hear from women every day who have no place to go. (BRM)

I live now in an apartment which is a junior one bedroom in the West End. I am paying $580 a month which I can ill afford because I only get $600 disability pension. So that leaves me with $20 bucks - I hardly know what to do with it all. (MWN)

These stories reflect an awareness of the commonality of the condition of mature woman living alone, an amazing inner strength and a sense of humour.

4.2.2 Demographics

The information for this section comes primarily from the survey questionnaires. Where possible, information is compared to that discussed in Chapter 3.0. Table II shows the demographic characteristics of respondents. While three women fell outside the definitional age limits, their responses are included as they are close to either the 45 year lower age limit or the 64 year upper age limit selected.
Table II
Demographic Characteristics of Respondents

<table>
<thead>
<tr>
<th>Age Distribution</th>
<th>Mature Women's Network</th>
<th>The Brambles</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 44</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>45 - 54</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>55 - 64</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>65 and over</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Mature Women's Network</th>
<th>The Brambles</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single (never married)</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Widowed</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Divorced/Separated</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>Married</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Educational Attainment</th>
<th>Mature Women's Network</th>
<th>The Brambles</th>
</tr>
</thead>
<tbody>
<tr>
<td>High School</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Community College/Technical School</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>College</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Graduate School</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

The marital status information shows that all the respondents except one lived alone. The relatively high numbers of ever-single and divorced women and the lower numbers of widowed women do not reflect the mature female population as a whole. This suggests that the incidence of remaining ever-single and divorce is increasing; and that perhaps the experience of being ever-single or divorced encourages women to participate in research projects more than widowed women. These suggestions must remain speculative, however, owing to the small number and, as a result, cannot be generalized to the mature female population as a whole.

The economic information in Table III, coupled with the marital status and educational (Table II) information, suggests that these mature women, like those in all of Canada, are increasingly better educated, more likely to be living alone and more likely to be working full-time than their elderly counterparts.
### Table III
Economic Characteristics of Respondents

<table>
<thead>
<tr>
<th>Employment</th>
<th>Mature Women's Network</th>
<th>The Brambles</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retired</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Employed Part-Time</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Employed Full-Time</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Student/Unemployed</td>
<td>3</td>
<td>0</td>
</tr>
</tbody>
</table>

#### Occupation History

**Mature Women's Network**
- banking
- accounts clerk
- bookkeeper/receptionist
- housewife
- nurse
- accounting
- secretarial
- secretarial/desktop publishing
- consultant to business

**The Brambles**
- departmental secretary
- retired
- secretarial
- student
- secretarial
- executive secretary
- substance abuse counsellor, response group communications co-ordinator
- registered nurse

#### Income Sources

<table>
<thead>
<tr>
<th></th>
<th>Mature Women's Network</th>
<th>The Brambles</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government pension</td>
<td>4*</td>
<td>2</td>
</tr>
<tr>
<td>Private pension</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Current employment</td>
<td>7*</td>
<td>5</td>
</tr>
<tr>
<td>Personal savings</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

* indicates three double answers to question.

#### Household Income

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Mature Women's Network</th>
<th>The Brambles</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1 - $7,499</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>$7,500 - $14,999</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>$15,000 - $19,999</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>$20,000 - $24,999</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>$25,000 - $29,999</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>$30,000 and over</td>
<td>2</td>
<td>2</td>
</tr>
</tbody>
</table>
Participatory Research with Mature Women Living Alone

The incidence of the "pink collar" worker is well-evidenced in the occupation history section, as seven of the seventeen respondents listed secretarial as their occupation. The other responses indicated primarily traditional female jobs such as nursing, banking, accounting and counsellor. This suggests that while women are working full-time and are better-educated they are still primarily concentrated in lower paying jobs.

The persistence of low income among mature women is shown by the number of women citing government pension as their primary source of income. This most likely occurs because: the women didn't work and depended on their husband's income; or they worked in part- or full-time jobs which didn't offer pension benefits; or they took time out from the labour force to bear and raise children which virtually nullifies pension benefits.

The income levels of mature women living alone in the sample ranged between $5,000 and $30,000+. Most had incomes over $15,000. The Statistics Canada poverty level for single people in cities over 500,000 is $14,155 (before tax income). The anti-poverty organization, End Legislated Poverty, has a slightly lower figure of $14,078. While most of the women in the workshops were above the poverty line, for those below it, poverty is a fact of life: "When I met with City officials, they started laughing when they were describing the poverty level. When I mentioned the women here were having difficulty believing that $25,000 was the poverty level and that a lot of them would like to be earning that, they said: 'Actually, a lot of our secretaries would like to be earning this'. We are still the poorest." (MWN)\(^2\) These sentiments underline the depth of mature women's poverty, especially for those living alone. The fact that the secretaries were making such a low salary suggests that the cycle of poverty will persist as these women will not have sufficient savings for their old age either. As one woman said "It comes down to money. Why aren't people paid the

82. Author's Note: I think that the figure of $25,000 is taken from the poverty level for a family living in Vancouver, rather than a single person.
same for equal work of equal value? We wouldn't be in this position if it wasn't for this." (MWN)

4.2.3 Physical Housing and Tenure

The discussion about physical housing centred around:

- layout, size and suitability
- location and siting
- renting: rises, landlords and tenure
- pets

Each of these is discussed briefly below. In terms of layout, size and suitability most women in the Mature Women's Network workshop were unhappy with all of these while the women at The Brambles were deeply satisfied. This divergence is reflected in the following quotations.

So, I think, when we are talking about design for living we have to look at the changing lifestyle. I want workspace in my housing and a recognition of this changing lifestyle. Since we aren't going to have our own piece of dirt, we're going to have to incorporate it into housing which is cooperative. (MWN)

When we were working with the architect on designing the building, we insisted on it being open for a sense of community. It's part of the community thing. We didn't want hallways. We wanted open courtyards and walkways. We wanted everyone to have their own door so it was like their own home. (BRM)

Table IV reflects the overall satisfaction with The Brambles and the variety of satisfaction levels among the Mature Women's Network respondents.
Table IV
Overall Satisfaction with Housing

<table>
<thead>
<tr>
<th></th>
<th>MWN</th>
<th>BRM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very satisfied</td>
<td>1</td>
<td>7</td>
</tr>
<tr>
<td>Satisfied</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Somewhat satisfied &amp; somewhat dissatisfied</td>
<td>7</td>
<td>0</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Very Dissatisfied</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

The Mature Women's Network respondents were generally frustrated by the size and layout of their housing. One factor of the greater overall satisfaction level at The Brambles was their participation in designing their community.

Location and siting were very important to the Mature Women's Network participants but were hardly discussed in The Brambles. Concerns were also expressed about the siting of buildings and the safety of alley-oriented units. Siting was considered important for security as well as protection from the elements. Location was important mostly because of safety concerns (section 4.2.4).

Rent was a dominant concern. Table V shows the number of women receiving a subsidy. While few actually were, many of the women noted that their income level placed them right on the edge of subsidy eligibility. Women in both workshops who were still working were very concerned about what the future might hold when they retire.

Table V
Subsidy Received for Rent

<table>
<thead>
<tr>
<th></th>
<th>MWN</th>
<th>BRM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>No</td>
<td>8</td>
<td>6</td>
</tr>
</tbody>
</table>
Many women expressed their belief in the need for radical changes to the way housing is delivered. This quotation is not untypical:

Free is a very good price. There has to be a change in the way the monetary system is handled. The percentage thing doesn't work because the high income people pay the least which is exactly the opposite of how is should be. There is no equality of living space. (MWN)

There was a general feeling in the workshops that housing should be considered a right not a privilege: "Everyone has the right to adequate housing. The income mix in co-ops keeps them from becoming low-rental ghettos. People take pride in their ownership - they build communities." (BRM)

With the way the housing market currently operates, there were many concerns about inflated rents and enormous increases. Even in The Brambles there was concern about rent:

The only problem that I foresee is that I may not be able to afford it [The Brambles] - rising costs versus fixed or limited income. I would need to be subsidized. (BRM)

Because of tenure concerns, many women at the Mature Women's Network workshop wished to move to cooperatives because they knew that in this situation their tenure would be secure and not subject to the whims of a capricious landlord and housing market. There was a real desire among many women from the Mature Women's Network to find adequate housing which would allow pets. Often their housing choices were predicated on whether or not pets were allowed. At The Brambles, over half the residents have pets and there was a general feeling that having pets was a community asset rather than a liability.

4.2.4 Social Issues

The discussion about social issues centred around:

- autonomy
- security
Autonomy or freedom was emphasized in both workshops. Many women "liked the freedom associated with living alone but disliked the rent one must pay." (MWN) There was a fear of premature institutionalization among the women at the Mature Women's Network workshop. Unfortunately, this fear is well-founded as older women living alone form the largest percentage of residents in institutional settings. Autonomy involves the freedom to do what one chooses and the freedom to live in whatever housing environment one wishes.

Physical security was one of the most often expressed concerns in both workshops. While most respondents were satisfied with their neighbourhood (Table VI), fear of physical attack was a major discussion topic (particularly in the Mature Women's Network workshop). The reasons for satisfaction with the neighbourhood were primarily its proximity to work, transport or amenities. They were most concerned with the lack of safety. As one woman said "I like the fact that the neighbours notice what's going on and who should be there and who looks suspicious." (MWN)

<table>
<thead>
<tr>
<th>Satisfaction with Neighbourhood</th>
<th>MWN</th>
<th>BRM</th>
</tr>
</thead>
<tbody>
<tr>
<td>very satisfied</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>somewhat satisfied</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>somewhat satisfied and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>somewhat dissatisfied</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>dissatisfied</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>very dissatisfied</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

This fear is most manifest in the responses to the question of whether or not they felt safe walking around at night alone (Table VII).

Interestingly, the women in The Brambles didn’t feel this was particularly a problem as co-op members walked around together at night. However, many expressed fears about walking alone at night and also that their housing be secure. Their fears are unfortunately very valid. Mature women living alone suffer from

... a fear of random physical violence on the streets. They feel it is unsafe to be outdoors at night. They perceive themselves as especially vulnerable because they know they are stereotyped as physically weak, emotionally distressed, fearful and incompetent by muggers, robbers, rapists and con artists.\(^{84}\)

In the Mature Women's Network Workshop, we discussed this topic for perhaps fifteen minutes or more. The prime determinants of crime against older women are thought to be: "unsafe housing, dangerous neighbourhoods, acute poverty and social isolation."\(^{85}\) The Brambles addresses some if not all of these determinants. The housing is safe and the women living there do not suffer from social isolation. While the neighbourhood may not be the safest, the women are able to walk together in groups and are also well known to other neighbourhood residents. Although The Brambles has not directly addressed the acute poverty of women, it does provides housing for some low-income mature women.

The women in The Brambles expressed how they felt "a sense of community, an opportunity for growth, the support of living with like-minded people" (BRM). To an extent, these are promoted by the housing co-operative as

Women's housing co-operatives emphasize participation in management, further than is typical in most coops. They view the potential residential

\(^{84}\) Op. Cit., Cohen, p.109
\(^{85}\) Ibid., p.111
control of coops in terms of feminist goals to empower women and allow them to take charge of their environment. Management in women's housing coops is seen as a learning experience where women can learn new skills from one another and develop new models of decision-making.86

Housing co-operatives, because of the degree of involvement required to maintain membership, present social opportunities for women living alone that otherwise would not exist.

For some women in The Brambles, living in a women's co-operative was of critical importance:

Our cooperative works because the majority of our members are mature single women. As women, we all know how to live cooperatively with an ability to come to decisions by consensus. We are natural mediators so the problems of hierarchy and power do not play as strong a role in dealing with conflicts as in other more male dominated housing projects. (BRM)

These sentiments were not expressed by the women at the Mature Women's Network workshop and as far as I understand, most are hoping to move to both-sex housing co-operatives in the near future.

Resident control was something which was discussed in both workshops:

What about input? If you're going to have this set-up where you're going to regard it as your home, then you need to have input into the community in the sense of how it's going to be run (input into management). Otherwise it's taken out of your hands and you don't know which direction the future lies. (MWN)

One of the major appeals of moving into a housing cooperative for both groups was the ability to have control over the residential environment. This is one element which separates cooperatives from market rentals.

86.  Op. Cit., Andrew and Milroy, p.133
4.2.5 Political Issues

The main political issues raised were the injustice mature women receive, both from government and society as a whole, as well as empowerment strategies to improve their situation.

I feel very strongly that cooperative housing is a very good alternative for this group. Most women on their own can't possibly afford individual home ownership and renting is not the answer - offers no security, affordability and sense of community that becomes more important to women as they age. (BRM)

There was a strong sense that mature women must be a united group in order to improve the situation for all mature women. I was particularly pleased to hear these sentiments from the women at The Brambles:

Lobbying may help with funding for more co-ops. Co-ops are a unique form of housing - they are 20 years old and they work: affordable and secure. (BRM)

Despite the fact that the members of The Brambles are very happy with their housing, they realize that many women are not so fortunate. The group intends to lobby for more funding of mature women's cooperatives.

4.2.6 Summary of Findings

This section highlights the significant findings in the workshops:

- workshop discussions highlighted mature women's experience of "The Triple Whammy"
- the women from the Mature Women's Network were frustrated with the lack of housing opportunities open to them
- they were concerned that their current housing would not meet their needs as they grew older
- many hoped to relocate to a housing cooperative in the near future because of increased security, control over the environment and better-designed units
the women living at The Brambles are much more satisfied with their housing and more optimistic about the future.

overall, the research suggests that a mature women's housing cooperative better meets housing needs than market rental.

while many women at The Brambles expressed a preference for living in a woman's cooperative, the women from the Mature Women's Network mostly want to live in both-sex cooperatives.

