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# **Aging-in-Place in a Mid-size Canadian City: A Case Study of the Housing Experiences of Seniors in Kelowna's Housing Market**

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## **Abstract**

Kelowna, a mid-size city in the interior of the Okanagan Valley, is one of the fastest growing cities in Canada with one of the most expensive real estate markets. Despite Kelowna's high proportion of seniors, little has been published about the housing experiences of its senior homeowners and renters. This study focuses on the main housing barriers seniors face, their coping strategies, and the benefits of aging-in-place. The data were obtained from a survey of 79 seniors (aged 65 or older) who are residents of Kelowna (45 homeowners and 34 renters), and semi-structured interviews with 12 key informants who are familiar with housing and seniors' issues in Kelowna. The evidence indicates that most of the senior homeowners and renters are happy living in the city of Kelowna, find it a good place to retire and a safe place to live, with enough opportunities to meet other seniors and make friends. While most of them aspire to age-in-place, they face significant problems, mostly due to housing affordability and/or accessibility issues. To make aging-in-place more feasible, the seniors and key informants called for more senior government support in the form of affordable housing, as well as policy initiatives for future housing development in Kelowna to accommodate the housing and service needs of its growing senior population.

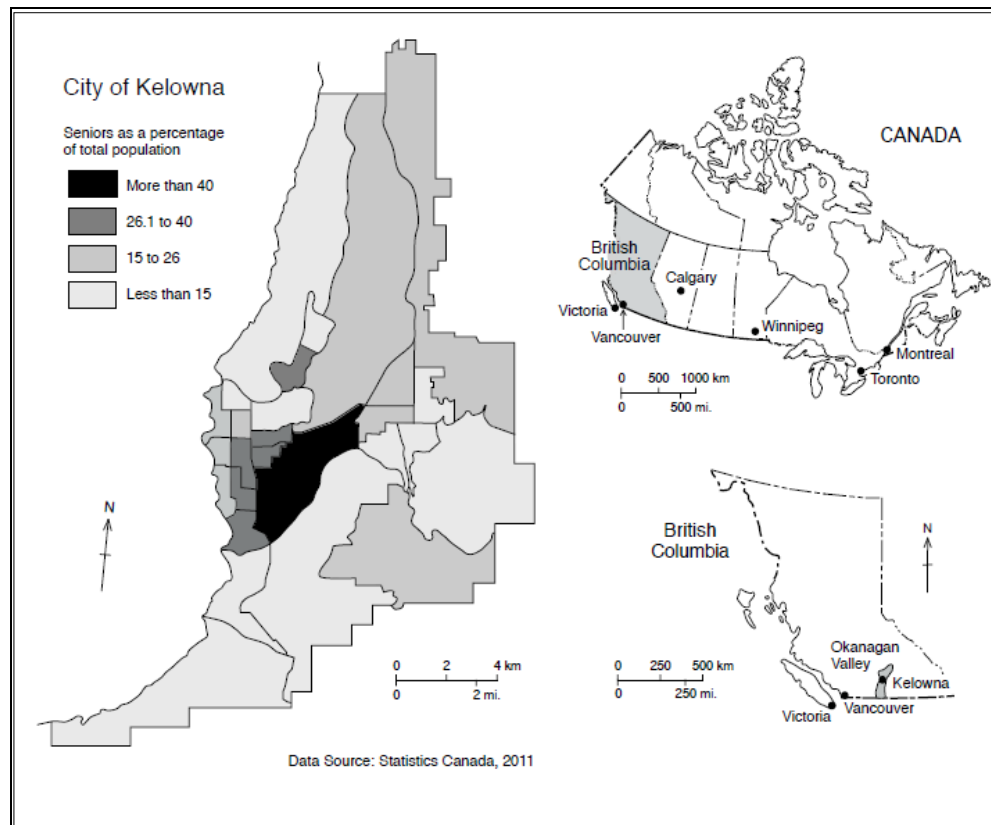
Keywords: seniors; affordable housing; aging-in-place; mid-size city; Kelowna

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## **1.0 Introduction**

Kelowna, the largest city in the Okanagan Valley, is one of the fastest growing cities in Canada. Known as a retirement community, Kelowna's assets (encompassing golf and other recreational amenities, wine tours, outstanding scenery, and mild weather) attract seniors from cities and towns across the province of British Columbia as well as the rest of Canada. As a result, its population is aging rapidly (see Figure 1).

Figure 1: Location of the City of Kelowna, British Columbia.



Source: Statistics Canada, 2011.

Considered one of the most liveable cities in Canada, especially for seniors (City of Kelowna, 2010), Kelowna is located in the centre of the Okanagan Valley, on the shores of Okanagan Lake, in British Columbia, Canada's westernmost province.

With ongoing growth and development, Kelowna's economy has become the economic engine of the Okanagan Valley (Lo & Teixeira, 2015; Hessing, 2010). Tourism, retirement services, recreation, health care, and education are at the forefront of Kelowna's service industry today. Recent additions include a new post-secondary institution (University of British Columbia-Okanagan), the expansion of the city's airport, and expansion of the city's hospital, the latter providing health care services previously available no closer than Vancouver. This is an important concern for retirees who live here or consider relocating to this region. All this growth is fueling the demand in the local housing market.

The city of Kelowna experienced substantial population growth between 1986 and 2011, increasing from 61,950 to 117,312 (Statistics Canada, 2012). By 2011, seniors accounted for 19% of its population (Statistics Canada, 2012), considerably higher than the national average of seniors in all of Canada's 33 Census Metropolitan Areas at just over 14%. A 2010 news article referred to Kelowna as a bellwether for an aging world, the 'oldest' community in Canada, with the lowest fertility rate (Smith, 2010). Kelowna is thus an ideal community in which to look at seniors' housing needs and preferences, and the barriers they face in high cost rental and homeownership sectors.

