

RESEARCH REPORT

External Research Program



Housing Options for Women Living Alone in Rural Areas



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HOUSING OPTIONS FOR WOMEN LIVING ALONE IN RURAL AREAS

Final Report

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July, 2002

This project was funded by Canada Mortgage and Housing Corporation (C.M.H.C.) under the terms of the External Research Program, but the views expressed are the personal views of the author and do not represent the official views of C.M.H.C.

HOUSING OPTIONS FOR WOMEN LIVING ALONE IN RURAL AREAS

ABSTRACT

Over the years, there has been an increased awareness that female-led households have different housing needs than those of the traditional nuclear family. However, most studies have concentrated on urban areas and there is very little literature available on the housing requirements of women living rurally. This study focuses specifically on rural areas and examines one subset of the rural population - women living alone.

Drawing on a case study of fifty women living in the Boundary District of British Columbia, the report suggests that the existing housing supply does not meet the needs of women living alone. The main issues identified are: affordability problems due to low incomes; a limited number of housing choices (basically single dwellings on large acreages); and issues around home and property maintenance.

The majority of women wanted to see more housing options in rural areas than the typical single dwelling on a large acreage. While most women preferred to live in their own private dwelling, they were interested in sharing land or adding a second dwelling on their property to provide additional income or for physical help with farm or rural chores. Zoning by-laws in most rural areas in the Boundary prohibit these housing options as housing density is limited to one dwelling per lot, even in areas where the minimum lot size is twenty-five acres. If women living alone are going to have their housing needs fully met in rural areas, land use regulations must allow a greater range of options to emerge.

EXECUTIVE SUMMARY

1. Background

Changing demographics, social conditions, lifestyle choices and other economic and social factors have changed the nature of Canadian households over the years. Although the typical Canadian household is still headed by a two parent couple, there is an increasing number of households in this country headed by women. In particular, there has been an increase in the number of households consisting of women living alone. In the 1996 census, female single-person households represented 14 percent of total households in Canada - the most common household type in the country after husband and wife households.

Unfortunately, however, the housing market has not responded to the changes in household composition and most housing is still designed for the typical nuclear family. This is indeed unfortunate as the literature clearly demonstrates that female-led households have different housing needs than the nuclear family household. These differences stem, in part, from their lower average incomes, disproportionate representation in the rental market, greater responsibility for the care of children and their greater vulnerability to abuse from family violence.

Most of the literature on women and housing in Canada has concentrated on the urban areas and has tended to focus primarily on issues of affordability. There is very little research available on housing issues faced by women in rural areas. This study focuses specifically on rural areas and examines one subset of the rural population - women living alone. Does the housing supply in rural areas meet the needs of women living alone? If not, what housing options would more fully meet these needs and what changes would be required to planning practices and land use regulations to allow these options to emerge?

2. Research Methodology

Data for the study was collected from two sources. Primary data was collected through a survey of women living alone in the rural areas of the Boundary District - a small geographical area in the southeast portion of British Columbia. Results from the survey were reviewed with key informants in the West Kootenay area of the province, an area immediately to the east of the Boundary, to determine the transferability of the results to a wider geographical area.

The original research methodology also called for a second survey or series of focus group meetings with women living "in town". The assumption was that there were women "in town" who would prefer to live rurally but were unable to do so for a variety of reasons. However, the meetings drew insufficient response from the community to draw any conclusions about the number of

women who would prefer to live rurally if there were more housing choices available. Some anecdotal information is presented in the report to suggest some of the reasons women hesitate to live rurally.

The primary data base was created from a convenience sample of 50 women living in rural areas of the Boundary. Although a random sample would have been the preferred method of sampling the population, given the difficulty of identifying the total population of women living alone, the research is based on a convenience sample where women selected themselves. Consequently, the research should be viewed as a case study and the results from the sample cannot necessarily be extrapolated to reflect the total population of women living alone in the study area. However, the study does provide a place to start in terms of identifying issues of importance to women living alone in rural areas and should remind policy makers and planners of the need to consider the impact of their policies on all household types.

3. Results from Survey and Key Informant Interviews

Ageing Population: Nearly 80 percent of the survey respondents were mid-life or older (i.e. 50 years old or older.) The majority thought they would be able to remain in their homes as they aged although they agreed it would be easier to remain there if a second dwelling were allowed on their land, either to give them more income or for physical help with maintenance and other chores.

Affordability: Approximately two-thirds of respondents paid more than one-third of their before-tax income for shelter. This seemed to be a result of low incomes rather than high shelter costs as over 60 percent had annual incomes below \$20,000 and approximately one-half of these had incomes under \$10,000.

Suitability: Many women were “overhoused” in terms of national occupancy standards (i.e. number of people per bedroom), but they did not feel their homes were too large for them. However, many did feel their property was too large with the majority preferring to live on parcels that are five acres or less in size.

Housing Condition: Approximately one-third of women indicated their homes were in fair or poor condition.

Help With Maintenance: Home and property maintenance was a large issue for many women. Many listed maintenance as the thing they liked least about their home and property and the majority of them wanted support with maintenance work.

Rural Quality of Life: Respondents overwhelmingly rated peace and quiet, nature and gardening as important characteristics in their choice of a home.

Companionship and Support: The majority of women wanted to live close to friends and family and be within walking distance of neighbours. Most indicated that they had strong support networks of family and friends.

Transportation/Location: The majority preferred to live close to “town” (i.e. within ten kilometers). As there is no regular public transportation system in the Boundary area, people living rurally need access to private transportation.

Communication Infrastructure: There is no cell phone service or high speed Internet in most of the rural areas in the Boundary. Despite this, the majority of respondents indicated that access to the Internet was important.

4. Housing Options and Preferences Identified in the Survey

By far, the majority of respondents preferred homeownership to rental. Most preferred to live alone although a majority was interested in some form of higher density rural housing such as adding second dwellings on their property or sharing land with others but having their own self-contained dwelling. Housing preferences appear to be related to size of property with more women living on large parcels of land (more than five acres in size) preferring to add a garden suite, a second dwelling or share land with others. Preferences may also be related to age and income although there were too few responses in some categories to draw any strong conclusions.