4.3 Participatory Research in Practice: Evaluation of Methodology

Initially, I intended to conduct a number of in-depth interviews with mature women living alone. However, I was concerned that this was a "divide and conquer" approach which I wished to avoid at all costs. Instead, I decided to explore whether or not the emphasis on interviews of individuals at a given time should be shifted towards group discussions, if possible at repeated intervals. This collectivization of women's experience is not only a means of getting more and diversified information, but it also helps women to overcome their structural isolation and to understand that their individual sufferings have social causes. 87

I think that the value of the workshop format is adequately borne out by the evaluative comments made by the participants in the surveys and discussed below.

The workshop participants appreciated both the format and pace of the workshops. In the survey, respondents were asked "Did you think that the workshop was worth your time?". All respondents answered in the affirmative. A further question was "Why/why not?". The responses to this were very heartening as, particularly with the Mature Women's Network, we met the goal of contributing to the empowerment of participants in the research process. Some representative responses are:

Seeing other people's needs and ideas. Being able to put forth my ideas. Seeing what is needed to be done and how far we have to go. (MWN)

Realizing I'm not alone, that there is a common thread for all of us. (MWN)

Gives us more visibility. We (mature women) are a forgotten group. No one seems to know who we are and what we need and want. (BRM)

I believe that the modified participatory research methodology was a valid choice. The non-hierarchical, informal setting and format made the research process less forbidding and more fulfilling.

The information obtained from the workshops would not have come out of a survey questionnaire. One of the benefits of workshops is that if you are not asking the right questions, the research participants will steer you in other directions. While interviews may have provided much of the same information, the dynamism of group interaction would have been lost. Finally, recognizing that mature women have common socially caused problems was a valuable learning experience for me and a process of empowerment for all research participants. In the future I hope to carry out a full, rather than modified, participatory research project to see if the longer term commitment yields different results.

4.4 Does the "Triple Whammy" Really Exist?

Having completed a literature review, a statistical overview and a detailed case study, it is time to consider the validity of "The Triple Whammy". Chapter 5.0 is directly concerned with housing issues for mature women living alone. In concluding this chapter, however, I consider whether or not mature women living alone have characteristics which distinguish them not only from younger attached women but indeed from men their age. This will be achieved by developing profiles of mature women living alone.

There is a real danger in developing profiles because they tend to limit the differences and elevate the commonalities between mature women living alone. However, it will be helpful insofar as it draws together the information from Chapters 2.0 to 4.0 to
create composites of mature women living alone. The sub-sections are divided as follows:

- Section 4.4.1 develops profiles of mature women living alone based on marital status as this is thought to be one of the most salient differences. Thus, socioeconomic and tenure characteristics are detailed for each profile.
- Section 4.4.2 discusses life choices women make. These choices apply equally to all marital statuses. While they are not strictly speaking profiles, they do highlight some of the differences between mature women of the same marital status.

4.4.1 Marital Status Profiles

Ever-Single

The ever-single woman is most likely working in a white collar job ranging from clerical to professional. She has a high level of education, often higher than her male counterparts, and an income at least 60% that of men. She may live with parents, siblings, friends or alone. Many ever-single women have domestic responsibilities similar to married women with children because they are often caregivers to older family members. The ever-single woman most likely rents unless she inherited a home from her parents. Because her job prospects and education separate her from other mature women living alone, the ever-single woman will likely receive benefits from a private pension and also generally has a strong social network developed over time. Because the ever-single woman has not fulfilled societal expectations of marrying and motherhood, there is evidence that she is less affected by aging than women with male partners.

Separated or Divorced

There are three main types of women who are divorced or separated: the single mother, the "empty nester" and the childless woman. While few mature women are single
mothers currently, trends suggest that delayed childbearing is increasingly common. A single mother is likely to receive income assistance at some point. Because of child care responsibilities, she will often have to accept a low-paying service sector job with few benefits. The "empty nester" has likely not participated in the labour force continuously. Her skills may be outdated. She will most likely work at a clerical, health care or bookkeeping job. Both the single mother and the "empty nester" will have a high school education and some university. Their incomes will likely be less than 60% of their male counterparts. The single mother will be a renter and the "empty nester" a homeowner. These women will generally not receive a pension and their poverty at older ages may be persistent and severe. The childless woman is more likely to have an educational and income profile more closely paralleling that of the ever-single woman. She will likely be able to own some sort of home or to be at the high end of the rental market. Because she works in a quasi-professional capacity, she will receive a private pension to supplement other sources of income.

Widowed

The widowed woman is quite similar to the separated or divorced woman. Her educational profile and income levels are likely the same. Unlike separated and divorced women, however, the widow is more likely to be a homeowner than not. Thus, while she may have a low monthly income, she also holds a fairly valuable and liquid asset in the form of a home. Widows' tenures do not change as much as separated and divorced women's. Widows who were renters will remain renters and widows who were homeowners will remain homeowners. A widow may or may not receive a pension depending on whether or not, and in what type of job, she worked and whether or not her partner had a last survivors clause in his pension plan. The "society of widows" forms a strong social network for the widow who also relies on friends and family for support.
4.4.2 Life Choices

Feminist

A feminist may fall under any of the categories above. Her socio-economic profile is similar as well. However, she clearly understands the impact patriarchy has on women's lives and prospects. She is likely very politically active and involved in activities related to women's rights. In housing, this takes the form of lobbying the government for recognition and funding, such as the Mature Women's Network, or building women's housing as The Brambles does. She is likely much less affected by "The Triple Whammy" than other mature women because she is aware of the patriarchal assumptions which underly it.

Lesbian

The mature lesbian woman is different both from other mature women and from younger lesbians. She is likely involved in a long-term (ten years or more) relationship. While she has some of the same analysis of women's condition as the feminist, she also adds a special emphasis on patriarchy's construction of sexuality. Her job, income and housing are more like the ever-single woman than the separated, divorced or widowed woman. Because the lesbian is far outside patriarchal society, she is less impacted by "The Triple Whammy" than other mature women and is most similar to the ever-single woman in this respect.

Cooperative Living

Many mature women choose to live with other women. At The Brambles, for instance, the fact that it was a women's cooperative was of critical importance for some residents. The benefits of such a living arrangement are many: sharing household tasks, lower rents due to economies of scale and increased social support. Cooperative living can take the form of women sharing a house communally or women building and

managing a housing cooperative. Both have their benefits and drawbacks, but clearly cooperative living must be considered a legitimate housing option for mature women living alone.

Homeless

Homeless women are increasing in numbers. Mature women are particularly vulnerable because of their marginal economic status and poor access to housing. In British Columbia, mature women under 55 without a male partner are not eligible for provincial public housing. They are also ineligible for any assistance except welfare. Given this reality, it is likely that the number of homeless mature women will continue to increase. Most cities have no service infrastructure for homeless women. This being the case, the number of homeless women on the street will also increase.

This chapter has attempted to document the experience of being a mature woman living alone. To do this, a brief demographic profile was provided which highlighted the housing crisis in Vancouver. Secondly, a modified participatory research approach was used to discuss housing issues with mature women living alone. The results, while not representative, provide some interesting insights into the experience of being a mature woman living alone. Mature women's housing cooperatives have higher levels of resident satisfaction than market rentals. This suggests that this housing is well-suited to fulfilling the needs of some mature women living alone. The workshop format was successful in creating an open and relaxed atmosphere in which to discuss various issues. Overall, the participatory research was successful in meeting the anticipated results and was an enjoyable experience for all participants.
5.0 TOWARDS A HOUSING POLICY FOR MATURE WOMEN LIVING ALONE

This chapter examines housing as a tool for social policy by considering how access to adequate housing might affect mature women living alone. Section 5.1 summarizes the research by considering the implications of "The Triple Whammy" for housing mature women living alone. It also considers whether or not cooperatives represent a better alternative than market rental for mature women living alone. A case is made for housing cooperatives as an alternative because market housing "does not guarantee security of tenure and may well still cost an unmanageable percentage of income" while a cooperative "is designed and located according to its occupants' needs, provides security of tenure and above all is, and remains, of moderate cost." Section 5.2 details some general policy recommendations aimed at ameliorating the lives of mature women living alone today and in the future.

5.1 Research Summary

This thesis has explored the needs and aspirations of mature women living alone by utilizing a conceptual framework, entitled "The Triple Whammy", which considered the consequences of being a woman; societal disapproval of living alone and the cultural implications of aging. Mature women living alone are unique in that all three factors impact directly on their lives. To illustrate "The Triple Whammy" and the androcentric bias which permeates the extant literature, a literature review examines each of these factors separately and then considers the impact of the confluence of the three which highlights the systemic barriers facing mature women living alone.

89. Op. Cit., Miron, Housing in Postwar Canada: Demographic Change, Household Formation and Housing Demand, p.240
Aging is not celebrated in North American society. Instead, it is shrouded in cultural taboo: against discussion and certainly against acceptance. Older women all face a double whammy because they are female and old. A double standard surrounds aging in that aging is a sign of maturity for men and a liability for women. Much literature which considers the impact of aging on women concentrates on physiological processes, such as the menopause. Recent feminist literature has begun to address this double standard and to document the positive aspects of aging, particularly fewer responsibilities for child-rearing and an end to the fear of unwanted pregnancy. Women's increased education, income and labour force participation will likely speed the changes in perceptions about aging.

Canadian policy has tended to favour the nuclear family and to exclude non-traditional households such as women living alone. Much of the literature treats living alone as aberrant and a number of explanations have been forwarded to explain the seemingly unnatural rise of one-person households. Interestingly, choosing to remain single is not considered to contribute to this phenomenon. Instead, there is an assumption that women would never choose to live alone and that they live alone because they have been abandoned by men in some way. This reflects patriarchal assumptions that women need men to survive and that single women are single because they can't find a man. While loneliness certainly affects mature women living alone, it cannot be assumed that they are social isolates. Indeed, many mature women living alone have networks of social support to rely on.

The thesis examined the socio-economic characteristics (population, economic, social and housing) to explore their statistical disadvantage vis-à-vis other groups in Canada, with particular emphasis on the differences between women and men. The proportion of mature women and men is roughly equal until age 65 when the numbers of women are greater. While women's labour force participation continues to increase, their
incomes remain approximately two-thirds of their male counterparts. This results primarily from the fact that many women are in low paying, "pink collar" jobs. This has profound implications for housing because mature women living alone have low incomes and do not benefit from the economies of scale accruing to couples. Women's educational attainment continues to increase which suggests that more women will have better-paid jobs in the future. Education also represents a valuable life skill for women.

Marital status prior to living alone has important consequences. Separated and divorced women are often the worst off, particularly if they have participated discontinuously in the labour force. Many employers consider these women to be underskilled and/or too old to employ. Widowed women suffer from these same stereotypes but may have a husband's pension to subsidize their incomes. Ever-single women have educational levels which more closely parallel their male counterparts. However, they often have domestic responsibilities, such as caring for parents, similar to married women. Regardless of marital status, mature women living alone have lower incomes and less-valued jobs than mature men.

These factors translate directly into housing disadvantage. While the average dwelling value is higher for female one-person homeowners, their average monthly payments are significantly lower than those of their male counterparts. This is likely a function of the high proportion of widows with mortgage-free housing. Of equal interest is that female one-person households have a lower average annual income and a higher percentage of people with a shelter cost to income ratio greater than 30% than their male counterparts. As for ownership, female one-person renters pay a lower rent, have the lowest household income and have a higher shelter cost to income ratio of 30% or over than male one-person households.
The implications of this are that female one-person households have serious constraints in terms of rental opportunities. This suggests that women do, and often must, spend more money on housing, despite lower incomes, than their male counterparts. Female and male one-person households have similar tenure patterns which suggest that living alone has a greater impact on tenure than gender.

The case study consisted of three main parts: an introduction to Vancouver's housing situation; participatory research with mature women from the Mature Women's Network and The Brambles Housing Co-operative; and an assessment of the validity of the research approach. After age 55, there are more women than men in Vancouver. As the population ages, this numerical superiority increases. While mature women currently form a small proportion of the population, their numbers will likely grow in keeping with national trends. Low income in Vancouver has particularly devastating consequences because of consistently low vacancy rates and escalating rents. Because mature women are disproportionately poorer than other population groups, they are particularly disadvantaged by the current housing situation. Many mature women in Vancouver have high shelter cost to income ratios. Rent to income problems increase rather than diminish as women grow older.

The inspiration for the participatory research methodology comes principally from Patricia Maguire's *Doing Participatory Research: A Feminist Approach*. While the approach has been modified significantly, attempts were made to incorporate the following principles:

**Critique of Social Science Research:**

By using a feminist participatory research philosophy and a workshop format, traditional social science methods were challenged;
Central Place for Gender in Agenda of Participatory Research Issues:
The research had an explicit focus on women to avoid an androcentric bias and to add to a social science for women;

Central Place for Feminism in Participatory Research Theoretical Debates:
While feminist theory was not explicitly discussed in the thesis, the accounts given of the conditions and prospects for mature women living alone is predicated on a feminist analysis;

Explicit Attention to Gender Issues in Each Phase of the Participatory Research Project:
In the literature review, the statistical overview and the participatory research, the ways in which women were portrayed were considered and discussed; and

Attention to Gender Language: Where possible, the use of patriarchal phrases such as "seminal" was avoided and "she" replaced "he" as the generic pronoun.

