

STORIES OF RESILIENCE

'TURNING POINTS AND TIPPING POINTS':
EXPERIENCES OF OLDER WOMEN RENTERS IN
VICTORIA, BRITISH COLUMBIA



LEXY STEWART (U.VICTORIA), BARBARA MURPHY & DENISE CLOUTIER
(U.VICTORIA)

PLANNING FOR SENIORS HOUSING IN CHANGING CITIES: A CROSS-NATIONAL
EXCHANGE

MAY 11-12TH, 2021

TERRITORY ACKNOWLEDGEMENT

We acknowledge with respect the ləkʷəŋən peoples on whose traditional territory the University of Victoria stands, and the Songhees, Esquimalt and WSÁNEĆ peoples whose historical relationships with the land and water continues to this day.



RESEARCH TEAM AND FUNDERS

SHHOW PROJECT: BUILDING SOLUTIONS TO HOMELESSNESS AND HEALTH FOR OLDER WOMEN

- Denise Cloutier, PI, Ruth Kampen, Project Coordinator
- Community Partners
 - B Samuel
 - L Clack
 - T Szczyry
 - C Sampson
 - Greater Victoria Coalition to End Homelessness
 - Community Social Planning Council
- Research Associates:
 - Taylor Hainstock
 - Audrey Tung
 - Kendall Fraser
 - Lexy Stewart
 - Carren Dujela
- University Researchers
 - K Stajduhar
 - K Kobayashi
 - M Penning
 - G Halseth
 - D Sheets



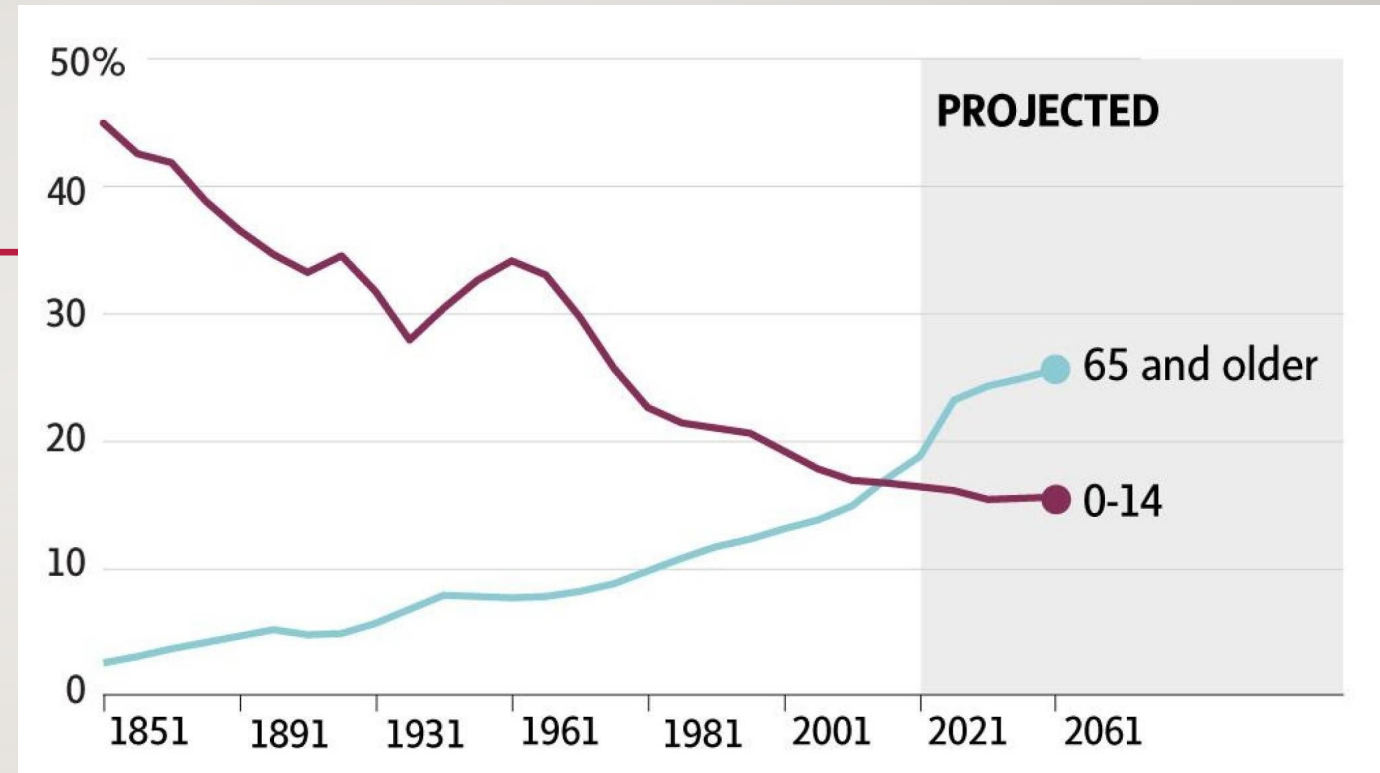
INTRODUCTION

- Qualitative research study, Victoria BC (2019)
- **Purpose:**
 - Identify daily challenges and coping strategies of older women living with lower income in regards to affordable housing
- **Research Question:** ‘How is housing affordability affecting the day to day experiences of older female renters?’



BACKGROUND

- Housing is a basic human right and a key social determinant of health.
- ‘Affordable housing’ is a critical but complicated concept
- Affordable housing stock decreasing while 65+ populations are increasing.
 - in Victoria 29% expected to be age 65+ in 2036.