Research suggests that communities need to give more thought to the implications of an aging society, especially to housing issues and how communities perform (Canada Mortgage and Housing Corporation, 2008; Hodge, 2008; Joannette, 2013). Greater demand for affordable, suitable, and adequate housing for seniors will have to be addressed by all levels of government and urban planners, particularly in small and mid-size cities (Klein & Copas, 2010; Snow 2008).

Partly as a consequence of rapid population increases in the last two decades or so, Kelowna is now the fifth most expensive housing market in Canada behind Toronto, Calgary, Vancouver, and Victoria (Kelowna Cost of Living, 2010). Housing affordability influences who can stay and who can afford to move to the city (Teixeira, 2009). The cost of housing in Kelowna has increased to a point where accommodation is unaffordable for some segments of the city's population, including seniors, youth, and immigrants (McEwan & Teixeira, 2012).

Little research has been done on the housing experiences of seniors in small and mid-size cities in Canada. This study will aim to fill this gap in the literature by focusing on a mid-size city—Kelowna, with an expensive housing market. It focuses in particular on the main housing barriers seniors face, their coping strategies, and the benefits of aging-in-place.

The next section reviews the literature on the importance of housing for seniors. This is followed by a description of the research design. The study's main findings are then presented, along with policy and program recommendations. The conclusion recaps the main findings and considers future research topics.

## **2.0 Literature Review**

Some common findings span the diverse literature on senior homeowners and renters in Canada: (a) affordability is the single most significant barrier in obtaining suitable and adequate housing, especially for seniors on a fixed income (Canada Mortgage and Housing Corporation, 2008, 2012; Menec, Means, Keating, Parkhurst, & Eales., 2011; Rosenberg & Everitt, 2001; Weeks & LeBlanc, 2010). One-third of seniors, especially women, have a low income and receive an income supplement to their basic public pensions (Hodge, 2008). Senior renters and women are generally more vulnerable in the housing market than senior homeowners and men (Hodge, 2008). (b) The majority of Canada's seniors live in private dwellings, and are homeowners (Canada Mortgage and Housing Corporation, 2012; Hodge, 2008). However, older seniors (75 years or over) are more likely than younger seniors to downsize and relocate from houses to apartments, usually to reduce home maintenance costs or the work of keeping up a home with a yard and a driveway and all the associated chores (Lin, 2005; Weeks & LeBlanc, 2010; World Health Organization, 2007). (c) The increasing cost of living in certain cities/communities limits seniors' ability to stay in owner-occupied dwellings and hastens their transition to renting (Haan & Perks, 2008). High median rents and low vacancy rates are significantly associated with higher rates of institutionalization for single seniors. Thus, shortages of affordable housing in certain cities/communities may force many older seniors into institutional living arrangements (Demiris et al. 2006; McDonald, Janes, & Cleghorn, 2008; Northcott & Petruik, 2013). (d) Many senior homeowners and renters in Canada are in "core housing need" (that is, are unable to afford adequate, suitable housing) which can have serious implications for their health and independence (Clark, 2005; Canada Mortgage and Housing Corporation, 2008, 2013; Hodge, 2008; Weeks & LeBlanc, 2010). The percentage of older seniors

living alone is on the rise and many of them are at risk of having affordability problems as well as health complications, which is contributing to social isolation. Stress due to housing unaffordability and poor quality housing, often located in poorly serviced neighbourhoods, hinders seniors' health, quality of life, and ability to stay independent and age-in-place (Federation of Canadian Municipalities (FCM), 2013; Joannette, 2013; Waldbrook, Rosenberg, & Bruhal, 2013; Menec et al., 2011). (e) Rapid population growth and the residential concentration of seniors in certain neighbourhoods or communities (e.g., ethnic neighbourhoods, social/public housing complexes) contribute to greater demand for increasingly scarce affordable housing (Canada Mortgage and Housing Corporation, 2012; Hodge, 2008; Northcott & Petruik, 2013; Teixeira, 2010). (f) Seniors want to enjoy independent lifestyles for as long as possible, and prefer to age-in-place; this effects housing supply and demand (Joannette, 2013; Rosenberg & Everitt, 2001). Affordability and the overall quality of seniors' housing, including its design and neighbourhood location, are associated with seniors' health and their odds of aging-in-place (Hodge, 2008; Menec et al., 2011; FCM, 2013). The housing stock occupied by seniors is also aging. Often the available housing, particularly the rental stock for low income seniors, is characterized by structural problems (poorly built or maintained) and poor design (unadapted to mobility constraints), and maintenance and repairs become a major financial burden for owners (Canada Mortgage and Housing Corporation, 2008; Menec et al., 2011; Weeks & LeBlanc, 2010). Some seniors must relocate to meet their needs in terms of housing quality, safety and comfort. Problems related to accessibility to facilities and community services and transportation are major barriers many seniors face, limiting their ability to remain living in their homes for as long as possible (Menec et al., 2011; FCM, 2013); Northcott & Petruik, 2013; Ng, Northcott, & McIrvine Abu-Laban, 2007; Weeks & LeBlanc, 2010).

Housing policy retrenchment occurred in Canada during a time when the need for affordable housing grew as a result of increased house prices and rents and greater income inequality (Dalton, 2008). Federal government investments in social housing continue their downward trend, and critics project sizeable reductions in the number of federally subsidized households across the country (Shapcott, 2012; Teixeira, 2014). According to some housing analysts, the lack of a national Canadian policy has resulted in an inadequate continuum of housing to meet the needs of low income and special needs households (Weeks & LeBlanc, 2010, p. 345). Social housing programs are needed to meet the needs of the most vulnerable older adults in our population, as are educational programs to increase awareness of available housing-related assistance, such as programs provided by Canada Mortgage and Housing Corporation (Weeks & LeBlanc, 2010).