The participatory research method consists of a three-fold cyclical process:
(i) collective problem-posing and investigation
(ii) collective analysis of problem
(iii) collective action taking to address problem

I posed the initial problem. However, during the workshops, the focus shifted to better meet the expectations of the research participants. The problems facing mature women were collectively analysed in the workshops. The workshops and the dissemination of the thesis will hopefully provide the research participants with a basis to take action.

The research was explicitly oriented towards being mutually educative. For this reason, a workshop format was chosen to facilitate the sharing of knowledge and experience between myself and the research participants. Two workshops were conducted and twenty women participated. The two groups were chosen because many

women living in The Brambles were drawn from the Mature Women's Network. The women share a commonality of experience as they are all mature women. Thus, I hoped to isolate living in a mature women's housing cooperative as being the prime determinant in satisfaction between the two groups. While the sample size was only twenty, the goal of the thesis was to fill in some gaps in the extant literature on mature women. I wanted instead to allow the voices of a relatively ignored group to finally be heard. What they say reflects their experience of the reality of being a mature woman living alone rather than my analysis of that reality. This information is infinitely richer and more interesting.

The workshop discussions centred around: the values we hold for housing, what we liked best about our housing and what we would like to change. The workshops highlighted the commonalities of mature women's experience of "The Triple Whammy". The research findings indicate that the women in The Brambles are much more satisfied with their housing and are more optimistic about the future. The women from the Mature Women's Network were frustrated by the lack of housing opportunities open to them. They were very concerned that their current housing would not meet their needs as they grow older. Overall, the research indicates that a mature women's cooperative better meets housing needs than market rental. The assessment of the workshops were very positive. Most women enjoyed the opportunity to discuss these issues with other mature women. The choice of research setting and format was appropriate in this instance.

The information obtained from the workshops would not have come out of a survey questionnaire. One of the benefits of workshops is that if you are not asking the right questions, the research participants will steer you in other directions. I also believe that while interviews may have provided much of the same information, the dynamism of group interaction would have been lost. Finally, recognizing that mature women have
common socially caused problems was a valuable learning experience for me and a process of empowerment for all research participants.

In considering whether or not "The Triple Whammy" really exists, profiles of mature women living alone were developed which suggest that it does exist but that it's impact varies in intensity, depending on marital status and life choices.

To conclude this section, some philosophical housing principles which should inform housing policy are outlined. It subsequently explores various interventions which might meet the goal of providing more and better quality housing for mature women living alone. When considering housing criteria, it is useful to examine feminist housing and planning principles as well as to examine housing forms which incorporate social principles into their design and management. Housing which utilizes the two principles outlined below, for example, would create better human communities.

*Birch's Feminist Housing Principles:*

1. equal access to resources by all consumers; and
2. creation of better human communities based on freeing individuals from constricting stereotypes.  

To fulfill these principles requires a radical restructuring of society. If consumers had equal access to resources, for example, then they would have equal choice in the market to obtain housing suitable for their needs and desires. The second principle would perhaps be harder to fulfill in the sense that underlying it is the notion that all people must respect each other and each other's lifestyles. This principle is critical for mature women as they suffer from the stereotypes surrounding "The Triple Whammy". Communities created to free women from these stereotypes would be truly valuable.

Birch provides a checklist to be used when planning housing developments using gender-sensitive criteria.

1. housing located in safe, well-serviced neighbourhoods

Policy Implications for Mature Women Living Alone

(2) housing near safe, reasonably priced transportation
(3) housing with access to shopping and other services
(4) dwellings arranged to relieve housekeeping burdens
(5) dwellings containing flexible spaces to be used according to lifestyle
(6) housing designed to accommodate sharing for women living alone

In the workshops, all six of these criteria were discussed at great length. They therefore seem to have some relevance to mature women's housing. The checklist emphasises three basic areas: safety, accessibility and flexibility.

The "defensible space" concept described below develops design principles which enhance safety while at the same time promoting community use of public spaces:

"Defensible space" is a surrogate term for the range of mechanisms - real and symbolic barriers, strongly defined areas of interest, and improved opportunities for surveillance - that combine to bring an environment under control of its residents. A defensible space is a living residential environment which can be employed by inhabitants for the enhancement of their lives, while providing security for their families, neighbours and friends.

Next to safety, accessibility is a critical concern. In the workshops, many women mentioned the length of their commute and the paucity of commercial, institutional and recreational facilities in their residential neighbourhoods. Flexibility in unit design and layout was important as well. Many wished for a greater variety of unit layouts and members of the Mature Women's Network were concerned that the housing they lived in would not meet their needs as they got older. Finally, a sense of community is critical for women living alone. A balance between private and common space facilitates informal social opportunities within the housing environment.

The critical elements of a housing cooperative are the participatory design process and complete resident management. Resident-designed housing is more appropriate and sensitive than non-resident-designed housing. The idea of resident control is also critical as it gives people further investment in their housing. It is important that

93. Ibid., pp.121-122
women have input into the design of their housing as they will require, for example, extra safety measures and more common space, than policy-makers or professionals might think. Because women are traditionally not employed in jobs involving decision-making and resource allocation, the empowerment of resident control can translate into a valuable life skill.95

Central to a critique of current housing policy is the belief that the current system "Denies access and security in the housing environment and perpetuates prohibitive costs which will continue to promote inequitable conditions for women." Instead what is required is "emphasis and recognition of the housing status of women and the presence of inequality which hold strong implications for the continuing societal development of women, development which must promote fairness and equity in public policy and private sector allocation of resources."96 Canadian housing policy has denied access and security in the housing environment to the vast majority of mature women living alone.

As an alternative to market housing, the government has created the current non-profit cooperative housing program which

. . . limits the kind of construction, interior space, communal space and amenities that can be provided by establishing Maximum Unit Prices (MUPs) for each city and region . . . Coops are often left with marginal housing sites which private developers consider undesirable: adjacent to railroad tracks, arterial roads, or on previous industrial lands. These are also the least desirable locations for families with children and women living alone.97

Because of funding constraints, it is very difficult to provide adequately-sized units in good locations. Location and security were two of the most critical aspects discussed in both workshops. In cities such as Vancouver with high land costs, it seems that

95. *Op. Cit.*, CMHC, *Section 56.1 Non-Profit and Cooperative Housing Program Evaluation*
97. *Op. Cit.*, Andrew and Milroy, p.130
more joint venturing between different levels of government is needed. For example, municipalities could lease the land to non-profit or cooperative groups at a lower rent than market value. This would allow cooperative groups to allocate more funds to housing design and interior finishes.

Among the community agencies contacted, there was a strong undercurrent supporting the need for land reform. This could take many forms, one of which would be

A more radical social democratic strategy [which] could be pursued by transferring ownership of all public rental housing to existing tenants to be run as a par value ownership cooperative, in which tenants would collectively own the properties, although they would have no individual equity share. . . . this proposal would stimulate diversification and choice whilst transferring power to tenants who would be in a much stronger position to insist on high standards of management and maintenance.98

This would be quite a departure from current housing policy. However, given the residents' satisfaction with the quasi-ownership of housing co-operatives, it seems that converting all public housing to co-operative ownership would be more equitable for residents and more efficient for the government because they would no longer have the responsibility of paying for housing maintenance.

5.2 Implications

There is a definite lack of housing policy literature which addresses the housing needs of women directly. It is not clear to what extent women are invisible because "in the study of housing, as in most social research, homogeneous labels which prevent any identification of gender are employed to define the population."99 Housing research tends to suffer from the same androcentric bias as other social science research by assuming that men and women have similar needs and aspirations. My response to this was to explicitly target my research towards women. This thesis has highlighted some interesting and instructive commonalities (between mature men and women living

98. Op. Cit., Clapham et. al., p.246
alone) and disparities (in income, education and marital status) between mature men and women in Canada that otherwise would not have been documented.

**Implication I: Housing Research**

Housing research and policy making should explicitly recognize that differences may exist between men and women in any particular income group, ethnic origin, marital status, or age group. Research findings should make clear any differences and commonalities in responses between men and women.

Mature women living alone are a growing proportion of the population. There are many indications that their numbers will continue to increase. Given that there are few social and financial programmes available for mature women, except for welfare, the government should seriously consider making mature women a priority group by targeting services, housing and income supplements directly to them.

**Implication II: Social and Housing Reform**

Although mature women of the future may be better off, those of the present and the near future will not be. Because of the unique socio-economic circumstances of mature women living alone brought on by "The Triple Whammy", the government should provide housing options for mature women which are available to families and seniors.

Because women are still making on average 60% of men's income, are overwhelmingly concentrated in "pink collar" jobs with low pay and poor or non-existent benefits, and are more often found in part-time work, the government must vigorously pursue wage reform.

**Implication III: Economic Reform**

To increase mature women's access to housing, be it private or public, there must be a genuine adherence to the principle of "equal pay for equal work". Until this happens, the housing situation of mature women living alone will worsen. This could be done by educating the public about the positive aspects of aging and by highlighting the
importance of life experience as well as training and education. As a further intervention, employer incentives could be offered to encourage employers to hire mature women.

As further interventions, the government must "Stop selling public land to the highest bidder! Keep it for housing people not for profit!" If the provincial and federal governments were to make public land available at a low cost, then more non-profit and cooperative housing could be built in more appropriate (safe and close to transport and shopping facilities) locations. It must always be remembered that it is not just the quantity of the units produced but the quality and suitability as well.

**Implication IV: Land Reform**

There is a need for more joint venturing between different levels of government. One such intervention would be to lease land to cooperative housing societies at lower than market rates. This would allow cooperative groups to allocate more funds to housing design, locations and interior finishes.

Both the Mature Women's Network and the Brambles Housing Co-operative believe that more housing co-operatives should be built. They also feel that mature women's profile needs to be heightened.

**Implication V: Actions Steps for the Mature Women's Network and The Brambles**

The Mature Women's Network and the Bramble's Housing Co-operative should form a Mature Women's Housing Coalition and aggressively lobby both the provincial and federal governments for recognition and funding. Based on workshop discussions, I would suggest the following strategies:

- conduct public educations workshops and a media blitz to make mature women more visible

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100. Response to Agency Questionnaire
ensure that mature women are incorporated into the decision-making process
consider innovative self-help housing methods, such as contributing "sweat equity" to create more housing for mature women

The mature women who participated in the research as well as the housing agencies I contacted universally agree that:
Non-profit, resident controlled housing offers the stability of ownership and community to people who otherwise remain 'disinvested' renters in anonymous buildings. The ideal of belonging in a community has almost become a myth in Vancouver where population mobility and housing costs generate unstable, anonymous collections of individuals using buildings as shelters. Co-ops create a) sense of belonging, b) social links between people which alleviate demands for government-assisted social programs.\textsuperscript{101}

There are currently two housing cooperatives for mature women in Canada. As far as the author is aware, no formal studies have been undertaken to assess resident satisfaction in these cooperatives. Given the high levels of satisfaction at The Brambles, such a study seems worth pursuing.

Implication VI: Housing Cooperatives for Mature Women

The workshops suggest that housing cooperatives seem to be an ideal housing type for mature women living alone. CMHC should undertake to study the existing mature women's cooperatives in order to develop a set of mature women's housing guidelines as well as a coherent housing policy and housing strategy. There should be both mature women's co-operatives and both-sex cooperatives to meet mature women's housing needs and aspirations.

\textsuperscript{101} Response to Agency Questionnaire
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AGENCY QUESTIONNAIRE RESPONSES

1. What type of services does your organization provide for mature women living alone?
   1) housing service
      - find housing .......................................................... 2
      - provide housing......................................................... 4
   2) emotional support ...................................................... 3
   3) financial support ....................................................... 1
   4) other (specify) .......................................................... 1 (fun/crafts/events)

2. What type of housing does your organization provide for clients? (Please specify)
   (1) We develop co-operative housing, market the units and train members in administration and community development.
   (2) Our organization provides information about housing options and community support programs. Some advocacy and lobbying on the issue of seniors' housing.
   (3) Vancouver Housing Registry provides housing information and referral. YWCA Hotel/Residence provides both short and long term accommodation with maid service, TV lounges and kitchens (Munroe House - 2nd Stage Transition House for battered women and their children is also a housing service).
   (4) Subsidized housing for low income women - single women 35 or older and women with children of any age.
   (5) Co-op housing, stacked townhouse apartment self-contained unfurnished.

3. How many calls do you receive from mature women living alone in an average month?
   (1) 20
   (2) At least one half of over 100 calls per month
   (3) Approximately 300 for both Housing Registry and Hotel/Residence
   (4) 8
   (5) 1 - 2

   What proportion of these calls would you estimate are emergency calls? % emergency
   (1) 75%
   (2) 10%
   (3) 10 - 20%
   (4) 90%
   (5) 40%
4. Does your agency provide emergency shelter facilities for women?

No  
4

Yes (Specify) 1

(2) We do provide information about available emergency housing.

(3) Hotel/Residence provide short term shelter on an emergency basis. Women can be agency-referred or self-referred. Referrals to other community agencies are also made.

5. What type of clients do you serve?

battered women .............................................................. 2
single women 4
women with children ...................................................... 4
homeless women .............................................................. 4

6. Do you refer women to other community service agencies?

No ................................................................................... 0

Yes (Specify) 5

(1) B.C. Housing, Co-op. Housing Fed. of B.C., Greater Vancouver Waitlist (Cana Management), G.V.H.C., Affordable Housing, Red Door, Entre Nous Femmes, SHARE, etc.

(2) Ministry of Social Services and Housing, Peer Counselling support programs such as support calls.