5. Changes to Planning Practices and Land Use Regulations

Official community plans and zoning by-laws in two out of three of the rural jurisdictions in the Boundary do not permit more than one dwelling per lot. Therefore, housing options such rural co-ops, co-housing, intentional communities, garden suites/granny flats or second dwellings for help with farm or rural chores or even for an aging family member are not allowed. Nearly one-third of respondents indicated that existing regulations would prevent them from making the changes to their property that could make it easier or more desirable for them to remain there.

Rural development policies in the Boundary seem more restrictive than those in the West Kootenays - the area immediately to the east. In much of the rural areas of the West Kootenays, land use is unregulated. Any number of dwellings on one lot are allowed, subject only to provincial regulations regarding sewage disposal and road access.¹ In areas of the West Kootenays where there are

¹ The only exception is for land included in the Agricultural Land Reserve which is limited to agricultural use and dwellings “necessary to farm use”.

zoning by-laws, the regulations allow greater density of housing than in regulated areas in the Boundary. Minimum lot sizes are smaller, generally five acres compared to twenty-five acres in most rural areas in the Boundary. Also, there are provisions allowing for a greater number of dwellings on lots that exceed the minimum lot size. Provisions such as these have allowed a greater variety of housing options to develop in the West Kootenays. It is not unusual for a group of people to own rural land as tenants in common and have their own separate dwellings.

6. Conclusions

As this study was based on a convenience sample of a specific geographical area of the country, no conclusions can be drawn about the wider population of women living alone in rural areas in Canada. However, based on the sample of women surveyed in the Boundary, it does seem clear that the housing supply in this rural area is not meeting their needs.

The main issues emerging from the study included issues of affordability due to low income; unsuitability of the existing housing supply; and issues around home and property maintenance. In terms of housing options that would better address the housing needs of women living alone, the majority of women were interested in sharing land and sharing maintenance chores. While the majority of respondents preferred to live in their own private dwelling, there was considerable interest expressed in housing options that would allow a higher density of housing on rural lots. Most women in the study preferred smaller lot sizes (five acres or less) and wanted to have more housing choices in the rural area. If women living alone are going to have their housing requirements fully met in rural areas in the Boundary, planning policies and land use regulations need to be revised to include their interests.

CHOIX DE LOGEMENTS POUR LES FEMMES VIVANT SEULES DANS LES RÉGIONS RURALES

RÉSUMÉ ANALYTIQUE

Au fil des années, on est devenu de plus en plus conscient du fait que les ménages ayant une femme à leur tête ont des besoins différents des familles nucléaires traditionnelles. Cependant, la plupart des études se sont concentrées sur les régions urbaines, et il existe très peu de littérature au sujet des besoins des femmes qui vivent dans les régions rurales. Cette étude se penche sur les régions rurales et examine un sous-groupe de la population rurale, celui des femmes qui vivent seules.

Le rapport s'appuie sur une étude de cas qui a porté sur cinquante femmes vivant dans le district de Boundry de la Colombie-Britannique. Il semble indiquer que l'offre actuelle de logements ne répond pas aux besoins des femmes vivant seules. Les principales préoccupations soulevées sont les suivantes : les problèmes d'abordabilité liés aux faibles revenus; le nombre restreint de choix de logements (on y trouve essentiellement des maisons individuelles situées sur de grandes terres); et les problèmes liés à l'entretien de l'habitation et de la propriété.

La majorité des femmes souhaitaient pouvoir trouver, dans les régions rurales, d'autres choix de logements que la maison individuelle sur une grande terre. La plupart des femmes préféreraient habiter dans leur propre habitation privée, mais elles étaient intéressées par le partage de la terre ou par l'ajout d'une seconde habitation sur leur propriété afin d'en tirer un revenu additionnel ou d'obtenir de l'aide avec les travaux de la ferme ou les tâches associées à la vie rurale. Les règlements de zonage de la plupart des régions rurales du district de Boundry interdisent ces choix de logements car la densité des habitations est restreinte à une habitation par terrain, même dans les secteurs où les plus petits terrains font vingt-cinq acres. Pour que les femmes qui vivent seules puissent répondre entièrement à leurs besoins de logement dans les régions rurales, il faut que les règlements visant l'utilisation du sol permettent la concrétisation d'un plus vaste éventail de choix de logements.

SOMMAIRE

1. Contexte

Les changements démographiques, l'évolution des conditions sociales et des choix de vie, ainsi que d'autres facteurs économiques et sociaux, se sont conjugués pour modifier la nature des ménages canadiens au fil des années. Bien que le ménage canadien typique ait toujours à sa tête un couple de parents, on constate qu'il y a dans notre pays un nombre croissant de ménages dirigés par des femmes. Il y a eu, en particulier, une hausse du nombre de ménages constitués de femmes vivant seules. Selon les résultats du recensement de 1996, les ménages constitués de femmes seules représentaient 14 pour cent du total des ménages au Canada, ce qui en fait le type de ménages le plus courant au pays après les ménages constitués d'un homme et de son épouse.

Malheureusement, le marché du logement ne s'est pas adapté aux changements survenus dans la composition des ménages, et la plupart des logements sont toujours conçus pour la famille nucléaire typique. C'est vraiment malheureux, car la littérature démontre clairement que les ménages dirigés par des femmes ont des besoins de logement différents de la famille nucléaire. Ces différences découlent en partie de leurs

revenus moyens inférieurs, de leur représentation disproportionnée sur le marché locatif, de leur responsabilité plus importante pour ce qui est du soin des enfants et de leur plus grande vulnérabilité devant la violence familiale.

La plupart des ouvrages portant sur les femmes et le logement au Canada se sont essentiellement penchés sur les secteurs urbains et ont eu tendance à se concentrer principalement sur les questions d'abordabilité. Il existe très peu de résultats de recherches sur les problèmes de logement que vivent les femmes dans les régions rurales. Cette étude porte exclusivement sur les régions rurales et examine un sous-groupe de la population rurale, soit celui des femmes qui vivent seules. L'offre de logements dans les régions rurales répond-elle aux besoins des femmes vivant seules? Si non, quels choix de logements répondraient plus complètement à ces besoins, et quels changements faudrait-il apporter aux pratiques d'urbanisme et aux règlements visant l'utilisation du sol pour permettre à ces choix de se matérialiser?