Where it is implemented as part of a comprehensive policy for future housing development, aging-in-place could allow seniors to remain in their chosen communities for a longer period of time and offer them more options with regard to their living situation as they age (Joannette, 2013; Mahmood, Chaudhury, Kobayashi, & Valente, 2008; Menec et al., 2011; Rosenberg & Everitt, 2001; Weeks & LeBlanc, 2010). Efforts by all levels of government along with the private and the non-private sectors are required to support aging-in-place so that independence and freedom of choice and lifestyle are promoted (Menec et al., 2011; Demirebilek & Demirkan, 2004, p. 361; Dalton, 2008).

Urbanization continues to affect housing markets by increasing demand for housing in cities. Paralleling this urban growth is an aging population, leading to what some

call the greying of Canada's cities. While the literature reflects some awareness of the housing needs and preferences of Canadian seniors, including their desire to age-in-place, studies have tended to focus on the situation in the largest cities; we know relatively little about seniors' housing issues and coping strategies in mid-size Canadian cities (Hodge, 2008 p. 16; Northcott & Petruik, 2011; Teixeira, 2011). More in-depth quantitative and qualitative interdisciplinary research on seniors is needed (Menec et al., 2011, p. 489), especially with regard to the housing experiences of renters. A better understanding of how seniors are coping in high-cost markets in smaller cities may contribute to more nuanced policies and urban planning.

### **3.0 Methodology**

Data for this study was gathered between June and October of 2011 with the collection of questionnaires from a convenience sample of 45 senior homeowners and 34 senior renters, and semi-structured interviews with 12 key informants. As an exploratory study, the intent is not to generalize the data, but to highlight the predominant housing issues from the perspective of seniors living in a mid-size city with an expensive housing market. The response of 45 senior homeowners and 34 senior renters provided a wide range of responses to be analyzed and allowed the primary research questions to be answered. The questionnaire consisted of closed and open-ended questions in eight categories: The first group of questions elicited information on the survey respondents' housing history and current housing status in the city of Kelowna. The second group of questions enquired into the senior's settlement experiences in Kelowna. The third set of questions addressed the housing search process respondents had undertaken. Seniors' housing experiences in Kelowna were probed by the fourth group of questions. The fifth set of questions dealt with seniors' housing barriers/challenges in Kelowna. 'Aging-in-place' was the subject of the sixth category of questions. In the seventh section, seniors were asked to provide recommendations for housing in Kelowna. Finally, the eighth set of questions covered the demographic information of those participating in this study.

To be eligible for the survey, respondents had to be seniors aged 65 years and older, have a primary residence in the city of Kelowna, and live independently (that is, be able to carry out activities of daily living, such as bathing, dressing, and preparing/eating meals, without assistance). Homeowners and renters formed the two sub-groups. Participants received no compensation for their participation. This study was approved by the UBCO Behavioural Research Ethics Board.

The 'snowball' technique was chosen as the primary recruitment tool for this research because lists of senior homeowners and renters in Kelowna and their contact information were not available to the researchers. Survey respondents were recruited mainly through local contacts with the staff members of several key organizations/centres which provide services for seniors in Kelowna: Columbus Villa, Father Delestre Senior Citizens Housing Society, Mission Seniors' Centre, Rutland Seniors' Centre, Society of Hope, and Water Street Seniors' Centre. Most of the seniors who participated in this study were recruited with the assistance of staff members from these different organizations and through other contacts developed by the authors. Staff members at the various seniors' centres and housing complexes were asked to make the questionnaires available to all seniors (homeowners and renters) aged 65 years and older, and provided when necessary a meeting place for the completion of the questionnaire. Each participant was given a contact letter explaining the study's purpose and the importance of participation.

Because most of the survey respondents were identified by staff members at the various seniors' centres and housing complexes, a bias may have been introduced, as the sample may over-represent people who use the services of such organizations. In this respect, the research design shares many of the limitations of other exploratory studies that focus on seniors' housing experiences in Canada's housing markets. Given the exploratory nature of this study, as well as the small sample and the sampling strategies used, the results must be interpreted with some caution.

Twelve key informants were recruited, also through the use of a 'snowball' technique with members of the community. Semi-structured interviews were conducted with key informants—stakeholders engaged in economic development and/or business promotion (e.g., provincial and municipal officials, a realtor, business and professional associations, a banker). The face-to-face interviews were conducted in the office of each key informant, which was a relaxed, comfortable setting, enabling the participants to expand on their responses. The informants who participated in this research were individuals who had an extensive knowledge of the housing industry or of the issues and concerns that seniors face in the housing market in Kelowna.

The semi-structured interviews with key informants were designed both to broaden the understanding of the research problems under study, and to provide an 'expert's' perspective on several dimensions of the housing barriers and challenges faced by senior homeowners and renters in Kelowna's housing market, including recommendations. Completing the survey questionnaire took approximately 45 minutes on average, and the semi-structured interviews with key informants lasted 45 minutes to one hour. The interviews were tape-recorded, then transcribed and analyzed by theme.

### **3.1 The Participants**

*Senior Homeowners* Among the 45 senior homeowners, 28 (62%) were female and 17 (38%) were male. Most of these participants indicated they were married (25 or 56%), widowed (11 or 24%) or were divorced/separated (7 or 16%) (see Table 1). Their ages ranged from 65 years to 91 years with an average of 74 years. Over half (26 or 58%) lived with one or more people while the others (19 or 42%) lived alone.

The majority of the homeowners (32 or 71%) had attained a post-secondary education. More than three-quarters (36 or 80%) of the homeowners received a government pension (CPP, OAS, GIS); 29 (64%) also received a private pension; and 19 (42%) had income from investments or other assets. When asked how well their income satisfied their needs, over half (25 or 56%) indicated that they considered themselves 'moderately well off', and 16 (36%) considered themselves as 'having limited resources'.