(3) All of them. We maintain contacts with almost all community service agencies that serve women. Especially: transition houses, shelters, WAVA, BCHMC, Seniors organizations, Family Services, MSSH, long term care, whatever is appropriate.

(4) Whatever is appropriate - other places to put applications in - medical services - psychological services - advocacy services.

(5) Co-op Housing Organization

7. What do you find to be the most frequent/significant problems presented by the mature women living alone who contact you with housing concerns?

(1) Affordability is overwhelming concern! Next is security - physical and long term tenure. Location with good public transport to services and 'nice' neighbourhood underlying location preference. Women - able bodied, single, under 55 years can't get assistance through B.C. Housing.


(3) Demolition of existing housing. Rent increases that are unaffordable. No money or very low income. Needs are such that they come to the YWCA: social problems, need a safe, supportive atmosphere. Psychiatric problems. Health problems. Unavailability of affordable, accessible housing.

(5) Lack of affordable accommodation which allows for self-sufficiency and autonomy.

8. At the present time, are there enough resources to meet the shelter needs of mature women living alone?

No ................................................................. 5
Yes (Specify) .......................................................... 0

(1) ‘Mature' should include women 45 - 55 years. These women have NO ACCESS to B.C. Housing if single. Can only be housed if they have a male partner to share the single bedroom!

(2) There simply is not enough adequate affordable housing. Choices are a key issues and there simply are not enough.

(3) Critical lack of affordable housing in Vancouver, especially affects low income women. Lack of sufficient shelter for homeless/hard to house women.

(4) Seniors - maybe, others no.

(5) I do not believe so but am not that familiar with availability versus needs.

9. Do you think that the current 56/1 funding for non-profit and co-operative housing is sufficient (especially with respect to MUPs - Maximum Unit Prices)?

(1) The M.U.P. is a primitive club used to control costs when the variety of needs and long term maintenance costs could benefit from sophisticated computer programs to determine costs/benefits more appropriately! Current `devolution' from CMHC to our province insures $ are all `targeted' to `core need'. This means building ghettos for the poor and I predict mis-managing them. We now have housing for the poor which is either old `public' stock of ill repute or new stock managed by small societies, who aren't allowed enough money to manage well through hiring professional staff. but are expected to `do good works' in perpetuity.

(2) Co-op housing units are inadequate in # to impact. They are also not always the first choice - too often they cater to families only and are not adaptable so residents may age in place. Share is often too high which eliminates many from applying. People find them too busy and complicated and involved.

(3) Over the last few years the number of units allocated has decreased dramatically. We need more funding for non-profit and especially cooperative housing in Vancouver. Women want and need to remain in their own communities with appropriate resources to support them.
10. If you could make recommendations to CMHC and the Federal and Provincial governments, what would they be?

(1) Find new, use existing programs (Index Linked Mortgages, Mortgage Backed Securities) to provide mixed incomes, mixed ages and family types in small, resident controlled communities. Non-profit, resident controlled housing offers the stability of ownership and community to people who otherwise remain 'disinvested' renters in anonymous buildings. The ideal of belonging in a community has almost become myth in Vancouver where population mobility and housing costs generate unstable anonymous collections of individuals using buildings as shelters. Co-ops create a) sense of belonging, b) the ability to influence and share in community decisions, c) social links between people which alleviate demands for government assisted social programs. Consider all the people cut out of home ownership (the only 'secure' housing other than co-ops), not just the lowest incomes! House prices of $250,000 alienate most Canadians! Stop selling public land to the highest bidder! Keep it for housing people, not profit!

(2) Encourage municipalities to provide affordable options in their communities. Introduce rent review program. Provide adequate income to mature unemployable women or those who cannot find work. They are definitely the most hard to house and fall through all the cracks. Recognize that this is a regional problem and involve all stakeholders in decision making not just professionals.

(3) To work co-operatively (not territorially) together to recognize the urgency of the housing need for people in Canada. To fast track housing proposals. Commit more $ to social housing. Prioritize housing as a budget item for Federal and Provincial Budgets.

(4) I don't know CMHC well - but my advice is to listen to community groups and prospective tenants more - women will tell them what they want and what's best for them. Also its difficult but good to mix seniors and families but the quality of the building should be there so that the mix will work - soundproof - design for separation and common space - areas where kids can make noise.

(5) No response.
Names and addresses of community service agencies which respond to the needs of mature women living alone in your area.

Mature Women's Network, 411 Dunsmuir Street, Vancouver, B.C., V6B 1X4
The Brambles Housing Co-op., 6750 Station Hill Court, Burnaby, B.C.
Century House, 620 8th Street, New Westminster, B.C. V3M 3S2
Fraserside Community Services, #103 - 80A 6th Street, New Westminster, B.C., V3L 5B3
Seniors' Bureau (WSSCS), #330 - 555 6th Street, New Westminster, B.C. V3L 5H1
West End Seniors' Network - Barclay Manor, 1447 Barclay Street, Vancouver, B.C., V6G 1J6
411 Seniors Centre, 411 Dunsmuir Street, Vancouver, B.C., V6B 1X4

Any additional comments you have:

(1) HA! How about land reform?

(2) It is important to note that the single mature and elderly males living alone have as many problems as women even though there are not as many. We see them often in our program and often we find they are even less likely to than women to find resources appropriate to their needs. We (the community et al) need to develop and support housing options and community support programs so our seniors may age in place. Re. question 5: Our group is urging whoever to open senior transition houses for emergency situations. There is little if nothing available.

(3) Have you considered to housing needs of lesbian women as a "special needs" group in the mature and elderly women grouping? I believe it would be important to do so. I would be happy to discuss this further with you.

(4) We have a fair bit of tenant involvement in the building - jobs are broken down into $50/job so people can top up their GAIN or whatever. We have more than a third of the building on payroll and it is great. We try to build a sense of community too - check on one another, have fun, parties, Shortcake days, etc. There needs to be money for this and for facilitating work.

(5) No response.

My organization would be interested in participating in the second part of your research which involves members of our group participating in workshops with the understanding that we will be provided with an agenda beforehand and will be able to decide when and where the workshops should take place.

Yes ................................................................. 4
No ................................................................. 0
No Response ........................................................ 1
APPENDIX II
WORKSHOP AGENDA AND SUMMARY OF RESULTS
WORKSHOP AGENDA

I. INTRODUCTION
   - introduce self
   - introduction of participants (discussion of what we expect to get out of
     workshop?)
   - state goal(s) for session
   - outline agenda for session

II. FEELINGS ABOUT/VALUES FOR HOUSING
   - ask individuals to identify values/feelings they have for housing
   - record values
   - discuss values and add any that we feel are missing

III. WHAT DO WE LIKE BEST ABOUT OUR HOUSING?
   - brainstorm ideas for focus question: what do we like best about our
     housing? (keeping in mind values/feelings re. housing)
   - discuss/record ideas and add any which we feel are missing

Break

IV. WHAT CHANGES WOULD WE MAKE TO OUR HOUSING?
   - brainstorm ideas for focus question: what changes would we make to our
     housing? (keeping in mind values/feelings re. housing)
   - discuss/record ideas and add any which we feel are missing

V. WRAP-UP
   - did we get out of the workshop what we hoped to? What changes would
     have made the process more comfortable or useful?
   - brief participant information/workshop evaluation distributed/completed
MATURE WOMEN'S NETWORK WORKSHOP

Please note that conversation in italics is the author's.

I'm doing thesis research on the housing needs of and options for mature women and in the course of my research, I think there's a bit on the summary sheet, I found there's basically no information on housing. There's almost nothing written about housing for women and even less for mature women. I contacted the Mature Women's Network hoping to have this kind of discussion so that I could get the kind of information I need for my research.

Basically, the format that I hope to use, and if people have problems with it, we can probably change it, as you can see on the agenda there are various questions I would like to discuss. For questions, three and four I think the best would be to break up into smaller groups of about three and discuss it and then report back to the larger group. Because sometimes if the whole group is discussing it then the quieter people don't have a chance to verbalize. Are there any questions about the agenda or anything else?

Basically, the goal for this is to eventually come up with some sort of design principles for mature women because right now I think what tends to happen, it is either built with a narrow definition of an elderly person maybe or a single person and there hasn't really been anything done saying this is what mature women would like or what they wouldn't like. So I think in terms of having something to give to the City of Vancouver, or the Province or the Federal government, saying this is what we like and make some guidelines to fit it. There are a lot of guidelines for families and seniors but not for anyone else or anyone not fitting into the definition that they have.

For number II, I'd like people's ideas and I'll just write them up on the flipchart paper and there's something you can refer to. Because one of the things with housing for women housing is a much more value-laden thing. Women tend to talk more about the house as a haven rather than as a commodity, and I think it's quite a different concept so I'd like to address that a bit and then move on to the other things and hopefully the values will feed into what you like best about housing and what changes you would like that would better conform to the values you have.

Just before we begin, I'd like everyone to introduce themselves briefly and maybe say what your expectations were when you volunteered for this.

Mae: I live in a co-op right now but I'd like to move and that's why I volunteered for this workshop.

Dianne: At the moment, I lease a house and my son and his girlfriend and his best friend live upstairs. They're students. And I've gone back to school and live in the basement suite, and we each pay so much. The house was sold under us and I don't want to continue to link my life up with that of the young people but that's because each of us have cats. But ultimately I must look at something each of us can afford and that's secure. I also want to keep my cat.

Pat: I had a horrible experience about a year and a half ago my rent went up $150 a month. So I moved and I rent a one bedroom apartment and it's very reasonable but you do wonder about the future. It's a good place now but it's for now.

Florence: I think that housing for women is a really interesting subject.
Mary: I'm single and I have no family. Naturally, my friends are mostly single and don’t have anybody. I'm interested in housing because this is a problem we have. We spend so much money for one person for the square footage we get.

Betty: Right now I'm quite happy with my accommodation. But I don't know how long it's going to last. I have a three bedroom basement suite for a price that I can afford. But it's probably an illegal suite and my needs are possible changing.

Arlene: I'm a single and I know where I'm at and where I am going but I was just interested in the market today for other people.

Ruth: I'm presently renting a one bedroom apartment. I'm interested in this because of the fluctuation and the vulnerability I feel I'm at as far as having a landlord, and I'm interested because this is the way I feel the single people have to look in order to have affordable housing.

Sandy: I'm fortunate to have a very reasonable rent. I also have animals and I'd like to see the development of a full co-op with smaller sized units for singles. Maybe some kind of structure within the co-ops to have some kind of subsidy if they can subsidize welfare people or low income families with children then maybe there can be something built in as a subsidy or a smaller square footage space so that we can keep our independence. There are single women that don't want to live in an apartment that prefer their own front door that leads out onto a backyard or what have you and I happen to be one of those. I'd like to see something done and in a co-op community I think the single person can be an adopted grandparent etc. so you can be very useful to some of the families and single-parent families that live in the mixed co-op.

Mary Lynn: I am the housing advocate for this group and my reason for being here is to encourage women to come out and speak up. I very much enjoy what I am doing. I live now in an apartment which is a junior one bedroom in the West End. I am paying $580 a month which I can ill afford because I only get $600 disability pension. So that leaves me $20 bucks - I hardly know what to do with it all. I also am active with Welcome Wagon and I am with NSA. I'm very happy to be with you here today.

VALUES/FEELING

- Security is a big one for single women (physical security) and where they put their apartments. Because in the co-op I am in, all the one bedroom apartments face the alley and there's a lot of break-ins and all the larger suites are facing the street and have families. I don't want to move into a one bedroom because the alley and the situation there. I'm in a two bedroom now by myself and they want to move into a one bedroom but I don't want to.
- I think that there's the financial security when you're talking about security of knowing that whatever you're paying out is within your financial capabilities.
- Getting value for what you're paying. I don't see paying $600 a month for 400 or 500 square feet as value.
- What about input? If you're going to have this set-up where you're going to regard it as your home then you need to have the input into the community in the sense of how it's going to be run (input into management). Otherwise it's taken out of your hands and you don't know which direction the future lies.
- In a co-op, you do have the chance of going and sitting on the Council and quite often a lot of people don't want to do that. They don't want to take the responsibility.
- I like the idea of a mixture of ages.
We don't want to be shunted into old people's homes.

- I think that location with respect to facilities and transportation is very important.
- I also think that this shouldn't just be restricted to Vancouver. I think it should be throughout the whole Lower Mainland. Whilst you are doing it for the provincial and federal government, you should look at regional housing needs.
- Is there a facility for finding a place to rent? In Richmond, they have a single mothers' association that finds places that are affordable to rent for single mothers. I've never heard of anything for single people. There's probably something for seniors. We need a housing network for mature women. I think it would be interesting to find someone who was prepared to build housing that was affordable and not skimped on. Someone that would be prepared to build something and not make phenomenal profits (non-/low-profit housing) that would make it affordable. In a co-op situation, you put the deposit down and that's it.
- Why shouldn't we have as much space as other people? For instance, my kitchen, when the drainboard is on it, there is really no place to prepare food. You have the sink, the drainboard, the fridge and the stove - even though it is standard. Why shouldn't we have a decent place to cook our meals (like in the co-ops I've looked at)? Another thing is that I prefer concrete buildings. Proper structure because of fire safety. Warms up faster than wood place.