- 36.4% of those age 65+ live in ‘core housing need’ (CMHC, 2017)
- Women are an understudied and potentially more vulnerable group

RENT INCREASES (HISTORICAL PICTURE)

Average Rent for Two-Bedroom Apartments in Canada, B.C and Victoria from 1992–2018

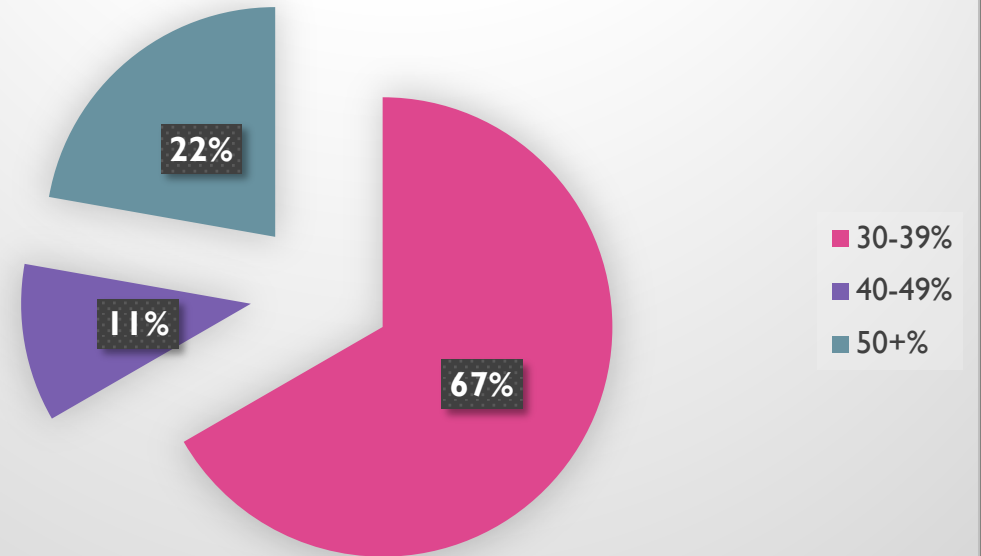


- Poverty among older adults is higher in BC compared to other provinces
- Older adults often cannot meet or sustain rent increases and other costs
- Housing insecurity heightened by neoliberal policies, financialization, and longstanding (patriarchal) social structures and inequities

METHODS – QUALITATIVE INTERVIEWS

Participants (Pseudonyms)	Estimate of Monthly Income Spent on Rent (%)
Susie	30
Hannah	30
Julia	30
Helen	30
Beth	33
Mary	36
Grace and Kyle	40
Heather	50
Mandy	50
Mean Percentage Spent on Rent by Participant	36.5%

Distribution of Income Spent on Rent



FINDINGS: THEMATIC FRAMEWORK



KEY THEMES

- ‘Stacked vulnerability’ - Feelings of vulnerability are widely shared
- Fear for future – ability to afford shelter and stay in their home and neighbourhood
- Loss of social support networks - key to mental and social health
- Easy to be ‘dis-placed’



PARTICIPANT QUOTES

“Owning makes a person feel far more permanent. Renting feels very temporary and you wonder where is this going to end? How is it going to end? It’s a real predicament. It’s getting more and more difficult to live here.”

“We are just so borderline. Every month it’s all I have to think about, I have to think about every single penny.”

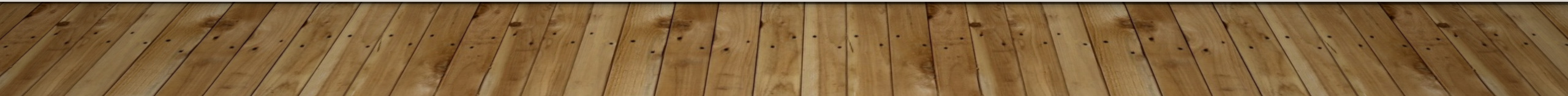
DISCUSSION & CONCLUSIONS

- **1.Supporting women where they are at now. Reducing invisibilization**
- **Integrated, holistic, wrap-around care approaches going forwards**
 - Tax breaks for renters
 - Pensions indexed to cost of living
 - Affordable housing solutions -
preserving and increasing options and numbers of affordable rental housing stock
- **2.Reduce economic disadvantages that multiply across life course**



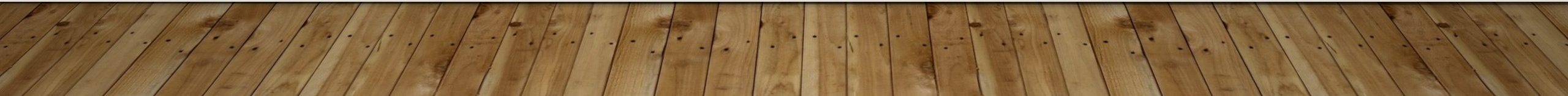
BARBARA'S STORY: TWO SIDES OR FACES TO RESILIENCE

- Resilience is the result of successful adaptation to **adversity**.
- Resilient people can cope and recover from **crises**.
- They sustain a sense of purpose and vitality and emerge stronger from **stressful experiences**.
- Resilient people have the flexibility to shift in **difficult circumstances**.



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QUESTIONS?????

Thank you!

Contact Information:

- Denise Cloutier, PhD
- Professor, Department of Geography and Research Affiliate
Institute on Aging and Lifelong Health
- University of Victoria, Victoria, BC
- Email: dcloutier@uvic.ca