2. Méthodologie de la recherche

Les données qui ont servi à l'étude proviennent de deux sources. Les données primaires ont été recueillies au moyen d'un sondage auprès de femmes vivant seules dans les régions rurales du district de Boundry, un petit secteur situé dans la partie sud-est de la Colombie-Britannique. On a vérifié les résultats du sondage à l'aide de personnes-ressources clés du secteur West Kootenay, immédiatement à l'est de Boundry, afin de déterminer la transférabilité des résultats à un secteur géographique plus étendu.

La méthodologie initialement adoptée pour la recherche prévoyait aussi un second sondage, ou une série de groupes de discussion avec des femmes vivant « à la ville ». On présumait qu'il y avait, « à la ville », des femmes qui préféreraient vivre dans un secteur rural mais ne peuvent le faire pour diverses raisons. Cependant, les groupes de discussion ont suscité au sein de la collectivité un intérêt insuffisant pour permettre de tirer des conclusions au sujet du nombre de femmes qui préféreraient vivre dans un secteur rural s'il s'y trouvait des choix de logements plus divers. Le rapport contient de l'information empirique quant à certaines des raisons pour lesquelles les femmes hésitent à opter pour un secteur rural.

La base de données brutes a été créée au moyen d'un échantillon de commodité constitué de 50 femmes vivant seules dans les secteurs ruraux du district de Boundry. Un échantillon aléatoire aurait été préférable, mais compte tenu de la difficulté d'établir la population totale des femmes vivant seules, la recherche s'appuie sur un échantillon de commodité constitué de femmes s'étant elles-mêmes identifiées. Par conséquent, il faut voir la recherche comme une étude de cas, et les résultats de l'échantillon ne peuvent pas nécessairement faire l'objet d'une extrapolation permettant de représenter la population totale des femmes vivant seules dans le secteur couvert par l'étude. Cependant, l'étude constitue un point de départ pour ce qui est de faire ressortir les

problèmes importants pour les femmes qui vivent seules dans les secteurs ruraux et devrait rappeler à ceux qui planifient les politiques et aux décideurs qu'il est important de tenir compte de l'effet de leurs politiques sur tous les types de ménages.

3. Résultats du sondage et des entrevues avec des personnes-ressources clés

Population vieillissante : Près de 80 pour cent des femmes interrogées avaient au moins cinquante ans. La majorité d'entre elles croyaient pouvoir vieillir chez elles, mais elles convenaient qu'il serait plus facile de le faire si une seconde habitation était permise sur leur terrain, ce qui leur donnerait un revenu supplémentaire ou de l'aide physique pour l'entretien et les autres tâches.

Abordabilité : Environ les deux tiers des femmes interrogées consacraient à leur logement plus du tiers de leur revenu avant déduction de l'impôt. Cette situation semblait davantage attribuable au faible niveau de revenu qu'aux coûts élevés du logement, car plus de 60 pour cent des femmes avaient des revenus annuels inférieurs à 20 000 \$, et la moitié d'entre elles avaient des revenus de moins de 10 000 \$.

Taille convenable des logements : De nombreuses femmes avaient un logement trop grand, selon la Norme nationale d'occupation (qui indique le nombre d'occupants d'un logement, selon le nombre de chambres), mais elles ne trouvaient pas leur logement trop grand pour elles. Cependant, bon nombre d'entre elles trouvaient leur propriété trop grande, et la majorité ont indiqué une préférence pour des terres de cinq acres ou moins.

Conditions de logement : Environ un tiers des femmes ont indiqué que leur logement était tout juste acceptable ou en mauvais état.

Aide concernant l'entretien : L'entretien du logement et de la propriété représentait une préoccupation de taille pour de nombreuses femmes. Bon nombre d'entre elles ont indiqué l'entretien comme étant l'aspect de leur logement et de leur propriété qu'elles aimaient le moins, et la majorité d'entre elles souhaitaient de l'aide pour l'exécution du travail d'entretien.

Qualité de vie en secteur rural : Une majorité écrasante de répondantes ont cité comme aspects importants dans leur choix d'une habitation la paix et la tranquillité, la nature et la possibilité de faire du jardinage.

Compagnie et soutien : La majorité des femmes voulaient vivre à proximité de leurs parents et amis et être en mesure d'aller à pied chez les voisins. La plupart ont indiqué qu'elles jouissaient d'un réseau solide constitué de parents et d'amis.

Transport et emplacement : La majorité des répondantes ont indiqué préférer vivre près de la ville ou du village (c'est-à-dire à dix kilomètres au maximum). Étant donné qu'il n'existe pas de réseau de transport en commun dans le district de Boundry, les personnes qui vivent dans les secteurs ruraux doivent avoir accès à un moyen de transport individuel.

Infrastructure des communications : Il n'y a ni service de téléphonie cellulaire, ni service Internet haute vitesse dans la plupart des secteurs ruraux de Boundry. La majorité des répondantes ont toutefois indiqué qu'il était important d'avoir accès à Internet.

4. Choix de logements et préférences relevées au moyen du sondage

Une très nette majorité de répondantes ont indiqué préférer la propriété à la location. La plupart préféreraient vivre seules, mais une majorité des répondantes étaient intéressées par une forme de logement rural plus dense, par exemple, l'ajout d'un second logement sur leur propriété ou le partage de leur terrain avec d'autres, en conservant toutefois leur propre logement autonome. Les préférences en termes de logement semblent être liées à la taille de la propriété, car une plus forte proportion de femmes vivant sur de grandes terres (plus de cinq acres) préféreraient l'ajout d'un pavillon-jardin ou d'une seconde habitation, ou le partage du terrain avec d'autres. Il se peut que les préférences soient aussi liées à l'âge et au revenu, mais les réponses étaient trop peu nombreuses, dans certaines catégories, pour permettre de tirer des conclusions claires.

5. Modification des pratiques d'urbanisme et des règlements visant l'utilisation du sol

Les plans directeurs et règlements de zonage de deux des trois administrations rurales du district de Boundry ne permettent pas plus d'une habitation par terrain. Sont donc exclus les choix de logements comme les coopératives rurales, l'habitation communautaire, les collectivités intentionnelles, les pavillons-jardins ou logements volants et les seconds logements, qui pourraient se traduire par de l'aide pour les tâches liées à la ferme ou à la vie en secteur rural, ou qui pourraient même servir à loger un parent vieillissant. Près d'un tiers des répondantes ont indiqué que les règlements actuels les empêcheraient d'apporter à leur propriété des changements qui feraient qu'elles trouveraient plus facile, ou intéressant, de demeurer dans leur habitation actuelle.