- Input into design of units.
  - Singles don't need full-size appliances that you need for four or five. There are smaller stoves and fridges that are more than adequate for one person. They could give us more cupboard and more counter space by giving us the smaller appliances.
  - A single person should have at least a one bedroom apartment. I would prefer a two bedroom. You might be single and never married and don't have children but you might be widowed or divorced and have kids or have brothers and sisters or friends that want to come and visit and you don't want them sleeping in the living room or you having to go and sleep on a Hide-A-Bed which I don't find very comfortable so to me a one bedroom (the Bachelor's are no use at all). If you are having all one bedroom suites then have an extra suite that you can rent for a few dollars a week. A lot of condominium complexes have a guest suite that you can rent. It has just a bathroom and a bedroom in it.
  - The other thing is that in a normal apartment you've got two boxes - the bedroom and the living room - and you have the kitchen and bathroom stuck on somewhere. Well, maybe in that area an alcove that's big enough that it could be used as a sort of out-of-the way extra space separated off with a screen but it's there one way or the other. It's just the basic two rooms that are the problem.
  - I think it would help too if they were more open especially your kitchen and living room. It gives you a sense of more space than if you had these little boxes that are stuck off in a corner that are supposed to serve as a kitchen. It really is a box that you walk in and back out but you are nonetheless separated from the rest of your living area and I think if it was more open it would give you a sense of space. Wouldn't Japanese designs be worth looking at? After all, they are masters of doing the most they can with space (units may be too small). Not the physical size but the ideas.
  - Built-ins would help to create more space for singles.
  - Buying old buildings and making them into co-ops and making them into co-ops. There's a perfect place.

I agree that it's a good idea but I think that CMHC is very reluctant to give money for that. It makes no sense to me. It would be so much cheaper. Usually the buildings are better quality.

But quite often they are in such a bad state of repair that it would almost cost more to put them back into a state where people could live in them again. They would have to pass all the new standards. They would have to rip out all of the old
plumbing facilities and redo that and all the wiring. Probably they wouldn't fit the fire standards either.

- I know on Granville and Helmecken, there's a provincial project and they're is renovating an older building. They say they're creating affordable housing but they're probably selling them for condos. I wouldn't be surprised. I don't know what they're going to do with it ultimately.
- They've done that with Kilarney Gardens. It was apartments with families. They've just changed it. I mean the provincial government has bought it and its gone co-op.
- Any more social things? I know for myself the thing I like about my house is that it's a haven - a place to get away from everything.
- I think that you could look at the rural areas too. Not everybody wants to live in Vancouver or in the West End and with transit going as far as it is going, it's easier to move around.
- I am really concerned about my cat and I'd like to take part in the world. Considering things with the computer and everything I would like to move out of the city and have a bit of dirt. If that was a possibility. There may be other people. With the new technology, things are decentralizing.
- You only have to look BCAA, B.C. Transit, B.C. Tel, B.C. Hydro are decentralizing. A lot of the large corporations are moving from the downtown core and are moving to Surrey or wherever as in B.C. Tel moving out to Burnaby a few years ago. Large corporations are moving from the downtown core because of the rent. More job opportunities in the suburbs as opposed to the downtown.
- But that's only going to drive the rent up in those areas.
- If we had the protection of a proportional scheme that was built into the rents. That' the thing that women between 40 and 60 have to have is a built in protection financially. Like you have the rent based on income.
- You have to have the flexibility to live where you choose to live. If you work in Burnaby, why do have to live downtown if you don't want to? Conversely, if I work downtown why do I have to live in Surrey to have affordable housing?
- Essentially, in Vancouver it's a real problem because it's getting so expensive. There's still a lot of jobs downtown even though the companies are decentralizing. To have even a half decent place - New Westminster (which is a long way away) is almost as expensive as Vancouver. It's this ripple effect. I mean are people going to have to live in Chilliwack - that's sort of my worst case scenario and commute into Vancouver.
- I want flexible. I want to live where I work.

**WHAT WE LIKE BEST ABOUT OUR HOUSING/CHANGES WE'D LIKE TO MAKE**

- At first I thought we could talk about what you like best about the housing you are living in but I think it would be better to expand it to what you like the best about housing (looking towards what the ideal would be). If you could break into groups - two groups of three and one group of four - if that's convenient to discuss it in smaller groups. Then each group can give a presentation of what their particular perspective is and then we can have a general discussion. (Suggestion to remain as one group agreed upon.)
- It's important to have safety precautions in large apartment buildings. There can be problems with elevators. My building has three elevators. If someone is working on one and a tenant is moving out, you can wait for about twenty minutes. I'd prefer a three-storey building where I can walk to my apartment. I would really like a balcony door because otherwise my place is too stuffy. The only thing
I can do is put a shoe in the front door but you never know who is wandering around the halls.

- Corner suites are better-ventilated.
- A roof garden is nice and an interior courtyard where people can meet and suntan.
- I'd like to have a proper-sized balcony but we shouldn't have to pay extra (should be standard).
- There are people, particularly those with animals, for whom it is nice to have a house or a townhouse not necessarily freestanding. It's nice to have your own appliances and have the space to put them in if you already own them. All buildings should be built with hook-ups for washers and dryers rather than being forced to use communal facilities, or having to go to a laundromat.
- So does that mean we like nothing about the housing we presently have?
- Screens on windows are a definite plus cause I can have my windows open and not worry about bugs.
- My ex-sister-in-law has bought a condo in Port Coquitlam and she has a dog. It's all suites and all trees around and her suite is amongst the roots of the tree. Her suite has a little wooden verandah/porch out front and back. Her dog has access. There are big trees around - they have incorporated the trees into the design and she actually lives in a small suite with perfect privacy but because of the openness of the design she and her dog are happy. The front and back porch thing are just wooden slatted decks and she has the stairs down but it is so well done that she builds in layers various seasonal gardens. But it is really very small but the design makes it seem open. She's got a bit of dirt. Units facilitate privacy and openness.

One of the problems is the money. Any nice details tend to be cut out. For example, you probably wouldn't be able to have decks. There is a modesty requirement which basically seems to mean that federally funded housing can't have any nice details. If you said, for example, we will have smaller appliances to save money, but would like decks instead, they would probably say, have the smaller appliances but no decks. This must be addressed. It can be really difficult to have innovative housing.

With co-ops, over a period of time, if the co-op has a good financial committee, and money is not spent frivolously, interest and profits can be reinvested to make improvements.

In the Bramble's, the designs have been modified to everyone's requests. If you have visited, you know it's lovely. The women had input into that. They even have dishwashers and fireplaces and the people with animals who want to be on the main floor have wound up there - they have a pet policy. They so wanted a community feeling that they talked the designer into having roof patios so that it supplements the courtyard as public space. It is designed for disabled people and it can be done on grants. We want to raise the profile of mature women so that they are identified as a priority for housing. Designers and architects have rules when they are designing things. There are no rules for mature women. The government has tried to put singles into one room boxes. They no longer build them because they cannot rent them. To heighten our profile would be to get something that is uniquely for mature women so we will be identified in architects' books. What sets us apart from seniors or from single women with babies. That is really what is being looked for now.

More comfort (liveability/appearance) for singles because they don't have families.

**At the Brambles, they incorporated a lot of space for social opportunities in the design.** For people who are living alone, it is nice to be able to walk into a space and know that there are other people there. So you have your own privacy but there is also always the opportunity to socialize.

- They also have common rooms and have their own pet policy.
- Design so you can open your door if you want company and close it if you don't.
[At the Brambles], some of the units have patios and others have balconies and of course the sun decks on the top which are shared.

Question: how many square feet per bedroom? A small one-bedroom means a lot of different things to a lot of different people. How small is small? The one-bedrooms are very large. There is a kitchen. They have dropped cupboards over the sink, so they are always close to their desks. The architects kept saying they are going to be too high. They have a living room with a fireplace and a bathroom and a balcony. It's a good size.

Why, if something like this has been designed, and it is for people with disabilities. They have managed to accomplish something like this. Why is it necessary for mature women to come up with something different in order to have something the same? To get onto that list is vitally important to our future. Why can't we get onto the list? Because we are not acknowledged. There are services for seniors and young single women with children. There's no criteria for mature women. What if the criteria are exactly the same as that?

Then you have to tell them. Say it's exactly the same. It's amazing to me that there's a policy for seniors and a policy for families and for women who are 40-64, there's nothing at all. For B.C. housing, you're not even eligible to live in it if you don't have a male partner. This makes no sense to me. This is the poorest group in society and yet they don't have access to subsidized housing.

Maybe it's important to look either at going through large corporations that have a large employment roster. And get out there and find out how many mature single women are not property owners are out there in the workforce. Keeping in mind that there are other mature single women out there that are on unemployment insurance or a disability pension or whatever. You can't start up a lobby group in some ways until you know the vastness of the group that you're working for. If you can turn round and start lobbying either Vancouver City council or the provincial government or whatever but you can turn round with actual physical numbers and say you're okay being a voice and everyone appreciates that I'm a voice and I'm here and lobbying for single mature women's housing that's affordable. But hey guys, this is it. There are 500,000 women in the Lower Mainland alone that need it. We are not talking about 20 or 30. Also, for some ridiculous unknown reason, people don't want to talk about how much they earn a year. I really don't give a damn who knows how much I earn a year. And if you know, if it's a union shop, then you know people are in that bracket. It's to all single women's benefit if you could get some kind of questionnaire out there if you can get onto talk shows on the radio, get onto channel 4 on the television. Get out there and get recognized. I didn't know until I saw an article in the "West Ender" that this organization even existed. So if you can get out there and get recognized by the single women that are out there.

It is hard. Because even with the statistics, there are numbers there and you can pick out the age group. Unlike for families and seniors, there isn't the same level of detail of analysis. For families, there are volumes that sort of analyse the statistics for you. So, am I going through the 1986 Census. It is hard to get the numbers. It would be great if you could say there are 75,000 of us that need your help and you can't keep ignoring us. Whereas now they say well we don't know anything about it.

I'm wondering if it's more important to look at numbers, because designs do change. If you have 50 people, you are probably going to have 40 designs of the ideal. If you have 5,000, you're going to have more design problem than you know what to do with. I know that you have to have a basic design. But by the same token, it's never going to suit everybody. We're looking at something basic.

Basically, most people said they wanted a balcony. So, 70% of the units should have a balcony and the rest should have ground level outside access. For income, if you could have something that said the average mature woman makes $x dollars,
so according to you, CMHC, they should not pay more than 30%. I actually worked it out, and it was low. I was looking through the paper to see how many units were available in that price range and I think there were about two and you knew they must be the worst things available. If you had something that said, we can pay on average, say, $350 a month in rent. Obviously, there are different income levels.

- We have a minister for women, and obviously not for this province alone, because this is a nation-wide problem, it's not just common to Vancouver, maybe lobby groups should be national.
- Yes, that's Mary Collins. My first touch base was with her Executive Assistant. She just laughed when I told her we were looking for some assistance from Mary Collins. She said if you're attempting to build a co-operative, we would like to know whether it will be successful or not. Mary Collins does not wish to be associated with anything that is not successful. I believe you'll find that Carol Gran runs her a close second. The only person I was able to get a firm "Yes, I'll help", was from Grace McCarthy. She went with me to meet with the Marathon group.
- How many people do you need to lobby?
- Well, it depends how loud you're going to be first of all. The government responds to dollars, so if you can convince them that it's going to save them money, which it will. If the government could look more than 5 years ahead, they would realize that building housing for mature women will save them a tonne of money. They tend not to. First of all, raise the profile of this group so that you attract more members. Then you can say, 'Well, we have a membership of 1000 women, 988 of whom require some sort of housing'. That would be the first step - it's numbers that they respond to. You need a tonne of paper - the more paper you have the better. One thing you could do too, CMHC has a demonstration project fund whereby you get first of all, money to do research into the feasibility of building a housing project so that is where you can get the numbers to show that it would work. And then also, if it hasn't been done before, you can get the money to build the project (I think). Also, some of the women's lobby groups such as the Canadian Research Institute for the Advancement of Women (CRIA) in Ottawa have money available for people to do research into things that affect the status of women. This is something that does. That's a way to raise your profile because those documents are circulated nationally and it's government funded.
- Why aren't mature women getting the funding that other groups, like handicapped people, for example, get?
- All government agencies have a priority list. For example, Employment & Immigration have a list of priority groups. One of the problems mature women have trying to get the government to listen is they're not on the list. Now, I think that they should be on the list and probably most of the people would agree with me, but until they are, nothing is going to change. That's why you have to scream and shout and stamp your feet to get people to listen.
- I was just going to suggest that autonomy is very important and with the high tech (I myself am upgrading and I know a lot of other women are as well). I've also spoken to a lot of mature women who would like to work in their own home. With this new high tech, there is a lot of freedom to work at home. The future holds many people working at home communicating through their modem. Doing the clerical and other kinds of jobs that women traditionally do on a freelance basis. This is really attractive to me because I am a homebody. It is attractive to a lot of people. It will overcome a lot of the overcrowding downtown. It will overcome a lot of the transit problems, ecological problems, etc. it is the wave of the future. So, I think, when we are talking about design for living we have to look at the changing lifestyle. I want workspace in my housing and a recognition of this changing lifestyle. Since we aren't going to have our own piece of dirt,
we're going to have to incorporate it into housing which is cooperative or which is condominiums or townhouses.

- If you do that, won't you be running your own business? It's freelance. It's not really a business. You'll be able to write-off all your expenses. I don't know about the tax, but I do like the autonomy. I know a lot of other women want to as well.

Some employers are looking at that. You're not even freelancing but you live in Port Moody and work in Vancouver but four days out of five you can work at home.

- If this is the wave of the future, then you are going to be in a better position than myself. I don't have that tax write-off. This change in lifestyle is not looming for everyone (i.e., it's not appropriate for all mature women).