*Senior Renters* The sample of renters did not differ from the owners in terms of their age, marital status, or country of birth. Of the 34 renters, 18 (55%) were female and 15 (45%) were male. Most of them (14 or 43%) were married, divorced/separated (9 or 27%) or widowed (7 or 21%) at the time of the survey (see Table 1). The respondent's ages ranged from 65 years to 90 years, with an average of 73.5 years. The renters had a somewhat lower level of education on average and were less likely to live with another person than the homeowners. Nearly two thirds (21 or 62%) of them lived alone.

Table 1: *Socio Demographic Profile*

	<b>Senior Homeowners n = 45</b>	<b>Senior Renters n = 34</b>
<b>Sex:</b>		
male	38%	45%
female	62%	55%
<b>Marital Status:</b>		
married	56%	43%
widowed	24%	21%
divorced	16%	24%
single	4%	9%
separated	0%	3%
<b>Country of Birth:</b>		
Canada	82%	75%
Europe	18%	22%
United States	0%	3%
<b>Highest Education:</b>		
post-secondary certificate/degree	71%	60%
secondary	29%	33%
primary	0%	7%
<b>Last Occupation:</b>		
educator	25%	17%
accounting	13%	0%
nursing	13%	0%
executive assistant/clerical	11%	14%
management/banking	7%	24%
other	31%	45%

Source: Senior Homeowner and Senior Renter Questionnaire Surveys.

The vast majority (31 or 91%) of renters received a government pension (CPP, OAS, GIS); 18 (53%) received a private pension, and three (9%) had income from investments and other assets. Over half (18 or 53%) of the senior renters considered themselves as ‘having limited resources’, eight (24%) considered themselves as ‘having very limited resources’, and six (18%) considered themselves ‘moderately well-off’. Compared to the sample of owners, the renters relied more heavily on government pensions and were more likely to be struggling financially.

## **4.0 The Housing Experiences of Senior Homeowners and Renter**

### **4.1 Housing History and Current Housing Situation**

Both the homeowners and renters were long-time residents of Kelowna (32 years and 21 years, respectively). Except for three participants, however, most were not



born in Kelowna. Among the main reasons for moving to the city was employment (29% of homeowners and of renters), the good weather conditions (26% vs. 30%), and to be close to family (21% vs. 34%).

About half (49%) of the homeowners lived in a ground-related house; the rest lived in a multi-storey apartment building. The self-reported value of these residences was \$451,318 on average.

In contrast, only five of the renters lived in a ground-related house; most lived in apartments in multi-storey buildings. A sizeable portion (42%) of the renters lived in subsidized or social housing. The rents paid ranged from a low of \$253 to a high of \$1,650, with the average monthly rent being \$830.

Housing affordability plays an important role in the location, size and type of residence that seniors are able to buy or rent. To be considered affordable<sup>1</sup>, the cost of housing should not be greater than 30% of a household's annual gross income (Canada Mortgage and Housing Corporation, 2011). About one-quarter (26%) of the homeowners and two-thirds (68%) of the renters reported they were paying more than 30% of their total household income (before tax) on housing.

Almost two-thirds (60%) of the homeowners had been living in their current residence for six years or more, compared to about one-third (36%) of the renters. The vast majority of both sub-groups were satisfied with their present residence and neighbourhood, and a similarly large majority of both sub-groups had no plans to move from their residence in the next five years (78% of owners and 79% of renters). Of those with plans to move, declining health was most often a concern among owners and reducing housing costs was a common issue among renters.

#### **4.2 The Housing Search Process**

The search for a residence can be a more difficult experience for senior renters than for senior homeowners who have more housing choices. The homeowners spent up to 48 months searching for their current residence, compared to a maximum of 12 months for renters. During the course of the search process, the homeowners also inspected more houses (up to 80) compared to a maximum of 15 residences for renters.

Respondents were asked about the most helpful information sources used for locating their present residence. The homeowners relied heavily on realtors (67%) in their housing search, and less on friends (24%) than the renters (see Table 2). Very few of the renters (6%) relied on realtors to find their current residence; they most often sought advice from friends (56%) and relatives (29%). A minority of both sub-groups relied on the media (24% of the owners and 29% of the renters).

When asked what advice they would offer seniors currently searching for housing in Kelowna, the participants advised new residents to 'do their homework':

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<sup>1</sup> For renters, shelter costs include rent and any payments for electricity, fuel, water, and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water, and other municipal services (Canada Mortgage and Housing Corporation, 2011).

Take ample time to look around—especially in quiet residential areas and where your neighbours are of your own, or near your age.

The prices are high—make sure you can afford it. [Find a] location near bus stops for when you can't drive—[locate] close to activities you want to participate in.

Check the seniors' centre in your neighbourhood and the seniors' info directory that can be found at most seniors' centres.

Make use of current resources available for seniors. I did and was successful in finding affordable housing.

Strata councils<sup>2</sup> may be a new concept to senior homebuyers relocating to Kelowna from other parts of Canada.

Talk to people about their building if going into an apartment building. Have knowledge of the strata council and how the corporation's business is conducted. Ask questions about the building, not just the unit in question.

Table 2: *Most Helpful Sources Used to Find Current Residence<sup>a</sup>*

	<b>Senior Homeowners n = 45</b>	<b>Senior Renters n = 34</b>
Realtors	67%	6%
Friends	24%	56%
Media (newspapers, magazines, internet)	24%	29%
Relatives	18%	29%
Government Agency	0%	9%
Other	9%	3%

<sup>a</sup> Column percentages do not total 100% because respondents frequently checked more than one source. Source: Senior Homeowner and Senior Renter Questionnaire Surveys.

To the question what amenities were important in their search for their current residence, most senior homeowners and renters agreed that accessibility to grocery stores or to shopping centres, medical care or to public transportation were considered the critical factors (see Table 3).

