



A Roof Over Their Heads: Challenges of Housing Affordability in Victoria

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INTRODUCTION

In Canada, housing is considered affordable if it costs less than 30% of a household's before-tax income (Canada Mortgage and Housing Corporation, 2018). Human geographers use the concept of sense of place to highlight our relationships to places we build and inhabit (Convery et al., 2012). Housing often informs our sense of place but more importantly, housing is a basic need for individuals. In Victoria, B.C. issues around housing availability and affordability continue to grow. Recent reports suggest that Victoria is now one of the most heated housing environments in North America when it comes to price and stock (Little, 2018). As of 2019, rent increases are allowed to rise to a maximum of 2.5% (Government of British Columbia, 2018). Rising rent prices affect numerous people, but have particularly negative impacts on seniors living in Victoria. Issues specifically related to housing expenditures often compound other challenges such as the ability to afford food and clothing.

RESEARCH QUESTIONS

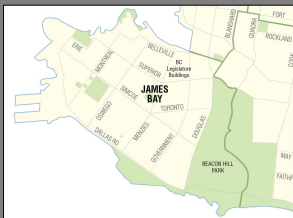
1. What are the biggest housing challenges that seniors living with lower income face in the Victoria community?
2. What are the specific additional challenges they face related to housing (e.g., food, health and social services, transportation to events/appointments)?
3. What were the initiating factors that propelled seniors into situations of greater vulnerability (e.g., retirement, divorce)?
4. What strategies have seniors developed to overcome some of their daily challenges?

RESEARCH GOALS

- To identify the daily challenges that seniors face and their coping strategies.
- Ideally, this research will support better policies for how to alleviate some of the stresses on vulnerable populations, and aging communities in terms of housing and services.

METHODS

- This study was focused on James Bay Community Association members. The James Bay Community Centre is a non-profit organization established in 1974 to support local residents.
- Among all neighborhoods in Victoria James Bay contains the highest percent of seniors accounting for 29% of the population (City of Victoria, 2016).
- This study used semi-structured, face-to-face interviews with eleven members from the James Bay Community Centre.
- Ethics approval was received prior to data collection.



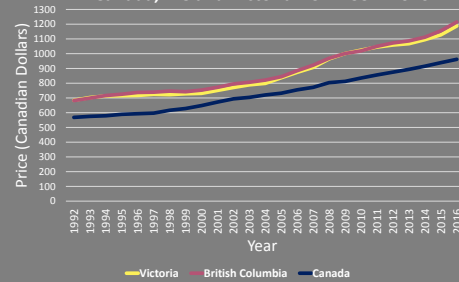
Picture provided by the City of Victoria, 2016.

PRELIMINARY FINDINGS

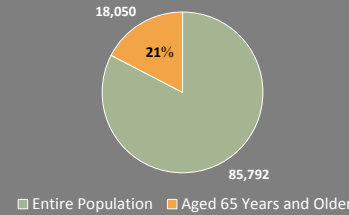
The use of qualitative interviews provided a better picture of the challenges being faced by seniors in Victoria. Every participant had a unique story to share which created a broadened scope of findings but also allowed for common themes and collective thoughts to be analyzed.

1. With the exception of one participant, all interviewees spend between 30-50% of their income on rent.
2. The main strategies employed by seniors have been centered around giving up items or activities in order to afford rent increases.
3. Although most participants voiced that they would rather rent because they do not have the disposable income to afford maintaining a property, renting also made them feel insecure and temporary.
4. The most common answer in terms of a solution to the challenges of affordable housing was the suggestion of being able to claim a portion of rent as a tax credit.

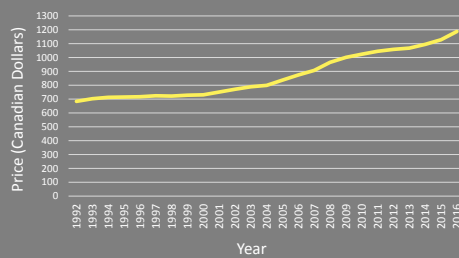
Average Rent for Two-Bedroom Apartments in Canada, B.C and Victoria from 1992–2016



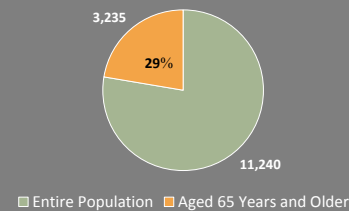
City of Victoria Age Characteristics



Average Rent for Two-Bedroom Apartments in Victoria, B.C from 1992–2016



James Bay Age Characteristics



The data for these graphs was provided by the Canadian Mortgage and Housing Corporation, 2017, Statistics Canada 2016 Census, and the City of Victoria, 2016.

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?"

"They say they're going to build affordable housing and when you start hearing what they're paying, it's not affordable. And they're also postage stamp size. They have to do something. I have my name in for subsidized housing, but it could be 2-3 years before I hear anything they said. But I know I won't be able to do this for long."

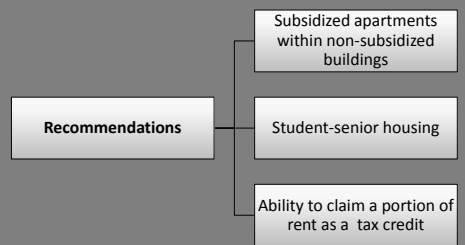
"I'd love to see something available here, that's my dream, to move back here."

"I get frustrated that most of my pension income goes to rent. It gets a bit scary at times."

"I think it'll be an external factor, something will force me to make a decision. So right now, I'm in limbo."

CONCLUSIONS

- Ultimately, housing insecurity creates challenging circumstances for seniors particularly when combined with the many overlapping challenges of aging.
- Programs targeted at mitigating these issues have already begun in Canada's eastern provinces. For example, Ontario has implemented programs in which students live with seniors for either reduced rent or rent free accommodation in exchange for helping with daily tasks such as grocery shopping, cooking meals or cleaning. Similar programs were initiated in Europe, particularly in France and the Netherlands previous to these and have been extremely successful (Crites, 2017).
- This might serve as a pathway forward for seniors in Victoria who face many of these challenges.



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