- I think the discussion has highlighted that everyone is different and people have different jobs. Not all jobs can be moved into the home but a lot of them can because of FAX's, phones, computers and modems. It doesn't work for everyone and it's not for anyone. I like the hustle and bustle and nuttiness of working in an office.

- It's may well happen but I don't think it's going to be good for the average working woman because it's going to isolate us. Also, we'll be in the same way as a young married woman who is locked in a house with three small children.

One thing that has been done that ties into this in Denmark is they have what they call community workplaces. They are in a residential neighbourhood but it's a building where there are say twenty people freelancing. But you still have that sense of community. There are still other people there to talk to. So for people who prefer not to commute two hours each way to and from work but need that social interaction. You're able to work in your neighbourhood but you're part of a work community similar to what you would have in an office setting. Perhaps it's a better wave of the future in that you are not isolating yourself. Especially for women living alone, you can become very isolated very easily and if you are not getting that contact in a work setting where are you going to get it unless you get involved in other things which take a lot of energy. Apparently it's been very successful. It certainly appeals to me. To try and get the City of Vancouver to zone for something like that is another matter entirely.

- Maybe there should be some kind of a forum and, if possible, a media forum, set up to discuss the housing situation for single women. Again, there are enough t.v., radio and newspaper woman journalists, that hopefully, somewhere down the line, hopefully a small committee could be set up here to get them interested and organized to have the forum set up. The other thing that really frosts me is that there are two women ministers that have the balls to stand up and say that although they are responsible for the portfolio on women's issues, they're not prepared to do anything about it. That should be made public for all women who think these ministers are doing such wonderful jobs for them. We are being brushed off.

The only problem is that if you make them too angry, they can stop everything you are trying to do.

- It all comes down to money. Why aren't people paid the same for equal work of equal value? We wouldn't be in this position if it wasn't for this.

- When I met with the City officials, they started laughing when they were describing the poverty level. When I mentioned the women here were having difficulty believing that $25,000 a year was the poverty level and that a lot of them would like to be earning that. Actually, a lot of our secretaries would like to be earning this. We are still the poorest.

- It is ridiculous. A lot of government officials, say 'Look at how many women there are in the work force'. It has really increased but if you look at the jobs that they are in and the income they are making, it's not really that great. It's actually getting worse - the gap between men's and women's income. How can that be
when every year the government says 'We're going to make this work better.' Housing is largely an income question.

- It's a problem with the government and unions as well. When you get % salary increases and you make $12/hour and a man makes $24, the gap just keeps widening when both salaries go up by 5%.
- I think that you have a right to live in the kind of housing that you want to live in within reason. Most people have reasonable requirements for housing. People should be able to live in market housing if they want to. Why should you have to live in social housing if you don't want to?
- The government picks on the people who are powerless and money equates with power. The NIMBY factor is amazing. There are people who don't like to see the truth on television.

DESIGN PRINCIPLES

- I think that this group is very mobile and lots of us are working. We're not that static. Therefore, the location is very important. Close to transport and facilities.
- Mix of apartments and townhouses (ground level entry/split level design). If I lived in a townhouse, I would prefer not to have anyone living above me. To me, a townhouse doesn't include having people living above me. Integrated housing.
- Security is very important. A good front door . . . A gate into the courtyard and then into the co-op. itself . . . I think it's important that everyone has an insurance policy. I think in terms of physical security (protection from theft/attack) . . . Siting of the building . . . Good lighting. I would say that for women that work and on their own, security is a very important factor. Whenever we look around for housing, security is one of the things we really have to give a high priority to . . . Personally, I would never live on the ground floor of the building . . . When you're coming home at 11:00 at night, you want to know that the area that you're walking from the bus is safe . . . Security in housing development and neighbourhood . . . Traditionally, women have lived within the confines of a security system like men as protectors. Women on their own is some kind of a satellite to a family grouping and that's for security, and now we're on our own, which we like, but we still have the same need . . . There's a way of designing with an open courtyard with visual supervision of it. It's called defensible space and it's a kind of community supervision. The idea behind it is that the development is small enough that you know the people that live there. When you see someone who shouldn't be there, you challenge them. The courtyard is a nice design because it provides a private communal space . . . We are unique with respect to the need for security . . . But it still applies to younger women . . . Yes, but she has other affiliations with families . . . Children drag you into social networks . . . Mature women have always been a vulnerable group . . . Women living alone are not particularly more prone to theft than other group in society . . . We have no protection. We have no other human being to relate to, we only have the telephone. . . Older women are more prone to attack . . . I would pound him on the toes with a hammer . . . No, you kick him in the balls and then ask him what he's doing there . . . Also, you should design the lobby so there are no blind corners and as you approach it you can see whether or not it is empty . . . In my co-op., they have buzzers but they don't have any names. So that people who come have to know where they are going . . . A friend of mine lives in a building where you have to dial a number which is not the unit number (security code).
- Choice in layout (a variety of floorplans). Design can make such a difference to suitability and makes them seem bigger than they are . . . Anything over 500 sq.ft. is considered luxury . . . Re. the VLC 280 sq.ft. apartments, why don't they listen

- 110 -
to us when we say we don't want it and we are paying for it and to suggest it is affordable at $500 a month ... Include smaller appliances to save money.

- Minimum unit size: 600 sq.ft. with at least one bedroom and prefer two bedrooms or bedroom and den.
- Keep the spaces as flexible as possible. It's important that the space changes with your needs. It's important that housing evolves with you.
- Flexibility with pets.
- Are you allowed to have guests in apartments? I would want enough room that they could come and visit me but not enough so they could stay ... Some housing have guest units where there is a list and you rent the room when you have guests. ... The guest suite is just a sleeping area and a bath ... You provide the linen and that yourself.
- When you're renting, you're stuck with the colour that it's painted. I think it might be a better idea that if you have approval to make the change you don't have to change it back ... More flexibility for tenant improvements.
- I guess we should have something about rent control ... Free is a very good price. There has to be a change in the way the monetary system is handled ... The percentage thing doesn't work because the high income people pay the least which is exactly the opposite of how it should be ... There is no equality of living space ... I think one of the problems is that yuppies are no longer able to buy houses in Vancouver and they want to live here. They are willing to pay $2000 a month rent. What landlord isn't going to try to rent their units for as much as possible. There is a lot of displacement as a result of apartments being turned into condos. Also, with the provincial affordable housing program, after about ten years, the apartments can be sold for condos ... That happened in False Creek and the social mix in False Creek was quickly lost ... Ultimately, while there is a belief, which is changing, that there should be universal access to medical care there is not that same conviction for housing. Despite the fact that good housing is very responsible for health. Because housing is not considered a right and most people consider it a commodity, if you can't afford it, it's your problem. Housing is fundamental to survival. Because of this policy, you see more and more older homeless women and this total ignorance and lack of care. The Concorde Pacific development is having an effect on the hotels around it. While they are not the best place to live, it is a roof over your head are being torn down and turned into condos. Thus all the people living there will likely become homeless because those hotels are pretty much the bottom of the housing heap. The City of Vancouver, for all its progressive policies and it does have some, does not seem to realize or care that this is happening ... Because of concern about these changes that Vancouver is becoming more and more exclusive, the City has created local area planning which is a powerful force ... What I think they need is a group process. There are groups which have the same need for access to resources as the local area planning groups. The Network could benefit greatly from this access to resources and that's how you can raise your profile. In the end, there would be real control over the community. Kitsilano is a territorial community but the Network is a social community which has an equal if not greater claim for resources. That's something the Network could work on is to try and mobilize the planning department's help ... There is a core need approach and a market rate. If you consider the market rents, they are unaffordable for single mature women ... Some guarantee against unfair rent increases. One thing that is quite interesting is that for co-ops when the mortgage is paid off in thirty years, the people who live there are owners. What no one seems to have thought of is whether or not these owners can sell their units at market prices or whether they revert back to the co-op. Therefore, if you can stick it out, people living in co-ops can become homeowners ... In co-ops, you have more control over the environment, but you are essentially renting although you have much greater rent protection ... Currently,
there is no limit on rent increases. When there was a rentalsman, there was control over the amount of the rent increases. . . . The Landlord-Tenant Act really is unsupportive of tenants and little effort is made to educate tenants of their rights . . . . I was quite excited when I was in Australia last year. There, when you move into an apartment, instead of paying a damage deposit to a landlord, they pay bond to a building society which provides funding for low cost housing. When you move, the bond is transferred to the new landlord. If the rent is higher then you pay slightly more in. If there has been any damages, then the landlord has to go to the society and prove his case. There is protection in this. The building society monitors the number of claims and penalises landlords who make unfair claims. I wonder why this idea hasn't popped up here. In Australia, the interest goes toward providing low cost housing. It would have to be quasi-government to work in Vancouver because landlords are so greedy . . . . The management of this would be tricky . . . One of the problems with the current provincial government is that they are not that interested in affordable housing.
THE BRAMBLES HOUSING CO-OPERATIVE WORKSHOP

Please note that conversation in italics is the author's.

Has everyone had a chance to read the agenda? Basically its something that I devised on a Saturday afternoon that I thought might work quite well. When I used it with the Mature Women’s Network it did work more or less well. I don’t mind if we do something different as long as it is more or less along the same lines. It seems like an easy way to do it. If anyone has any suggestions as we go along, please say so. I appreciate everyone devoting an evening to this and I don’t want to force my own perspective on the proceedings. Before we start, I’d like everyone to introduce themselves and maybe say why you came and what you hope to get out of coming.

Carol: I am one of the co-founders of the Brambles. We started it because we know that there is a need for mature women requiring housing and co-operative housing for this catered mostly to families. That was their prime focus. Joanne is one of those people who tried for years to get into a housing co-operative but because she wanted a one-bedroom there's very limited numbers of one bedrooms in family co-ops so she was told by Columbia Housing to go build your own so we eventually did it. They don't cater to, there are not enough one bedroom units out there in family housing that can house single people. Because they are only catering to families. They won't let you live in a two bedroom or three bedroom unit regardless of the fact that you can pay for it. That's why we have a higher proportion of one bedrooms to two bedrooms. I know that there are problems out there.

Joanne: As Carol said, I am one of the co-founders and I guess I'm here because I'm looking at it more as the beginning of a lobbying group. I think we need to start perpetuating this thing because there is such a need for housing for mature women. I was like a refugee on the street when my house was torn down. I know what I went through and I hear from women everyday who have no place to go. I had a woman phone who had heard about the Brambles and she wanted to know if there was any way she could get in. She needed a subsidized unit and that's something I wish we could supply more of but my big focus is that more and more housing co-ops like the Brambles will be built. It's not like we don't have a voice and we have needs and its important that they're met.

Fran: I am not a founding member. I'm here because of the philosophy of the co-op or just the fact that it is a single mature women's co-op. When I first was living in Vancouver I lived in an apartment but they were selling it so I had to leave and then I started looking at co-ops and I started going to some of the open houses. I went to Kilarney Gardens to find out more about it and a woman there said I have the place for you and she directed me to the Brambles and I was just thrilled because it is exactly the type of housing that I want and I'm really happy here.

Monica: I am a mature woman, I'm 61 and I'm aware that women statistically tend to outlive their husbands so there are a lot of widows. There are a lot of mature women living alone on sometimes below minimum income. Sometimes just scraping by. Many of them live alone and they are very lonely. I think that by and large as part of a population that are not even seen. So I think your project will make the need more visible and that's why I came to support you.

Deborah: For one thing, I was working at Access Building Association so I did have the opportunity to answer the phone for people who were looking for housing. The majority were women. Women that were in terrible circumstances that had nowhere to go. Statistically also we're talking about income levels women just can't afford to get
into most apartments. Especially as they are primarily two bedrooms at the smallest and one bedrooms are scarce. The other thing it’s a really scary thing to me. I look at someone like my mother. My parents are retired right now only on the basis of having two incomes do they have the opportunity to live. There just isn’t enough support for women at all at any level. I think it is important to lobby for this and for co-ops in particular for support.

Maureen: I’m one of the three musketeers that was part of the founding group. I was interested in affordable housing. I didn’t know what a co-op was all about. Joanne asked me to come to a meeting once and I was hooked. The Brambles is what we put together. We started it off as an exercise and never thought it would come to anything and were really surprised when it did. It just fell into place. I’m very happy to be here.

Alma: After becoming a widow, I found it was quite interesting the housing situation for women. I lived in an apartment for quite a few years and every year the rent went up. The last year it really took a jump so I started looking around and found the Brambles. I’m really happy and do enjoy the friendliness and not feeling so alone as I have. I think it’s a good thing for women.

Lee-Ann: There is a whole chunk of the population that is ignored. That is not even recognized as a chunk of the population. Mature single women are totally invisible. Statistically, they’re invisible. You can’t even get the stuff from Statistics Canada unless you pay for a special run. There’s no housing, none. I felt when the Brambles first contacted me kind of like someone who was contacted by disabled people in 1979 who were saying "Hey, we are a group. We have some needs here and no one is paying any attention to those." I think that mature single women are in a similar situation. Incomes are low, housing security is just not available and yet there is no recognition by the government. I was really delighted to be a part of this whole thing. When we went to CMHC that first time, the women in the core group just snowed the guys at CMHC. They were sort of sitting there with their mouths open going "Wow". It was great because we weren’t at all sure because we were submitting a proposal in a proposal call that was judged on the cheapest price and that was the primary criteria. Although the building was at a good price, we didn’t really expect to get it and we did.

Joanne: That was the main thing I think because they really listened to us. It was only a couple of months into the project and we were so nervous going to see these powers in government who controlled the funding. And we just went there and told them our story and it was just a story and they just sat there and they liked us and the next thing you know we got the money and here we are.