Les politiques d'aménagement rural du district de Boundry semblent plus restrictives que celles du district de West Kootenay, immédiatement à l'est. Dans la plupart des secteurs ruraux du district de West Kootenay, l'utilisation du sol n'est pas réglementée. Le nombre d'habitations sur chaque terrain n'est soumis qu'à la réglementation provinciale portant sur la dispersion des eaux-vannes et les voies d'accès. Seuls les terrains faisant partie de la réserve de terres agricoles font exception. Ces terrains ne doivent servir qu'à des fins agricoles et il ne doit s'y trouver que les habitations nécessaires à ces fins. Dans les secteurs du district de West Kootenay où s'appliquent des règlements de zonage, ces règlements permettent une plus forte densité de logement que dans les secteurs réglementés de Boundry. La superficie de terrain minimale permise est plus petite, soit généralement de cinq acres, par rapport aux vingt-cinq acres exigés dans la plupart des secteurs ruraux de Boundry. On permet aussi un plus grand nombre d'habitations sur les terrains qui dépassent la superficie minimale permise. De telles dispositions ont favorisé l'apparition d'une plus grande variété de choix de logements dans le district de West Kootenay. Il n'est pas rare de voir un groupe de personnes détenir à titre de locataires des terrains en secteur rural et y occuper leurs propres logements individuels.

6. Conclusions

Étant donné que cette étude s'est appuyée sur un échantillon de commodité établi dans un secteur géographique particulier du pays, il n'est pas possible de tirer des conclusions au sujet de la population générale des femmes qui vivent seules dans des secteurs ruraux à l'échelle du Canada. Cependant, d'après l'échantillon de femmes interrogées dans le district de Boundry, il ressort clairement que l'offre de logements dans ce secteur rural ne répond pas à leurs besoins.

Les principaux problèmes que l'étude a fait ressortir sont des problèmes d'abordabilité attribuables au faible revenu, des problèmes liés au fait que l'offre de logements ne correspond pas à la demande et des problèmes liés à l'entretien de l'habitation et de la propriété. En termes de choix de logements qui répondraient mieux aux besoins de logement des femmes qui vivent seules, la majorité des femmes étaient intéressées à partager leurs terres et à partager aussi les tâches liées à l'entretien. Bien que la majorité des répondantes préféraient vivre dans leur propre logement individuel, elles ont manifesté beaucoup d'intérêt pour les choix de logements permettant une plus forte densité de logement sur les terrains ruraux. La plupart des femmes visées par l'étude préféraient les terrains plus petits (cinq acres ou moins) et souhaitaient davantage de choix de logements dans les secteurs ruraux. Pour que les femmes qui vivent seules puissent satisfaire entièrement leurs besoins dans les secteurs ruraux du district de Boundry, il faut revoir les politiques d'urbanisme et les règlements visant l'utilisation du sol en fonction de leurs intérêts.



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1. INTRODUCTION

Changing demographics, social conditions, lifestyle choices and other economic and social factors have changed the nature of Canadian households over the years. Although the typical Canadian household is still headed by a two parent couple, there is an increasing number of households in this country headed by women. Whether these households are single parent families or women living alone, their housing requirements will be different from those of the typical two parent household.

Over the years, there have been increasing efforts to understand the impact of housing policy on women. However, most of these efforts have concentrated on housing in urban areas and have tended to focus primarily on issues of affordability. There is very little information available on housing issues faced by women living in rural areas. This study focuses specifically on rural areas and examines one subset of the rural population - women living alone. Does the housing supply in rural areas meet the needs of women living alone? If not, what housing options would more fully meet these needs and what changes would be required to planning practices and land use regulations to allow these options to emerge?

2. BACKGROUND

The housing stock by its very nature is slow to respond to changes in demand. New construction, by itself, represents such a small percentage of the total housing stock that, while it may reflect changes in consumer needs and preferences, the majority of the population at any given time continues to be housed in the existing stock. Over time, if household composition and consumer preferences change significantly, there can be an imbalance between the housing stock and the housing requirements of the current population. While this circumstance can affect all segments of the population, the households most affected are those that do not fit the norm of the past.

The most significant changes in household composition in Canada over the years have been a decrease in household size and an increase in the number of single-person households. In 1961, the average number of persons in one household was 3.9. By 1996, this number had decreased to 2.6 persons. Over the five year period 1991 to 1996, the number of single-person households increased by 15 percent, almost double the rate of increase of total households of 8 percent. Intuitively, it would seem that the housing needs of these smaller households would differ from those of the larger households of the past.

Another significant change in household composition in Canada has been the increase in the number of households headed by women. Over the period 1991

to 1996, female single parent households and female single-person households increased by 15 percent, nearly double the increase in total households of 8 percent over the same period. In 1996, female single-person households accounted for 14 percent of all households, representing the most common household type after husband and wife families (see Table 1).

Table 1 - Private Households in Canada, 1996 Census²

Household Type	Total (000's)	Percent
Husband, wife & children	3,854	36
Husband, wife, no children	2,608	24
Female, one person household	1,484	14
Male, one person household	1,138	11
Female single parent household	899	8
Two or more person, non-family household	512	5
Male single parent household	179	2
Multiple family household	145	1
Total households, all types	10,820	100

Has the housing supply been able to adapt to these changes in household composition? This study addresses that question from the perspective of female single-person households living in rural areas. The housing stock in rural areas is much slower to change as there tends to be smaller increases in overall demand and, therefore, less new construction. In the past, the typical rural family was a large, often extended family, that worked the land. The housing supply in rural areas reflected the needs of this typical family and, to this day, the majority of houses in rural areas are large, single family dwellings on large acreages. This housing may be entirely suitable for family households, however, it may not be suitable or affordable for non-family households, especially single-person households.

While all single-person households face challenges in rural areas, there are additional factors which could make this a different challenge for women than for men. Maintaining a rural property requires physical strength and skills which many women, especially elderly women, may not have. This can result in an additional financial burden as women end up hiring people to help with farm or rural chores. Also, women may face unique safety issues living alone in rural properties that can be isolated and far from neighbours.