When asked what services were important to have available in their neighbourhoods, almost all senior renters and homeowners who participated in this study felt strongly about the importance of “adequate street lighting.” The other two services ranked the highest by senior renters and homeowners were “access to available transportation” and “nearby bus stop”.

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<sup>2</sup> The strata council is an elected group of owners, the board of directors of the corporation that manages the property. British Columbia is the only place in North America that uses the word “strata” instead of “condominium” (The Canadian Bar Association, 2012).

Table 3: *Importance of Amenities to Seniors*<sup>a</sup>

	Senior Homeowners n = 44		Senior Renters n = 34	
	strongly agree	agree	strongly agree	agree
Access to grocery stores or shopping centres is important for me	48%	52%	56%	38%
Access to medical care is important for me	55%	43%	62%	35%
Access to transportation is important for me	30%	57%	36%	49%
Access to community activities is important for me	25%	62%	24%	55%
Access to church is important to me	57%	23%	44%	21%

<sup>a</sup> Table includes ‘strongly agree’ and ‘agree’ responses only.  
 Source: Senior Homeowner and Senior Renter Questionnaire Surveys.

### 4.3 *Housing Experiences in Kelowna*

When asked about the relative advantages of their tenure status, the homeowners were almost unanimous in claiming more benefits to being a homeowner mainly because of the investment or equity (42%), personal independence (30%), and feelings of security and stability (19%). As noted by some respondents:

We chose to own because we're able [to] and it's a good capital investment, but understand many seniors are not in our situation.

[There's] privacy, independence, peace of mind in owning. Your decisions are easier when you own!

In turn, almost two-thirds (60%) of the renters did not want to be burdened with the responsibility of building maintenance, and almost one-third (30%) said “money is more accessible” when renting.

Many of the renters referred to repairs, yard work, mortgage, the upkeep of a home, and stress as reasons they did not want to own their own home. Some specified the benefits of having lower costs, more liquid assets, or easier estate settlement:

Taxes increase yearly. Utilities and maintenance increase yearly on homes. Rent only increases by the percentage allowed by the government.

At our age (80 and 84) it is good for us to have our money accessible, rather than tied up in real estate. Maintenance of appliances, etc., is taken care of [by the landlord].

When you are a senior [and rent]—[you] can settle [an] estate easier. If one of you passes on, the survivor can continue to live in the same residence.

We also asked how well Kelowna suits them in terms of quality of life, safety, services available, and affordable housing options for seniors (see Table 4).

Table 4: *Senior Homeowners Housing Experiences in Kelowna*<sup>a</sup>

	Senior Homeowners n = 44		Senior Renters n = 34	
	strongly agree	agree	strongly agree	agree
Kelowna is a good place to retire	43%	55%	36%	55%
Kelowna is a safe place to live	13%	80%	0%	85%
The health services needed by seniors are readily available	13%	55%	6%	67%
There are enough opportunities to meet other seniors and make new friends	18%	72%	9%	79%
Kelowna has adequate sidewalks and walking areas	7%	76%	20%	68%
Kelowna's sidewalks and walking paths are smooth and easy to walk on (no hazards).	2%	61%	6%	59%
Streets and sidewalks are adequately cleared of snow	2%	48%	0%	52%
There is a lack of housing choice available in areas of the city that seniors would find acceptable.	7%	45%	16%	50%
There are enough affordable housing options for seniors	2%	18%	0%	0%
The cost of living in Kelowna is reasonable	5%	36%	0%	21%

<sup>a</sup> Table includes 'strongly agree' and 'agree' responses only.  
 Source: Senior Homeowner and Senior Renter Questionnaire Surveys.

The homeowners gave Kelowna high grades in three areas: (1) a good place to retire (98%), (2) a safe place to live, (93%) and (3) enough opportunities to meet other seniors and make friends (90%). The lowest grades were for having enough affordable housing options for seniors (20%), and a reasonable cost of living (41%). The renters gave Kelowna the highest grades for being a good place to retire (91%), having enough opportunities to meet other seniors and make friends (88%), having adequate sidewalks and walking areas (88%), and being a safe place to live (85%). None of the renters thought Kelowna had enough affordable housing options for seniors, and few (21%) thought the cost of living was reasonable. Both the homeowners and renters ranked the latter two aspects very low and felt these were the two most important housing issues facing seniors in Kelowna.

#### 4.4 Housing Challenges and Coping Strategies

While seniors are often assumed to be very experienced in the search for housing, they can still face significant barriers or challenges when looking for affordable

housing in Kelowna; 23% of the homeowners and 34% of the renters reported experiencing difficulties or obstacles. Most of the seniors cited affordability (65% for homeowners and 38% for renters) as the most important barrier, followed by location (28% and 15%). An additional problem encountered by the renters was the lack of housing information (15%). Participants noted the following:

Buying is out of the question for many average- and low-income seniors because of the high cost of an average home.

Most available housing was over \$1,000 per month, unless you were content to rent a basement in a rundown area.

The word 'affordable' changes with your income and health. When you stop working, [what is] "affordable" changes for most people.

One senior pointed out the drawbacks of low cost rental apartments.

Seniors' apartments (low rental) are much too small – 400 to 500 sq. ft. It should be 700 to 800 sq. ft. to 1,000 sq. ft. We have furniture we don't want to get rid of, i.e., dining room tables, hutches, etc. We have family visiting and need room for them. My friend lives in low-income housing and is not happy there. I could never live in one of those small "box" units.

When asked about economic coping strategies used by seniors in Kelowna, various ways of reducing expenditures were mentioned, along with downsizing and moving in with adult children. The following is a sample of their observations:

They are certainly cutting back on spending money on groceries, transportation. However, some rely on the food bank and relations.

They sell their vehicle – too expensive, gas, insurance, etc. Home and community gardening for food helps.

[In order to keep their homes, some seniors] re-mortgage their home and defer their taxes.

[Seniors participate in] fewer activities, [buy] cheaper food, meet other seniors and learn their coping strategies.