Carol: The main thing that really impressed me about CMHC at that meeting was when you talked about having no three bedroom units and they agreed right away. That told them that we were primarily single people. That it was not family housing it was going to be an adult building. It really impressed me because I know that the co-op program was designed to house families. They really understood what we were about and that surprised us. We thought they would want us to have ten 3 bedroom units. They did insist on a playground and sandbox. We finally convinced them that we really didn't need them.

VALUES/FEELING
The last chapter of my thesis is going to be a housing policy for mature women living alone because there are housing policies and housing guidelines for almost all the groups that CMHC houses except for mature women. I thought it would be useful for
you and something that would be helpful to CMHC. One of the things I would like to
have covering that is values because I think mature women have different values about
housing from other women and men. One of the values I have for my housing is a
social opportunity but also as place to get away from it all.

• one thing we felt is the importance of a neighbourhood. When we used to discuss
what happened to women: they would go to work, come home, they would shut
their door. They were alone and they could be sick or die. I was sick today and I
had people knocking on my door taking my temperature. In a normal
neighbourhood this doesn't happen. That was really important the sense of
neighborhood.

• Another important thing is security: physical and of tenure because we don't have
a landlord we are our own landlord. We make our decisions and you just know
you can be here forever if you choose.

• Safety: you know everybody.

• support

• the whole concept of co-operative housing. you don't get the kind of feeling in a
condo and you certainly don't get it in rental housing because it's too transient.

• an opportunity to grow. that stems from the fact that this is the beginning of a
mature women's concept. All of us have pretty much been brought up to depend
on others. In a community such as this you really have an opportunity to grow.
It's really quite special.

• Control of your direct environment. What it looks like on the outside as well as
what it looks like on the inside. The concept is totally different from renting and
it's more like homeownership in this regard. It's not a figment of anyone's
imagination.

• Co-operative input

• The fact that you get to work on gardens and do it collectively. Whether it's
something that you have innately to work together with other people or not you
learn how to.

• It's okay for people to have temper tantrums. That's important too because people
realize that people have had a rough day. We don't all go around here being super
nice all the time. Part of the opportunity for growth. Most of us were brought up
in families where we were taught not to talk about things and express our anger.
Women especially have trouble expressing anger. You have to say what's on your
mind and work through the issues to come to a conclusion that's a consensus. It's
really important and you grow from that.

• It's trust. When you put forward ideas, people at first would hesitate but now
people say things and it doesn't matter if it's silly or odd. We're learning to listen.
There is definitely a trust.

• Clear that we all have a right to privacy. That's very true. It's just there.

• What comes through very strong to me is refuge. I know when I used to work I
would come home and go through the front door and breathe a sigh of relief.

• In a home you are allowed to have pets. In apartment buildings you can forget it.
We have almost the same population of pets as people. That's really an extension
of the self to have something to love and it's really difficult finding a place to live
if you have a "child".

• The tolerance of the non-pet people for the pet people and vice versa. There's just
an unwritten tolerance. Its not a them against us as there is in other communities.

• I find myself understand what democracy is alot more. When you're working with
other people to discuss issues. Democracy comes down to interpretation. You're
really having to listen and understand someone else's point of view and what their
interpretation is.
WHAT WE LIKE BEST ABOUT OUR HOUSING/CHANGES WE'D LIKE TO MAKE

- Some of the physical housing changes. That was the primary motivator for me. I lived in a cooperative when I started this. I enjoyed the cooperative structure. But one of the problems was soundproofing. It was a major problem. One of the things that I insisted on was soundproofing. Otherwise, it really gets to be an aggravation. It can go to extremes. I knew that if you want to live in a building for any length of time it has to be well-built and well-soundproofed. Why should you get into arguments with your neighbors? It creates a neighbourliness in that sense. Consideration for one another.

- When we were working with the architect on designing the building, we insisted on it being open for a sense of community. It's part of the community thing. We didn't want hallways, wanted open courtyards and walkways. We wanted everyone to have their own door so it was like their own home. And when I go into an apartment building or a new condominium complexes that cost megabucks there isn't one that compares. We set up community areas. Around the laundry area there are little seating areas. You often see groups of people standing and talking and sitting and talking. We do have a roof deck that hasn't been very successful. It needs to be better soundproofed. But it is a community meeting space and that will come.

- The whole focus is Mediterranean/European. It has a cottage atmosphere.

- Having two doors makes it seem more like a house (balcony door and courtyard door).

- I wish everyone could have a ground floor suite with a patio and garden... How many people here like their balconies?... I like my balcony but they could be bigger. I like it because I am not a gardener and if I had a ground floor suite I would probably pull out all the plants and throw away the grass. It's quieter than the patio... I would like it to be bigger like a deck... It would be nice to have room for a lounge... It's not enough room for company. Just enough for me and my dog and my geranium.

- On the whole, we are 95% delighted with the building.

- We wouldn't be here if we didn't like it.

- Not many apartments and condominiums have community rooms where you can have meetings and social events. That's one positive amenity of co-ops is the community rooms.

- Neither the community room nor the office is big enough.

- The laundry room is big, light and bright. It has windows, skylights and bright colours. It's not a regular grungy laundry room. The whole light and space is important.

- We had quite a few go rounds with the architect because he had never cooked. The original kitchen was just a nightmare. I don't think he thought our design would work. He wanted us to sign a release. Especially apartment-sized kitchens, there is only so much you can do with them. It has to be well-designed. Just because it is small doesn't mean it can't work well. If you don't know how to cook it doesn't matter what the kitchen is like. But if you do cook it is really aggravating when the counterspace is insufficient and if the appliances are in the wrong place. Make the kitchen work for cooks not for the people who can't boil water. There is a pass-through and a backsplash that hides everything from the living room. There is a complete pass-through from wall to wall which gives it a more open feeling.

- It was a lot of the little things that made the difference. We thought of it as our home. It was like building our home. It was an opportunity we had that we wouldn't have had normally. We really wanted it to be as right and as special as it could be. I don't think there are many complaints about the layout of the unit.
Our adaptable units are for people with disabilities. And one thing that's interesting is that it is for mature women so that they can "age in place". The kitchens, everything is bigger and the cupboards raise and lower. There are grab bars. Adaptable units are not disabled units only. They are not like true disabled unit because they are designed solely for disabled people. If an able-bodied person goes in there you don't feel as though you are disabled. It looks like a conventional unit but a disabled person can change everything that doesn't apply to you. You can lower the cupboards with a hydraulic lift. 15 out of 42 units are adaptable (very high proportion). They are both one and two bedroom. Two have roll-in showers.

Average Size of Units: 700+ sq.ft. for one bedroom and 900+ sq. ft. for two bedrooms according to the Burnaby by-law. I would like more space. It would be nice if it were bigger. We'd all like two bedrooms. But the size is definitely workable.

We have wonderful walk-in storage space. CMHC told us to have more because everyone in the cooperative housing program used to complain about how small they are. People here have used them as office space.

We're only a year and a half old and we have come a long way. We're real positive about this whole experience and I think that not many of us have any basic complaints about the building.
APPENDIX III

WORKSHOP SURVEY RESULTS
1. **Do you receive a subsidy to assist you with the rent?**

<table>
<thead>
<tr>
<th></th>
<th>Mature Women's Network (MWN)</th>
<th>The Brambles (BRM)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>No</td>
<td>8</td>
<td>6</td>
</tr>
</tbody>
</table>

2. **In general, how satisfied are you with your current housing?**

<table>
<thead>
<tr>
<th></th>
<th>MWN</th>
<th>BRM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very satisfied</td>
<td>1</td>
<td>7</td>
</tr>
<tr>
<td>Satisfied</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Somewhat satisfied &amp;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>somewhat dissatisfied</td>
<td>7</td>
<td>0</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Very Dissatisfied</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

3. **What would you change about the design/layout of your housing if you could?**

**Mature Women's Network**
- have a more open layout and scale down the work areas or provide more dual purpose areas
- bigger kitchen, balcony, extra space like den area
- I wish it were kept somewhat warmer. it is also not laid out too well
- better lighting, more security
- put up a carport and build a deck outside
- I'd like better security and living dining combined - instead of kitchen dining combined
- I don't want to pay any more rent, but I would have to if I had (1) balcony door, (2) large bedroom windows, (3) more kitchen counter space, (4) the kitchen separate from the front room, (5) about the 5th floor up, not the 11th and (6) more cupboard space in the bedroom
- more sunlight
- I would like some work space in a one-bedroom suite with yard access or a bit of dirt for a garden or just some plants
- more lighting exterior of building. protection from sun and strong winds. in summer/spring, it is unbearably hot - can't use sundeck. inadequate maintenance: apartments are painted only every 4 years. water has leaked into light outlets. parking area poorly lit
- make it larger
The Brambles
- actually made lot of changes to the layout when we built the Brambles because of our input with the architect. We were very lucky in this with our particular project
- don't put storage space off bathroom. Don't need broom closet where it is - better included in storage space
- probably more space in unit
- more windows that open in the living room. larger patio
- balcony
- larger bathroom. larger sun-deck (no room for a lounge or BBQ)
- larger kitchen (difficult for two people to work in it)
- mantel on fireplace
- air conditioning
- more space
- nothing

4a. How satisfied would you say you are with the neighbourhood?

<table>
<thead>
<tr>
<th></th>
<th>MWN</th>
<th>BRM</th>
</tr>
</thead>
<tbody>
<tr>
<td>very satisfied</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>somewhat satisfied</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>somewhat satisfied</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>dissatisfied</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>very dissatisfied</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

4b. What do you like/dislike most?

Mature Women's Network
- I like being able to live close to work (i.e. walking distance)
- like convenience to transport and facilities, like library and supermarket
- dangerous to walk at night
- quiet, countryside, open space
- I happen to be 1/4 block from a busy street but it's not really that bad.
- (1) the government liquor store across from my apartment. although I'm on Bidwell, the apartment building is on a slant and faces Davie Street. for about 9 months of the year, you hear musicians playing music/racket that gets on my nerves, (2) panhandlers that are noisy, (3) car alarms going off, (4) district very crowded in summer - near Beach (1 block)
- like: security, space, facilities. dislike: weather exposure, traffic noise
- I like the fact that the neighbours notice what is going on and know who should be there and who looks suspicious
- street is poorly lit. I am frightened entering and exiting from building. paths attractive, safe parks and walking areas
Workshop Survey Results

The Brambles
- like: freedom associated with living alone. dislike: the 'rent' one must pay
- this new area "Edmonds Town Centre South" will be quite beautiful when its completed; for now, though, very messy because of construction
- neighbourhood is not fully developed yet
- the high density that may result from so many apartments, condos, etc.
- not close to shopping - no convenience stores, drug stores nearby. lots of garbage - ugly, empty lots. poor street lighting
- sense of community
- "like" - the feeling of openness and space. "dislike" - lots of construction underway; more to follow. gravel, dirt, dust. endless. in a few years the neighborhood will be "in place" - but right now it's a trial
- the sense of community, opportunity for growth, the support of living with like minded people. allowed to have my pet here. the other women who have become my friends
- I enjoy the friendship among the tenants. and because I suffer loneliness after family life I can always find a shoulder very close by.

5. Do you feel safe walking around alone at night?

<table>
<thead>
<tr>
<th></th>
<th>MWN</th>
<th>BRM</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>Yes</td>
<td>4</td>
<td>2</td>
</tr>
</tbody>
</table>

People in The Brambles didn't feel this was particularly a problem as co-op members walked around together at night.

6. If you are planning to move, please state the reasons for the move and to what type of housing (e.g., co-op) you are moving?

Mature Women's Network
- would like to move to (Mature Women's Network) housing
- if my landlord died - house or co-op that's got my own outside front door
- (1) try to get features I wish, (2) get in quieter district, (3) get near cheaper grocery stores - I go to Metrotown, (4) fireproof and soundproof
- want more sunlight
- I shall try to get another cheap basement suite for me and my cat until I can get into a co-op situation. I have my name down for the Marathon realty one proposed near the Bayshore and the Yaletown one, but I don't know whether cats (pets) will be allowed.
- I anxiously await an opportunity to move into co-op housing - planning to move to 'Coal Harbour' when their co-op project is completed.

The Brambles
- not on your life - this move here was it as far as I'm concerned
- not planning to move
- n/a
- I like it here - have no intentions of moving
- n/a
- not planning to move
- no. I plan to stay at the Brambles for a long time. I love it here.
- if I moved, it would be to purchase. and my reason would be to make an investment.