Does the housing supply in rural areas meet the needs of women living alone? The assumption is that it does not and the further assumption is that more

² Source: C.M.H.C., Research Highlights 55-8. Note that figures are rounded to the nearest 1,000.

women who live alone would live in rural areas if housing choices were available that responded to their housing needs and preferences. This research explores these issues and identifies housing options that may be more suitable for women living alone than the existing large single family dwellings on large acreages.

While the focus of this research is on rural women, it is anticipated that the housing options identified in this work may also appeal to other rural households whose housing needs are not being met by the available supply of large single family dwellings on large acreages (e.g. male single-person households, single-parent families, small families and aging couples).

3. SCOPE OF WORK

3.1 Definitions

There are many different definitions of “rural” used in the literature. In a recent report, Statistics Canada identified no less than six alternative definitions of “rural” for national level policy analysis in Canada (duPlessis, Beshiri and Bollman, 2001). None of these definitions exactly coincides with the specific geographical area studied in this report. However, the definitions used by the Organization for Economic Co-operation and Development (OECD) are close and are used as a reference point to build the definition of “rural areas” used in this study.

The OECD defines rural communities and predominantly rural regions as follows:

A rural community is an area with a population density of less than 150 people per square kilometer.

A predominantly rural region is an area that has more than 50 per cent of its population living in rural communities.

For the purposes of this report, the term **rural community** will not be used. Instead, the term **rural area** will be used to describe the area surrounding incorporated municipalities in predominantly rural regions. Some rural areas may be considered communities by the residents, but some may contain scattered dwellings not considered to be part of a community. To avoid any confusion, the term **rural community** will not be used.

3.2 Objectives

This study has three specific objectives:

1. To identify the housing requirements of women living alone in rural areas.
2. To identify the housing options that would meet these requirements.
3. To identify any changes required to planning practices and land use regulations that would allow the housing sector to respond to the housing requirements of women living alone.

4. LITERATURE REVIEW

There is no available literature on the housing needs of women living alone in rural areas in Canada. Some work has been done in the United States on housing and poverty of female-headed households in rural areas but it is not focussed solely on single women and includes single mothers as well. In Canada, most research on women and housing is not disaggregated to women living alone and, for the most part, also focusses on affordability issues. However, it may be possible to gain some insight into the housing situation of rural women living alone by examining some aspects of this literature in the context of recent work on housing conditions in rural areas.

The first major study to focus on women and housing was the 1984 publication **Women and Housing: Changing Needs and the Failure of Policy** produced by the Canadian Council on Social Development. In this report, authors Janet McClain and Cassie Doyle debunked the notion that women were a "special needs group" when it came to housing. Instead, they demonstrated that women were active as housing consumers participating in all sectors of the housing economy and marketplace. They also demonstrated that women had different housing needs than men due to their lower average incomes, disproportionate representation in the rental market, greater responsibility for the care of children and their greater risk of abuse due to family violence. McClain and Doyle contended that these differences were not recognized in prevailing social and economic development policies which centered largely on the traditional nuclear family.

In a report written thirteen years later entitled **Canadian Women and Their Housing: 1997**, SPR Associates suggested not much had changed in the intervening years:

. . . most women still face the same issues, problems and challenges as in 1983. These issues and

*challenges include changing or reduced economic status; sole or primary responsibility for dependent children; changing lifestyles; non-traditional career and family decisions; and risk of or exposure to violent situations, particularly in the home.*³

The authors suggested not much had changed in the policy arena either as social policy thinking still centered on the traditional nuclear family. The study concluded that there is a great need to include women as stakeholders in the development of social policy and called for the creation of an ongoing national forum and ensuing dialogue on Women and Housing.

In June 2000, the Older Women's Network in Toronto initiated such a dialogue in Ontario. Researcher Marion Lynn of York University surveyed over 1,200 women in their mid-forties and older living in cities (57 percent) in villages (21 percent) on reserve and in rural areas (22 percent). Of the women surveyed, 42 percent lived alone. The study examined the scope of housing problems experienced by mid-life and older women. These included issues around housing affordability, home maintenance, transportation, support network and aging in place. These issues come up repeatedly in the literature on women and housing and are explored more thoroughly in the following sections.

Housing Affordability

Affordability is a main concern identified in research on women and housing. In **The Poorest of the Poor: Female-Headed Households in Nonmetro America**, the Housing Assistance Council (H.A.C.) concluded that female-headed families in nonmetropolitan areas were disproportionately poorer than traditional households in the same area. Almost 40 percent of female-headed households were living in poverty compared to 19 percent of male-headed households based on 1990 census data. (H.A.C., 2001)

The main concern identified in the Lynn study also related to the cost of housing. Fully 60 percent of the women surveyed spent more than one-third of their income on housing costs (defined as rent, mortgage payments, taxes, insurance and utilities). Nineteen percent spent more than one-half of their income on housing. Analysing this by age group, 21 percent of women under 65 paid more than one-half of their income for shelter, compared to 17 percent of those 65 and over. This is highlighted

³ SPR Associates, p. ix.

as a concern as it was expected that older women would have less money and would therefore have higher shelter/income ratios.

If mid-life women are now paying high portions of their income on housing costs, it does not bode well for their future financing of housing.⁴

In a recent study on housing conditions in rural areas, Rupnik, Tremley and Bollman reported that in 1996, 21 percent of households in predominantly rural regions paid more than 30 percent of their income for housing. In British Columbia and Ontario (two of the richest provinces), 24 percent of households in rural areas paid over 30 percent of their income for shelter. While the report does not analyse the data by gender, it would not be unreasonable to expect that more women in rural areas would have affordability problems than men because of their lower average incomes.