Unless you have \$30,000 a year income, you'll have to share a place with a friend– I did!

#### ***4.5 Aging-in-Place***

Aging-in-place allows a senior to stay in his or her own home and community for as long as possible and avoid institutionalization by adapting the home environment and providing support services to prolong independence and mobility. The majority of the participants of this study agreed that they want to live in their current residence for as long as possible (96% of homeowners and 79% of renters), remain independent as they age and choose where they live (94% of homeowners and 79% of renters), and have easy access to public transportation (87% of homeowners and 87% of renters) (see Table 5).

Table 5: *Aging-in-Place*<sup>a</sup>

	Senior Homeowners n = 45		Senior Renters n = 33	
	strongly agree	agree	strongly agree	agree
I'd really like to live in my current residence for as long as possible	69%	27%	58%	21%
Being able to remain independent as I get older will allow me to choose where I live	40%	54%	40%	47%
I want to have easy access to public transportation	27%	60%	28%	59%
Finding trustworthy and competent people to hire or help is important for me to maintain my residence	29%	51%	19%	38%
Making changes to my home will enable me to stay there as I get older	22%	40%	6%	33%
I require affordable outdoor maintenance services, such as lawn work or snow removal	11%	29%	3%	22%

<sup>a</sup> Table includes 'strongly agree' and 'agree' responses only.  
 Source: Senior Homeowner and Senior Renter Questionnaire Surveys.

The participants saw many benefits to aging-in-place both for themselves and for other seniors. Senior homeowners, for example, pride themselves on being independent. They also want to have a calm, stress-free existence and avoid the considerable disruption of moving. One senior stated:

Seniors are usually calmer, happier, and [more] content when surrounded by their familiar things. Change can be very unsettling for seniors.

While most of the participants said that aging-in-place was important to them, only two-thirds (68%) of the homeowners and around half (53%) of the renters indicated that their residence was built for aging-in-place.

Taking future health and mobility limitations into account when choosing a residence or adapting a home can save the stress of having to move again in the future. Senior participants noted:

Yes, we've upgraded our residence to enable us to live here for a while. All things such as laundry are on one level - no stairs.

My home has two storeys. However, some years ago when facing surgery I had a shower installed in the utility room on the lower level.

I chose the Adderly [seniors' condominium] because of its proximity to May Bennett Wellness Centre. So when I'm too lazy to cook for myself, I have access to good meals at an affordable price.

In contrast to homeowners, renters face more constraints to aging-in-place and being able to adjust their environment to suit their changing needs and preferences. Unfortunately, many older homes and apartments in Kelowna were not built for aging-in-place.

[Currently] everything is on one floor except for [the] laundry. [The] bathroom is not large enough for aging-in-place.

Kelowna is known as an automobile-dependent city. If a senior loses his/her ability to drive problems may arise in future.

We have everything we need on our main level, but there is no public transit if we could not drive.

Nearly three-quarters (72%) of the homeowners and more (80%) of the renters agreed that Kelowna should develop more affordable housing that allowed seniors to age-in-place.

People are living longer, and Kelowna attracts retirees because of the climate. Having good, suitable housing relieves the burden on our health care system.

However, not all participants in this study felt that the City of Kelowna has an obligation to seniors who move to this city. For example, one senior homeowner argued that: “It is not the taxpayer’s responsibility – locate where you can afford to live.”

Herein lies the dilemma – Kelowna is a popular retirement destination for seniors, but is it only for those fortunate ones who can afford to pay for housing that can satisfy their needs and preferences for aging-in-place?

## **5.0 Seniors and Stakeholders’ Recommendations for Improving Housing in Kelowna**

We asked seniors and key informants for their advice on improving housing for seniors in Kelowna. Their recommendations can be grouped around several key themes.

### **5.1 Role of Governments**

Both seniors and key informants agreed that the municipal, provincial and federal governments all have a role in improving housing concerns for seniors in Kelowna.

#### **5.1.1 Municipal Government**

The municipal government has an important role to play in improving housing in the city, as ‘the gatekeeper of our community plans and the way we develop our city’, in the words of a local architect. According to a BC Housing official, the City of Kelowna is exemplary in assisting the development of affordable housing for seniors by easing bureaucratic hurdles and directing funds for such projects: “They are a leader among the province.”

The only suggestions that key informants directed to local government were to identify more lands suitable for social housing development; ensure that the City’s accessibility advisory committee reviews all new facility and sidewalk plans to ensure they are accessible for people using mobility devices such as walkers and

scooters; and be more forceful in lobbying senior governments for social housing development funds.

One senior noted that a database of available, affordable, and accessible seniors' housing in Kelowna would be a huge benefit, especially to seniors with a modest to low income and those seeking particular amenities. A key informant from BC Housing agreed that a centralized waiting list should be available to seniors, in addition to the information already available online. The key informant noted:

We do have an online host service that is available to other [non-profit] housing providers, should they choose to sign up for it. As it stands right now, not everybody is on it, but it will be a really good resource—basically a one-stop shop for any applicants of affordable [non-profit] housing. If it were implemented province-wide, it would become mandatory for everybody. There would be just one place to go where you make one application and then everybody will be able to pull up that application and [be] offered a unit when one becomes available. There is a main board that is on the BC Housing website and it is [www.bchousing.org](http://www.bchousing.org). They can actually go down to a link that says “Find Housing” and pull up all kinds of information.

Several larger cities in Canada administer centralized application systems for non-profit housing and provide descriptions of the various buildings and properties, indicating those that are specifically for seniors.

### **5.1.2 Provincial Government**

The provincial government was also lauded for its performance in assisting seniors, by a City of Kelowna official, even as the federal government stopped funding social housing development. With mounting need for social housing, however, less of the available funds are being dedicated to seniors' housing specifically. According to one key informant, he noted:

The BC Government [is] one of the few provinces that committed money and they did allocate it to seniors housing, particularly. Now they are changing that formula because it isn't just about seniors that we need to find funds for.

