



A VOICE FOR MIDLIFE AND OLDER WOMEN

AFFORDABLE HOUSING REPORT 2009

**“Women in need of housing speak out
at Public Forum”**

OWN Housing Forum, October 4, 2009
at the OISE Auditorium,
University of Toronto
Photographs by Irene Borins Ash

This report is posted on OWN's website at
www.olderwomensnetwork.org

THE FACTS

1. Mid-Life and Older Women are especially hard hit by the Affordable Housing Crisis because women:

- live longer than men
- have lower incomes (70% of all part-time workers are women)
- have fewer retirement benefits
- take time out from their careers to care for children and elders

2. Many older women are becoming homeless as their income drops and/or their health declines.

- The affordable housing crisis is escalating because a large group of “boomer women” are entering their sixties and their retirement years at the present time.

3. There is a widening gap between incomes and market rents

- between 1997 and 2005, housing costs for Ontario renters increased by 17%
- while incomes increased only 4% .

4. History of government action:

- In the 1970s - Canada had a Federal Housing Strategy — “good housing at reasonable cost is a social right of every citizen”
- In the 1980s - the Federal Government was funding 30,000 new affordable homes every year
- In 1993 - the Federal Government quit funding affordable housing. The Harris Government in Ontario and several other provinces did the same.

FACTS ABOUT CANADIAN WOMEN

- women constitute 50.4% of the total population
- women constitute 55.5% of the population age 65-84
- women constitute 69% of the population age 85 and older
- average annual income for women: \$24,400
- average annual income for men: \$39,300
- 8.7% of women 65+ are poor
- 4.4% of men 65+ are poor
- 18.9% of unattached women 65+ are poor
- 14.7% of unattached men 65+ are poor

Source: Statistics Canada: A Gender-based Statistical Report 5th Edition 2006. "Poor" means an income after tax below StatsCan's Low Income Cut-Off.

CANADIAN FACTS ABOUT WOMEN ALONE

- 38.3% of women 65+ live alone, compared to 16.8% of men
- at every age and stage, more women than men live alone

Source: Women in Canada, 5th Edition. Statistics Canada 2006

CANADIAN WOMEN AND INCOME SECURITY IN OLD AGE

- While Canada has made some progress over the years in meeting the needs of older Canadians, the rights of older persons in relation to economic security continue to be compromised. According to a Conference Board of Canada report, the poverty rate among the elderly increased from 2.9% in the mid-1990's to 5.9% in the mid-2000s.
- The economic disparity and insecurity of women is of particular concern. Recent CASW reports on women and poverty indicate that women seniors are even worse off financially. In 2005, 8.4% of women, in comparison to 6.1% of men had low incomes.
- Canadian expenditures on income security for seniors are modest by international standards and are projected to peak at a level well below those anticipated by most other Western nations.
- Essential changes include: ensuring that the combined amount of the OAS and GIS for those who have no other source of income in old age at least meets the level of the after-tax LICO (low income cut-off as defined by StasCan); indexing OAS and GIS to wages; implementing a drop-out in the CPP to allow for caregiving.
- CASW calls upon the government of Canada to make policy changes to mitigate poverty in old age, especially as it affects women, by providing benefits to poor women once they are old and implementing measures that would improve women's ability to accumulate retirement income throughout their lifetimes.

Source: Canadian Association of Social Workers press release 1 October 2009 to mark the International Day of Older Persons.

RECOMMENDATIONS

1. **Housing solutions should be linked to the provision of other health and support services to facilitate ‘Aging in Place’**
 - the present “Poverty Reduction Strategy”, focused on reducing child poverty has involved inter-ministerial planning and initiatives.
 - A similar approach could be applied to the affordable housing strategy. Case study: Dixon Hall Supportive Housing Program for OWN Co-op and surrounding buildings
 - this program, funded by the Ontario Ministry of Health, has operated successfully for ten years at a fraction of the cost of long term care in a nursing home.