Home and Property Maintenance

Another area of concern for women is maintenance. Women living alone in rural areas in large, older homes that they own find it difficult to maintain them. (Lynn, 2000). For older women, their concerns stem from increasing frailty and deteriorating health that could make it difficult to remain in their homes as they age without adequate and affordable support. Yet many discover they cannot find or afford that support. Again, quoting Lynn:

Although most (of the respondents) are still able to do the physical work of maintaining their homes, about 16 percent are unable to at this time, and yet 18 percent are unable to find people to do this work and over 40 percent cannot afford to hire people if they could find them. Of all the problems associated with their current housing, outside maintenance is listed most frequently as difficult to cope with, noted by 323 women. This represents 50 percent of the 655 women who live in a house, and is significant when considering that 45 percent of these women are under age 65, but already realize that they cannot deal with outside maintenance of their homes. As noted earlier, owning a house may appear to be a great advantage - which it is financially. But if aging women have to stay in these

⁴ Lynn, p. 129

*houses because there are no alternatives available to them, it can be a difficult and expensive way to live.*⁵

Keeping up with maintenance and repair appears to be more of a problem in rural areas. In 1996, 10 percent of households in predominantly rural regions were below standard because their homes were in need of major repairs. In predominantly urban areas, only 7 percent of households were in this situation. (Rupnik, Tremley and Bollman, 2001). Also, those rural areas closest to cities had a lower percentage of homes in need of repair suggesting perhaps a greater availability of qualified tradespeople, more reasonable labour costs or greater employment opportunities and therefore higher incomes for the household.

Transportation

Access to reliable and affordable transportation is another important issue for rural women. Almost one-half of the respondents in the Lynn study expressed anxiety around losing their current means of transportation.

Support Network

Perhaps more so than men, women value social support networks. The Lynn study found that being close to family and friends was important to 83 percent of the survey respondents. Opportunities for community involvement and activities was important to 79 percent. The SPR Associates report suggested that single mothers, especially, relied upon community and social support but the same may hold true for women living alone.

Aging in Place

The Lynn study concluded that women clearly wanted to remain in their own homes and in their own communities as they aged. Nearly one-half of the survey respondents had lived in their community for over 20 years. Although the results are not analyzed by urban and rural location, anecdotal evidence cited in the report indicates rural women would find it hard to leave their community and move to a village or city.

Developing Appropriate Housing Policy

The McClain/Doyle report, the SPR Associates report and the Lynn study all highlight the need to develop housing policy that takes into account the housing needs of women, especially those in non-traditional households. The SPR

⁵ Lynn, p. 117

Associates recommended an on-going dialogue and a national forum on women and housing that included women as stakeholders. Lynn called for an increased involvement of all levels of government in creating affordable housing. Beyond this, she noted the particular challenges faced by women in rural and small communities and suggested that those communities with “motivated residents” and newly arrived urban professionals with “leadership and organizational skills and political savvy” will be in the best position to respond to these housing needs.

Conclusions

Based on the literature, it is expected that women living alone in rural areas will have unique housing requirements that are probably not taken into account by existing policies. Among those needs, the following results are anticipated:

- a higher incidence of affordability problems due to low incomes
- concerns around home and property maintenance
- concerns around transportation issues
- desire for support from a close network of family, friends and neighbours
- desire to remain in their own homes as they age.

5. THE STUDY AREA

The research question was explored by studying a small geographical area in rural British Columbia - the Boundary District. The Boundary is a geographical area contained within the Regional District of Kootenay Boundary in the south east of the province. It contains a population of approximately 12,400 in an area of 6,800 square kilometers⁶. The Boundary includes the cities of Grand Forks (1996 population - 3,994) and Greenwood (784), the village of Midway (686) and the surrounding rural areas known as Areas C (Christina Lake), D (rural Grand Forks) and E (West Boundary). Using the OECD definitions, the Boundary is considered to be a **predominantly rural region** with approximately 56 percent of the population living in **rural communities**.

The economy of the Boundary depends largely on its agricultural and forest resources with forestry itself comprising nearly 25 percent of the economy.⁷ Retail and tourism are other important sectors of the economy, followed by the public sector and construction. In terms of employment activity, women are disproportionately represented in the service industries and lower paying jobs as shown in Table 2. Women are also more likely to work part-time. In the 1996

⁶ Statistics Canada, 1996 Census Data.

⁷ Kyrse (2002), (Primary industry and manufacturing companies comprise 35 percent of the economy. Of this 35 percent, forestry constitutes over 70 percent.)

census, 63 percent of women with employment worked part-time or part-year, compared to 53 percent of men. (See Table 3.)

Table 2 - Boundary District Labour Force Activity by Sex, 1996⁸

	Total	Male	Female
Industry Characteristics			
Population employed in primary sector (agriculture/resource based)	16%	21%	10%
Population employed in secondary sector (manufacturing/construction)	23%	33%	6%
Population employed in tertiary sector (service industries)	61%	43%	84%
Total	100%	100%	100%
Individual Income & Labour Market (reported income, 15 years +)			
Average total reported income	\$21,417	\$27,079	\$15,116
Participation Rates	60%	67%	53%

Table 3 - Boundary District Part-time Employment by Sex, 1996 Census

	Boundary	Areas C, D & E	B.C.
All persons with employment	6,135	3,600	1,988,210
Worked part-time or part-year	3,525 (57%)	2,135 (59%)	1,008,410 (51%)
Females with employment	2,775	1,645	925,515
Worked part-time or part-year	1,760 (63%)	1,095 (67%)	529,075 (57%)
Males with employment	3,350	1,955	1,062,600
Worked part-time or part-year	1,770 (53%)	1,040 (53%)	479,335 (45%)

As in many rural communities across the country, young people are leaving the communities of the Boundary in search of better employment opportunities. At the same time, retirees from larger urban centres are moving to the Boundary creating an accelerated aging of the population.

The natural beauty of the area with its many lakes and rivers and its proximity to the protected Granby Wilderness area along with its location on the Trans Canada trail draw not only tourists to the area but also people making conscious

⁸ Source: Data compiled from the 1996 Census Data by Lydia Sawicki for her PhD Thesis on the sociology of rural women's work for York University, 2002.

lifestyle choices. Many of these are self-employed or highly skilled professionals engaged in consulting work, often outside the region. (Krysse, 2001)

Rural development in the Boundary is controlled by several pieces of legislation at both the provincial and local level. Land within the region designated as part of the Provincial Government Agricultural Land Reserve is restricted to agricultural use and cannot be subdivided. Landowners are permitted to construct more than one dwelling on their land provided the additional dwellings are “necessary to farm use”.