One city planner argued that the SAFER program, which subsidizes rents for low income renters aged 60 years and older, should be expanded. This provincial program currently supports more than 16,000 senior households, but does not meet the needs of all those who are eligible, partly because seniors are unaware of the program. Federal and provincial housing funds are also being stretched to address the crisis needs of persons who are homeless, the focus of modest federal funding for more than a decade.

A realistic appraisal of what can be done to address housing needs with diminishing funding allocations from the federal government is difficult to establish. A BC Housing key informant spelled out the impossibility of meeting current needs for seniors' housing with available resources, and stressed his agency's role in helping private sector developers build affordable housing by applying financial and technical innovations rather than capital funding.



### **5.1.3 Federal Government**

Many of the informants agreed with the appeal expressed by a City of Kelowna official for stronger federal leadership on housing issues. While some seniors' advocates focus on improving income support programs, a worthy goal in itself, housing advocates argue that a housing system dominated by market values and processes will never address the problem of inadequate affordable housing supply for low income households.

An official from Canada Mortgage and Housing expressed some caution about the appropriate role of the federal government and any "simple solutions" to seniors' varied housing needs across the country, but agreed that all levels of government could work in more of a partnership with one another to create a workable solution for assisting seniors' housing needs in Kelowna.

### **5.2 Accessibility and Better Design Guidelines**

Another point of widespread agreement is to improve accessibility when designing housing and communities. According to one key informant, this is about building housing with wider doors, fewer stairs, and good lighting overall to better accommodate residents with a disability, but it will benefit seniors, too, as their physical capacities change. Another informant suggested that the current design guidelines for accessibility provide a good model to follow but could be improved with more ergonomic and behavioural research specifically on seniors' needs as they age.

A housing expert noted that design guidelines for accessibility are fine and available for application by municipalities, local builders and developers, as well as seniors themselves, but will not help senior homeowners with low or moderate incomes who cannot afford to maintain or renovate their older homes to allow them to age-in-place. This housing expert stated:

For homeowners, it might be a challenge in that you purchased a house perhaps at an affordable rate many years ago, the mortgage is paid off, yet now it's an older home with some fairly hefty maintenance issues and you're on a fixed income where a new roof can certainly run as a fairly high expense. So I can certainly see some longer-term maintenance issues for seniors of a lower income.

The challenge remains affordability, even as new designs improve accessibility, safety, and mobility in the future. Low income seniors require financial and perhaps other types of assistance to maintain or modify homes they own. Both public and private sector landlords should also be offered incentives to renovate apartment buildings to meet accessibility guidelines for seniors' needs.

### **5.3 The Dream of Aging-in-Place**

The key informants viewed the ability to stay in one's own home and neighbourhood, to maintain social connections, personal well-being, sense of permanence and belonging, and the availability of home support as significant benefits for seniors, and economically preferable for everyone. A housing provider noted that "[Seniors] seem to decline rapidly once they move from their own homes.... Moving is very hard on seniors. We've experienced that a number of

times. Even if it's within the same apartment building, it's so strenuous on them. I just think keeping them in their own place allows them to maintain themselves."

Another informant noted that seniors' desire to stay in a home that is familiar and holds memories, and a neighbourhood where they know the local shops, may very well be accommodated by structural adaptations, but accessibility to public transit also plays a key role in supporting aging-in-place. One informant noted how facilitating aging-in-place requires addressing community planning as well as housing design:

In Kelowna ... if they are not well connected to transit — if, for whatever reason, they can no longer drive. . . . How do you deal with ... getting food, going out for social activities, and visiting the doctor? I think that it's not just about adapting the housing, which can be done with a variety of expenses, but readapting communities to address an aging population that may not be able to drive.

Claiming the City of Kelowna to be a leader in understanding the housing issues inherent in facilitating aging-in-place, one key informant pointed to how the City has altered its zoning by-laws to allow support services such as residential licensed care within apartment buildings. Previously, residential and 'institutional' uses were strictly separated. "Now, in almost every residential lot zone, whether it is single family, high-rise, apartments, or even in commercial areas, we allow all forms of housing [that] suit the density." This includes various models of supported housing, boarding facilities, and "common room" or congregate housing forms with central dining facilities—a full range of the housing continuum.

A housing provider stressed that seniors wanting to age-in-place require access to sufficient and appropriate support services, whether formal or informal:

Seniors have to have back-up and home support or a way to take care of themselves. I see some of them don't leave their place, and people don't notice that they aren't eating properly. They need somebody to talk to, and they need somebody to come in and give them a bit of a hand.

Like the seniors who participated in this study, most of the key informants stated that the city of Kelowna should build more housing that promotes aging-in-place. Among the many benefits, a business case was suggested by one informant, based on the fact that building new housing with aging-in-place in mind for both homeowners and renters would save retrofitting costs. As noted by this key informant:

Aging-in-place strategies or techniques, if they are built in at the time of construction, are just a fraction of the cost of trying to retrofit it afterwards. [For instance, with] something quite basic like a grab bar in the bathroom—adding a support beam at the time of construction to add the backing to attach the grab bar safely—that's a scrap piece of wood that can be put in there for \$5 when you are building the building initially, but afterwards, if there is no beam in there, to rip the shower tiles and drywall to put in that piece of wood could run to thousands of dollars.

## 6.0 Discussion

Kelowna has long been known for its comparatively large population of senior citizens. Seniors aged 65 years and over are the fastest growing age cohort in Kelowna's population, and will account for one out of every four people by the year 2036. This is one of the first studies to look at the housing experiences of senior renters and homeowners in Kelowna, a mid-size city with one of the most expensive real estate markets in Canada. The city of Kelowna and its surrounding communities in the Central Okanagan Valley have developed a reputation as 'tourist and retirement communities', which increases the demand for seniors' housing, in both the rental and homeownership sectors, and for community services. The fact that many seniors face barriers in accessing affordable, suitable and adequate housing in Kelowna's expensive housing market has policy implications.