2. **There is no ‘ONE SIZE FITS ALL’ solution for Affordable Housing.**
 - Action is needed to support Non-Profit and government initiatives to provide housing geared to:
 - local conditions
 - specific population groups
 - and special needs.

3. **Provincial policy changes to provide mortgage backing to Non-Profit and Co-op Housing groups would facilitate:**
 - diversity
 - and community participation in the provision of affordable housing.

4. The long deferred promise to upload housing from the municipalities to the province should be implemented

- This would provide a stable tax base for permanent affordable housing
- and financial support for initiatives that meet local and specific population's housing needs.

5. “Affordable Housing” is more effective and beneficial socially if it is provided close to transportation and other services.

- Retrofitting of older housing stock such as apartments and hotels can provide a mixture of housing and other services. Case Study: Fraser Hotel, Cobalt. (see Appendix)

6. The Affordable Housing Crisis is related to needed reforms in income support services.

7. The expansion of rent support and housing allowance programs could increase the number of affordable housing units.

- These allowances should be linked to the person's eligibility, not to the actual housing unit.

- 8. The custom of 'Asset Stripping' when people transition from Employment Insurance to Ontario Works is rendering people hit by the current recession homeless and less able to become productive when they do regain employment.**
 - Case study: documentary "Home Safe Toronto" by Laura Sky and Cathy Crowe.
www.skyworksfoundation.org

- 9. The GAINS allowance for low income seniors has not kept pace with current housing and living costs.**
 - Many older women are unable to meet their basic needs. Case study: in the past ten years, Toronto agency Sistering has seen an increase in the number of older women experiencing first time poverty and homelessness.
 - Core housing need among women is also increasing in racialized and immigrant groups, lone support parents and low income working women.

- 10. Many Homeless Older Women are Not Visible**
 - The number of older women who are "couch surfing" with friends and family is increasing.
 - Many of these women are experiencing first time poverty owing to the death of spouses and the erosion by the recent recession of their expected retirement income from pensions and investments.

11. The current Affordable Housing Crisis reveals an intersection of gender, race and income among people in core housing need.

- Now the current recession is driving the newly unemployed into homelessness and an income support program that impedes their early return to productive work .

12. “We are not helpless. We can help ourselves and we can help each other.”

- Judy Rebick’s speech at the OWN Housing Forum at OISE on October 4, 2009.

✓ SAVE THIS DATE!!

HOUSING FORUM

Sunday Oct. 4 2009



"OPTIONS AND PRIORITIES FOR AFFORDABLE HOUSING:

Shovel Ready Is Not The Whole Story"

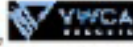
Ontario Institute for Studies in Education (OISE)


252 Bloor St. W. (St. George Subway) 1:30 – 5:00 p.m.

Presented by The Older Women's Network (OWN) &


The Centre for Women's Studies in Education, OISE (part of Toronto)

Panelists:

• Heather McGregor, CEO, YWCA Toronto, 

• Angela Robertson, Executive Director, Sistering 

• Michael Shapcott, Director, Affordable Housing &

Social Innovation, Wellesley Institute 

• CALL TO ACTION – JUDY REBICK, EDUCATOR, ACTIVIST, AUTHOR





OWN Housing Forum

Photography by Irene Boine Ash



OWN FORUM ON AFFORDABLE HOUSING

“Women in need of housing speak out at public forum.”

“It’s high time to do it again.”

“We can’t quit now; the need is greater than ever.”

CONTACT INFORMATION

Older Women's Network (Ontario) Inc.
115 The Esplanade
Toronto ON
M5E 1Y7

Telephone: 416-214-1518
E-mail: info@olderwomensnetwork.org
Website: www.olderwomensnetwork.org

**Please consult our website about OWN membership, objectives,
history, publications, and upcoming events.**

HOUSING CONTACT PERSON:

Patricia Moffat
(Chair, Housing Committee, Older Women's Network)
pmoffat@sympatico.ca
416-967-4714