In the West Boundary (Area E), there are no official community plans or zoning by-laws for most of the rural area outside the established municipalities of Greenwood and Midway.⁹ Any number of residential dwellings can be built on one lot in land outside the Agricultural Land Reserve, provided they comply with Ministry of Health requirements for sewage disposal and Ministry of Transportation regulations regarding road access.

In the East Boundary, rural development is controlled by official community plans and zoning by-laws. The philosophy underlying these documents is directed at ensuring development does not have an adverse impact on the environment, wildlife, existing land use patterns or on surrounding property and/or residents.¹⁰ The current policy is to encourage higher density residential development in established areas (i.e. within municipal boundaries). Current zoning by-laws establish a minimum lot size of 25 acres after subdivision, except for lots located in close proximity to municipal boundaries. Residential development outside these areas is limited to one dwelling per lot.¹¹ The only exception is a provision in the Official Community Plan for Area D which allows a non-profit society to construct multiple dwellings on one lot if it is providing affordable housing for low income families in perpetuity.

In recent years, there has been increased interest expressed by rural residents in the East Boundary to build second dwellings on their land for aging family members. A draft by-law to permit this to occur was rejected by the Regional District Board in April 2001 due to concerns about increased administrative costs, policing costs, potential for resistance to removing the dwelling when it was no longer required for a family member, concerns about the aquifer and concerns about the consequent demand from citizens in other areas of the region to adopt a similar policy.

⁹ The Big White ski community and the Jewel Lake area are the only rural areas with planning legislation.

¹⁰ The content of this section is based on discussions with Planner John Popoff of the Regional District of Kootenay Boundary, February, 2002.

¹¹ Note that the provisions of the O.C.P. supercede the provisions of the Agricultural Land Commission Act allowing more than one dwelling because the rule is that the most restrictive regulation applies.

In the 1996 census, there was a total of 5,060 households in the Boundary District. Of these, 1,260 or 25 percent were single-person households and 565 of these were female single-person households (see Table 4). As Table 4 indicates, the majority of female single-person households lived within the three municipalities (345 out of 565). The remaining 220 lived in the rural areas of the Boundary. This represents 8 percent of the total number of households in the rural area. In other words, 1 out of every 12 households in Areas C, D and E was comprised of a woman living alone.

Table 4 - Single-Person Households in the Boundary, 1996¹²

Location	Total Households	Single-Person Households	Female Single-Person Households
Areas C, D & E	2,740	575	220 (8%)
Grand Forks	1,700	515	275 (16%)
Greenwood	340	105	45 (13%)
Midway	280	65	25 (9%)
Boundary District	5,060	1,260	565 (11%)
Canada	10,820,055	2,622,180	1,484,000 (14%)

6. METHODOLOGY

6.1 Data Collection and Analysis

Data for this research was collected through a survey of women living alone in rural areas of the Boundary. The survey was designed to identify the following:

- the housing requirements of women living alone
- any unmet housing needs
- housing options that would meet these needs
- changes required to regulations or planning practices to allow these housing options to emerge.

The questionnaire went through several iterations. It was reviewed by C.M.H.C. staff and pre-tested with a group of ten women living alone in rural areas of the Boundary and West Kootenays before being finalized.

The greatest challenge in this research was reaching women living in the target group. Understandably, many women living alone do not want to be identified as such and, therefore, the support of local resource groups was vital in reaching out to women. While the survey was advertised widely in local newspapers and through posters distributed throughout the area, by far the greatest response

¹² Source: B.C. Stats, 1996 Census Data Aggregated to Kootenay Boundary Regional District.

came through the assistance of local resource groups. The Boundary Women's Centre, the Boundary Family and Individual Services Society, the Women's Institute of Rock Creek and the Union of Spiritual Communities of Christ (the organization representing the Doukabor population of the region) helped distribute copies of the survey. Survey forms were also available for pick up at various locations throughout the region including the Community Futures' Office, a community medical centre, local stores and a local coffee bar. Although a random sample would have been the preferred method of sampling the population, given the difficulty of identifying the total population of women living alone, this research is based on a convenience sample.

The survey began in September 2001 and was completed by February 2002. In all, 55 completed surveys were returned. Five of these were eliminated as they were completed by single mothers or other women who did not live alone, although some of them expected they could be alone in the future. They felt there should be more housing choices available in rural areas and wanted to have their voices heard. They had similar concerns to those raised by many women who did live alone, but their responses are not included in the analysis as their housing needs are assumed to be different from women living without dependents. However, the level of interest in this work suggests more research is needed on the housing needs of all women living in rural areas in Canada.

Although the survey did not contain a question on specific location within the Boundary, judging from the post marks on the returned envelopes, the respondents live throughout the rural area: 25 were post marked Grand Forks (Area D), 14 were post marked from Area E and 11 from Area C.

The original methodology also called for a second survey or series of focus group meetings with women living within the three established municipalities of the Boundary who would prefer to live in the surrounding rural areas. The assumption was that there were women living "in town" who would prefer to live rurally but were unable to do so for a variety of reasons. However, the meetings drew insufficient response from the community to draw any conclusions about the number of women who would prefer to live rurally if there were more housing choices available. Some anecdotal information is presented later to suggest some of the reasons women hesitate to living rurally.

6.2 Evaluation of Results

The survey results were reviewed in two ways. Follow-up meetings were held with women participating in the research to discuss the results and identify any errors or omissions. The results were also reviewed through a "key informant" survey of women in the West Kootenays with special knowledge of women's issues to determine the transferability of the research findings to a broader

geographical area. The West Kootenays lie immediately to the east of the Boundary.

7. SURVEY RESULTS

7.1 Profile of Respondents

Appendix 1 contains the responses to all the questions in the survey. A brief summary is presented here. Although 50 surveys are included in the sample, not all respondents answered every question. The figures that follow indicate the number of responses as a fraction of those responding to specific questions.

Age: Nearly 80 percent of the respondents were 50 years of age or older. The majority of respondents were in the age groups 50 - 64 (19/48) and 65 - 79 (11/48) 10 were under 50 and 8 were 80 or older. No statistics are available in the public domain that show the age distribution of women living alone in the rural areas of the Boundary, so it is not possible to determine if the age distribution indicated by the sample is typical of the total population of women living alone. Table 5 compares the age distribution of the respondents with that of all women living in the rural area (i.e. women living in all household types). As the table shows, there is a much larger percentage of older women in the sample than in the total population (79.2 percent compared to 32.6 percent). More research would be useful to determine if there are, in fact, a disproportionate number of older women living alone in rural areas.