7. What year were you born?

<table>
<thead>
<tr>
<th>Year</th>
<th>MWN</th>
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</tr>
</thead>
<tbody>
<tr>
<td>1920 - 1924</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>1925 - 1929</td>
<td>2</td>
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</tr>
<tr>
<td>1930 - 1934</td>
<td>2</td>
<td>2</td>
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<td>1935 - 1939</td>
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<td>1940 - 1944</td>
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<td>1945 - 1949</td>
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<td>2</td>
</tr>
<tr>
<td>1950 - 1954</td>
<td>0</td>
<td>1</td>
</tr>
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</table>

8. What is your marital status?

<table>
<thead>
<tr>
<th>Status</th>
<th>MWN</th>
<th>BRM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single (never married)</td>
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</tr>
<tr>
<td>Widowed</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Divorced</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Separated</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Married</td>
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<td>1</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

9. Are you employed now or retired?

<table>
<thead>
<tr>
<th>Status</th>
<th>MWN</th>
<th>BRM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retired</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Employed Part-Time</td>
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<td>1</td>
</tr>
<tr>
<td>Employed Full-Time</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Other</td>
<td>3</td>
<td>0</td>
</tr>
</tbody>
</table>

10. What is/was your primary occupation?

*Mature Women's Network*
- banking
- accounts clerk
- bookkeeper/receptionist

122
- housewife
- nurse
- accounting
- secretarial
- secretarial/desktop publishing
- consultant to business

*The Brambles*
- departmental secretary
- retired
- secretarial
- student
- secretarial
- executive secretary
- substance abuse counsellor, response group communications co-ordinator
- registered nurse

11. What is the highest level of education that you completed?

<table>
<thead>
<tr>
<th></th>
<th>MWN</th>
<th>BRM</th>
</tr>
</thead>
<tbody>
<tr>
<td>No formal education</td>
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<td>0</td>
</tr>
<tr>
<td>Some formal education</td>
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<td>0</td>
</tr>
<tr>
<td>High School</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Community College/</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Technical School</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>College</td>
<td>2</td>
<td>4</td>
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<tr>
<td>Graduate School</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

12. Which of the following best describes your primary source of household income:

<table>
<thead>
<tr>
<th></th>
<th>MWN</th>
<th>BRM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government pension</td>
<td>4*</td>
<td>2</td>
</tr>
<tr>
<td>Private pension</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Current employment</td>
<td>7*</td>
<td>5</td>
</tr>
<tr>
<td>Personal savings</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

* indicates three double answers to question.
13. To assist in the analysis of these responses, I would appreciate knowing which income group you are in. Please consider all sources of income in your answer and remember that the answers to this questionnaire are kept strictly confidential.

<table>
<thead>
<tr>
<th>Income Range</th>
<th>MWN</th>
<th>BRM</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1 - $2,499</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>$2,500 - $4,999</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>$5,000 - $7,499</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>$7,500 - $9,999</td>
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<tr>
<td>$10,000 - $12,499</td>
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<td>0</td>
</tr>
<tr>
<td>$12,500 - $14,999</td>
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<td>1</td>
</tr>
<tr>
<td>$15,000 - $19,999</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>$20,000 - $24,999</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>$25,000 - $29,999</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>$30,000 and over</td>
<td>2</td>
<td>2</td>
</tr>
</tbody>
</table>

14. Do you think this housing will meet your needs as you grow older?

<table>
<thead>
<tr>
<th>Response</th>
<th>MWN</th>
<th>BRM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>No</td>
<td>6</td>
<td>0</td>
</tr>
<tr>
<td>Don't Know</td>
<td>3</td>
<td>0</td>
</tr>
</tbody>
</table>

If no, why not?

*Mature Women's Network*
- it would meet my needs if I could stay here, but I know I won't be able to
- I will be moving into CMHC in three years and we will be able to give our input - excellent!
- too crowded. they are catering to white collar workers mainly. old age pensioners can't afford rent as it goes up
- lack of facilities. requires owning a car and driving
- can't afford regular yearly increases in rent. feel isolated and alone at my location.
- that is why I plan to move - too many of us fail to remember the loss of physical agility. all housing should be planned for aging.

*The Brambles*
- when it is safe to walk around at night
- the only problem that I foresee is that I may not be able to afford it - rising costs versus fixed or limited income. I would need to be subsidized
- no steps at entrance. elevator (we're on the second floor). easy to keep clean. second floor unit is the same level as the laundry room.
Workshop Survey Results

- because my suite is small, very little housework and very pleasant. my family are very pleased with Mother's accommodation.

15. What do you like the most about your housing?

*Mature Women's Network*
- spaciousness
- privacy, yard, autonomy, my pet, being part of a neighbourhood
- I feel physically safe in my apartment
- privacy, security, managers will repair
- it is near to: transportation, stores, bank, doctor and dentist
- space - appliances (gas stove) washer/dryer screens - my own choice of carpet and decor - my own window dressings - kitchen layout - garden - layout of whole house is workable
- close to transit
- it is private, large enough (three bedrooms), and nice and bright. it is one block from Skytrain which takes me to within one block of work. I have my own off-street parking for my car. the utilities are included in the rent. it is also reasonably quiet
- has a fireplace and is quite comfortable and not totally a white-walled oven
- I enjoy my own privacy rather than being forced into an institutionalized setting. I like having an open courtyard in the back to enjoy without having to spend my time doing the upkeep and gardening
- location

*The Brambles*
- the airy space - feeling of community/new friends - allowed to have pets. able to change the inside of your unit, i.e., colour choice of paint, wallpaper. community space. gardening spaces
- social activities. sharing. friendly neighbourhood. security. workshops
- mature women's housing - strong emphasis on women doing it for themselves. limited contact with men. open, friendly, caring - I believe this is because the female influence. physically: open, airy, communal
- security of tenure
- right now, it's affordable. when my husband turns 65 will lose his disability income. we have the option then to apply for a subsidy. no guarantee but a possibility not available in apartment living.
- no landlord. the consensus. the open space.
- I very much enjoy a ground floor suite and my back garden. the suite is very comfortable, bright and easy to heat in winter.
16. What would you change about your housing if you could?

*Mature Women's Network*
- protection from elements, located where there are pleasant parks, safe walking areas
- the security of rent control plus security of tenure
- more sunlight
- more sq. ft. per room, better cupboards in bathroom
- I'd like to move out of my basement suite (break-ins!!) and have better security, i.e., building locked at all times
- have a carport and patio at the back with a storage shed for my freezer, double glazing
- single apartments should be situated at the top for better security
- I would make it a little more convenient - cupboards and closets, etc.
- better plumbing, new bathroom
- make it larger and get to front of building

*The Brambles*
- a larger balcony
- always can do with more room, larger balcony
- more affordable - more subsidies, better designed closets, redesigned storage space
- my own personal preference would be a ground floor unit with a patio and lawn (on the second floor is a sun deck). I would have a three bedroom unit (for a workroom area and additional storage), larger kitchen and bathroom, surrounded by trees
- I would like a larger suite. 2 bedrooms would be nice as I do enjoy sewing and other hobbies, photography, reading, etc. also my own washing facilities.

17. Could you suggest design guidelines which would create more appropriate housing for mature women (e.g., common rooms, larger units, balconies, etc.).

*Mature Women's Network*
- would like protection from elements, spaciousness, located where there are pleasant parks with safe walking areas, opportunities to socialize with other tenants, good size bathrooms, convenient laundry facilities
- defensible space for security, security is very important for mature women, transit and urban facilities are important also.
- more built-in cupboards and counters, work room or den, balcony, built-in security system.
- separate kitchen from front room, not always two boxes but 'L' shaped or different shapes to apartments and rooms, larger units but not increased rents, balconies that are good-sized and well-built
guest suite - for communal use would be great (at a small fee) - parking (locked) - the California style with front corridors and smaller balconies to get air circulating - 3 storey maximum
- various designs to fit individual needs - smaller appliances - various colour schemes - blinds - security system - visitors' suite - all apartments to have balconies - all kitchens to have a window - hook-up for washers and dryers if not installed - garden area - apartments over 600 sq. ft. - houses over 1,000 sq. ft.
- security
- I can't afford to live in an apartment building and that is why I have gone to a (probably) illegal suite
- change units not in size of room but with extra space for business or guests. balcony large enough to sit on. meeting rooms with programmes
- pets should be allowed. designed to permit individuals to have their choice of: placement, view, security, size, cost!!

**The Brambles**
- adaptable units that cater to both disabled and able-bodied people. open plans with lots of storage space. a well-designed kitchen that a cook can use. large windows and a lot of them
- don't make anything under 700 sq.ft.
- well-designed kitchens. lots of communal meeting space. no long, dreary, unsafe inner hallways
- lots of lighting: safety is a major factor - well-secured ground floor units. close to local transportation
- larger balconies/larger common rooms
- lots of natural light. easy access to main entrance (no stairs). minimum of 750 sq.ft. (one bedroom). no dishwashers: instead provide window washing 2-3 times a year. comfortable armchairs in common room: upholstered backs and seats. include services in budget such as snow removal, washing and waxing of common areas: require a minimum of physical work and choose finishing accordingly (tile, carpet, etc.)
- a secured building, fencing
- larger common room with furniture for parties and entertaining

18a. Did you think that the workshop today was worth your time?

<table>
<thead>
<tr>
<th></th>
<th>MWN</th>
<th>BRM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>11</td>
<td>7</td>
</tr>
<tr>
<td>No</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
18b. Why/why not?

**Mature Women's Network**
- very informative - learned
- I want to support the move for housing on behalf of mature women
- it appears we are basically for the same thing, which indicated that there should be a type of housing especially for mature single women. I have a suspicion that this also applies to single mature men
- it was good. we could give our ideas and hear other's ideas
- I got other people's perspective which gives food for thought
- seeing other people's needs and ideas. being able to put forth my ideas. seeing how much is needed to be done and how far there is to go
- very helpful to know just what the situation is regarding housing for mature women
- I learned a lot about how others in my situation are coping
- realizing I'm not alone, that there is a common thread for all of us
- I think even bringing awareness of this topic to people is good. only through getting people involved in this will any benefit come out of it
- allowed women to speak out. allowed networking
- it is frightening to realize that housing is regarded as a commodity and not as a right in our society. I hadn't thought this through before the workshop

**The Brambles**
- gives us more visibility - we (mature women) are a forgotten group. no one seems to know who we are and what we need and want
- I may be alright, but there are others who need help
- it may help with funding for more co-ops. co-ops are a unique form of housing - they are 20 years old and they work: affordable and secure
- it helped to affirm and clarify in my mind why I have chosen to live in a mature women's co-operative
- it reiterated my sense of well-being
- because there is a serious lack of housing for women. women statistically make up the poorest chunk of the population. Women who lose their husbands or do not have a husband cannot afford to support themselves and least of all find adequate places to live where they feel safe and secure
- interesting and nice to hear from everyone

19. Is there anything else that you would like to add or comment about this housing or housing in general?

**Mature Women's Network**
- the problem is basically financial and reflects our history of unfair wage systems
- everyone is entitled to a roof over their head. it should be a priority at the community, city and federal level
- I would like to see the 40 - 60 year group have more options - and better access to information (tv, radio, newspapers)
- more in-depth study groups and more government awareness
- I would like to know why the patio doors in the apartments open on the outside and not on the inside. in my opinion, they are not safe
- when I think about housing and where I will be living in 20 years, I sometimes become depressed. however, I refuse to ruin my now by worrying about something in the future. I would like to work for better housing for myself and others
- (1) mature women need to have a higher profile, (2) there are few statistics available, (3) we need spokes(women)persons to further our cause and (4) fairer housing/pay to make us equal

*The Brambles*
- I feel very strongly that co-operative housing is a very good alternative for this group. most women on their own can't possibly afford individual home ownership and renting is not the answer - offers no security, affordability and sense of community that becomes more important to women as they age
- yes - keep building co-ops
- everyone has the right to adequate housing. the income mix in co-ops keep them from becoming low-rental ghettos. people take pride in their "ownership" - they build communities
- our cooperative works because the majority of our members are mature single women. as women, we all know how to live cooperatively, with an ability to come to decisions by consensus. we are natural mediators so the problems of hierarchy and power do not play as strong a role in dealing with conflicts as in other more male dominated housing units
- we need more security in our underground parking. the gate should be at the entrance so that visitors can park inside the gate
- if frightens me that there has been such serious cuts in funding for co-operatives. this is the first time I have felt safe in a home without a man. I think until society supports women to be independent, the problems that exist today in our society (in regards to poverty and women) will keep perpetuating themselves
APPENDIX IV
FOCUS GROUPS CONTACTED
Groups Contacted

- Access Building Association
- Alma Blackwell's Co-operative
- Antkiw Court
- Baptists Housing Society
- Barclay Manor
- Beatrice Terrace
- Brambles Housing Co-operative
- British Columbia Housing and Management Commission
- Municipality of Burnaby
- Canada Mortgage and Housing Corporation
- Columbia Housing Advisory Association
- Co-operative Housing Central Waiting List
- Co-operative Housing Federation
- Co-operative Resource Materials Project
- Creekside Housing Co-operative
- Disabled Women's Network
- Downtown Eastside Residents' Association
- Downtown Eastside Women's Association
- Entre Nous Femmes
- First United Church Housing Society
- Franklin's Women's Residence
- Greater Vancouver Housing Corporation
- Greater Vancouver Regional District Housing Department
- Inner City Housing Society
- Kiwanis Senior Citizens Homes
- Lions Manor
- Marineview Housing Society
- Mature Women's Network
- Mavis McMullen Housing Society
- Mount Seymour Park Housing Co-operative
- North Shore Adult Daycare Centre
- North Shore Housing Co-operative
- North Shore Women's Centre
- City of North Vancouver
- District of North Vancouver
- Red Door Housing Society
- River Woods Housing Co-operative
Groups Contacted

- Sahand Co-operative
- Senior's Bureau
- Seycove Community Service Centre
- Sitka Women's Housing Co-operative
- Social Planning & Research Council of British Columbia
- Ministry of Social Services and Housing
- Society for Assistance in the Community Today
- Society for Christian Care of the Elderly
- Society of Transition Houses
- Steeves Manor
- Sunnyside Manor
- Municipality of Surrey
- Twin Tower
- City of Vancouver
- City of Vancouver Seniors' Committee
- Vancouver Women's Centre
- Vancouver Women's Health Collective
- West End Seniors' Network
- West Main Health Unit
- West Vancouver Care Centre
- West Vancouver Kiwanis Seniors Housing Society
- Municipality of West Vancouver
- YWCA of Greater Vancouver