While the seniors in this study are happy living in the city of Kelowna and think Kelowna is a good place to retire, they reported having housing issues, too. Almost two-thirds of the senior homeowners and more than one-third of senior renters indicated that affordability was their most significant housing barrier. Many average- and low-income seniors are unable to afford the housing prices or the rental rates in Kelowna. Housing affordability often determines where a senior is able to live in the city. Just over half (53%) of the senior homeowners participating in this study indicated that they could afford no more than \$299,999 to purchase housing, and nearly two-thirds (60%) of the senior renters stated that they could not afford a monthly rent in excess of \$700. With one of the most expensive housing markets in the country, housing affordability problems in this mid-size city are similar to those in Canada's largest cities (Kelowna Cost of Living, 2010; Teixeira, 2014; Weeks & LeBlanc, 2010), while the public transit system is much poorer.

For many seniors in this study the task of looking for affordable and appropriate housing was a stressful and time consuming experience, especially for those without a car. A constrained housing search may contribute to the creation and perpetuation of residential concentration in certain [low income] areas/neighbourhoods of the city ('ghettoization'), and to pressures in those local housing markets. These findings echoes those from other studies in Canada which focussed on the housing experiences of other groups at risk (e.g., immigrants, single mothers, students) in small and mid-size cities as well as in major Canadian cities (McEwan & Teixeira, 2012; Social Planning and Research Council of BC, 2014; Teixeira, 2009, 2014).

In a car-oriented city with a deficient public transportation system, location was seen as another housing issue for seniors in Kelowna. Housing location is important since it determines access to necessary services and amenities. For the majority of seniors, access to grocery stores/shopping centres, medical care, and public transportation are the most important factors in their search for affordable housing. These findings echo that of earlier research conducted in Canada's largest cities and their suburbs, remote areas in the country (FCM, 2013; Northcott & Petruik, 2013; Hodge, 2008). An expensive housing market and dispersed urban form with little public transit are key factors that affect senior integration and aging-in-place (Teixeira, 2009, 2011; McEwan & Teixeira, 2012).

Many of the seniors who participated in this study experienced the severe hardships of the 1930s Depression and seem well-equipped to deal with financial strain and housing affordability issues by reducing expenses for food, clothing, travel and entertainment, and by downsizing. These results are consistent with those of other

Canadian studies, demonstrating how seniors ‘adapt’ to unaffordably high housing costs (Lin, 2005; Hodge, 2008; FCM, 2013; Weeks & LeBlanc, 2010).

Inadequate and inaccessible transportation and community services are problems that many Canadian seniors face (Menec et al., 2011; Northcott & Petruik, 2013). While these problems have long been concerns in our major Canadian cities and suburbs, they are increasingly becoming a concern in mid-size cities like Kelowna. Most of the seniors in this study rated neighbourhood services and amenities very highly because they are critical to being able to age-in-place. The vast majority of both sub-groups want to remain independent for as long as possible and live in their current residence. Accessible transportation was seen as a necessity by approximately two thirds of senior homeowners and senior renters. These findings are congruent with those of other Canadian studies which show that the majority of seniors give high priority to sustaining their independence and autonomy by aging-in-place (Hodge, 2008; Waldbrook et al., 2013).

Testimony from the seniors in this study indicates that independence and dignity were of prime significance to them with respect to their housing situations. Seniors made it abundantly clear that living in affordable, accessible, and adaptive housing that gives them the ability to age-in-place is of the greatest importance to them in the latter stages of their lives. Future policies to assist seniors could include the development of more affordable, adaptive, and accessible housing directly related to aging-in-place. As many seniors age, they begin to have issues with climbing stairs and safety in their home. In addition to housing barriers, seniors often have issues with transportation in the city of Kelowna, as not all necessary amenities are located near to where they live. The senior homeowners, senior renters, and key informants all made recommendations urging the three levels of government—municipal, provincial, and federal—to address the housing needs of seniors in the city of Kelowna, whether this is done by creating more affordable housing, or increasing the SAFER supplement for senior renters, or by ensuring that all new housing construction in the city of Kelowna is built for aging-in-place. In this context, it is important for the City of Kelowna to work closely with local (private and non-private) housing actors to proactively plan for the availability of more affordable, adequate and suitable housing for its aging population.

It is clear that Kelowna’s population will continue to age since it still attracts retirees from other Canadian provinces (especially Alberta), some of whom purchase expensive homes and/or second homes. This will increase demand in what is already one of the most expensive real estate markets in Canada. If we add to this the ‘youth exodus’ that Kelowna faces today, and the difficulties the city faces in attracting and retaining new immigrants, all these should be good reasons for investing more in affordable housing in the region.

The limited supply of affordable rental housing and high housing costs makes Kelowna a challenging city to live in for some segments of the population, including seniors. As seniors continue to live longer, healthier lives, their housing needs will demand greater attention from all levels of government and city planners. In this ‘new age of aging’, the literature on seniors homeowners and renters in small and mid-size cities in Canada is meagre and remarkable for its lack of comparative research with cities that differ in size and demographic make-up, especially in terms of age and ethnic diversity (Waldbrook et al., 2013; FCM, 2013). This study’s small sample size and lack of a rigorous sampling strategy prevents us from generalizing or making comparisons based on its results. Nevertheless, it is clear that the

integration and aging-in-place experiences of seniors in smaller communities present both opportunities and challenges. In the case of Kelowna—a city in transition, housing policies must be directed to reducing the challenges seniors face today and services expanded. Future policies for new housing construction in the city should be built with aging-in-place in mind. This will help avoid the cost of major structural changes in the future.

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