Table 5 - Age Distribution of Women in Rural Areas in the Boundary

Age	Survey		Area C, D & E (1998 Census)	
	Number	%	Number ¹³	%
Under 30	2	4.2	1145	34.3
30 - 49	8	16.7	1100	32.9
50 - 64	19	39.6	630	18.9
65 - 79	11	22.9	385	11.5
80 and over	8	16.7	75	2.2
Total 50 +	38	79.2	1090	32.6
Total All Ages	48	100	3340	99.8

Financial: Over 29 percent of the respondents had annual incomes below \$10,000 14/48 respondents reported annual incomes of less than \$10,000 and an additional 16/48 had annual incomes under \$20,000. At the other end of the spectrum, 2/48 reported incomes of \$50,000 or more. The low incomes may be

¹³ Numbers do not add due to random rounding.

explained by the fact that 22/50 listed "pension" as their main source of income and only 9/50 were employed full-time. Again, there is no comparable data on the income distribution of all women living alone in the rural areas of the Boundary. However, income data from the 1996 census does show that the average income of women living in rural areas of the Boundary is lower than the regional or provincial average (see Table 6). It is also significantly lower than the corresponding levels for males (see Table 7).

Table 6 - Average and Median Incomes for Females, 1996 Census

Area	Average	Median
Areas C, D and E	\$14,833	\$11,710
Grand Forks	\$16,532	\$13,714
Boundary District	not available	not available
Kootenay/Boundary Region	\$16,841	\$13,044
British Columbia	\$20,028	\$15,233

Table 7 - Comparison of Income Levels for Males and Females in Areas C, D and E, 1996 Census

Income Category	Average	Median
Employment Income		
Females	\$13,946	not available
Males	\$27,076	not available
Total Income		
Females	\$14,833	\$11,710
Males	\$27,213	\$21,917
Total Income - Non-Family		
Females	\$15,735	\$12,970
Males	\$23,756	\$18,018

Length of Time in Rural Area: The majority of respondents were long-time rural residents. Most women responding to the survey had lived in a rural area for 10 years or more (36/47)

7.2 Housing Conditions

The survey was designed to assess the housing conditions of the respondents in terms of the generally accepted standards of **affordability, suitability and adequacy**. Canada Mortgage and Housing Corporation (C.M.H.C., 1999) has

defined these standards as follows:

Affordability: Shelter costs including rent or mortgage payments, property taxes, electricity, fuel and water should not exceed 30 percent of before-tax household income.

Suitability: The dwelling must contain enough bedrooms for the size and composition of the household.

Adequacy: The dwelling must not need any major repairs.

In general, the survey results showed that a large majority of respondents were living in housing conditions that were below the standard of **affordability**. Many may also be living in inadequate housing. However, the evidence is not directly comparable to the national definition of adequacy as the survey asked respondents to rate the condition of their homes in terms of "excellent", "good", "fair" or "poor". Thirty per cent of respondents were living in housing that they rated in "fair" or "poor" condition, suggesting that their accommodation may be substandard. All respondents lived in housing that would meet the criteria of **suitability**.

Affordability: Approximately two-thirds of the women in the sample were paying more than one-third of their before-tax income for shelter. 21/48 respondents reported spending between one-third and one-half of their before-tax income on shelter costs. Another 11/48 reported spending more than one-half. In total then, 32/48 or approximately 67 percent of the respondents spent more than one-third of their income on shelter costs. If this is typical of women living alone in the rural area, it is an alarming statistic. Typically, rural areas have a lower percentage of households with affordability problems. According to Rupnik, Tremblay and Bollman (2001) in 1996, 21 percent of Canadian households in predominantly rural regions spent more than 30 percent of their income on shelter costs compared to 29 percent of urban households. In British Columbia, the percentage in rural areas was 24 percent or approximately one household out of four.

The results from this survey suggest that women living alone may be more affected by affordability problems than the rural population as a whole. Although there is no way of knowing how representative the sample is of the total population of women living alone in rural areas of the Boundary, the fact that 67 percent have shelter cost to income ratios that are above the affordability norm is extremely alarming.

Furthermore, it should be noted that the definition of "shelter costs" does not include the cost of house insurance. This can be a significant cost in rural areas where homes are often still heated with wood and insurance premiums are set at

higher levels to reflect the perceived increase in fire risk. In the Boundary survey, 63 percent of the respondents (30/48) heated their homes with wood.

Adequacy: Approximately one-third of the respondents indicated that their homes were in either “fair” or “poor” condition. Most respondents (38/48) lived in homes that were over 10 years old with 6/48 being 40 years or older. 35/50 reported that their homes were in excellent or good condition. 14 were considered to be in fair condition and 1 was in poor condition. This is another area where more research needs to be undertaken. Rupnik, Tremblay and Bollman reported that in the 1996 Census, 10 percent of all households in predominantly rural regions were living in housing that was below standard. “Below standard” is defined to be homes needing major repairs. In the Boundary sample, 30 percent of women reported their homes were in fair or poor condition.

Suitability: Many respondents are “overhoused” in terms of number of bedrooms although the majority does not feel their homes are too large for them. The majority of respondents (38/50) live in houses and 8/50 live in mobile homes. The others identified their homes as “cabins” or “motor home”. Most homes are in the 500 - 1,500 square foot range (39/47) and most have 2 or 3 bedrooms (33/49).

Using the national standard of suitability, a single-person household would require a house with only 1 bedroom. In the survey, 9 women were living in 1 bedroom houses, 19 in houses with 2 bedrooms and 21 in houses with 3 or more bedrooms. On the whole, however, respondents seem to feel their house was neither too big nor too small for them. Although 21/49 respondents indicated their houses had 3 or more bedrooms and 24/47 houses were over 1,000 square feet, only 9/46 agreed that their house was too big for them. 26/46 disagreed and 11/46 were neutral on this point. On the other hand, 31/42 disagreed that their house was too small, suggesting perhaps that this is not an issue.

Suitability: The majority of respondents preferred to live on property that is five acres or less in size. Over one-half of the respondents lived on property that was five acres or less in size (31/50) while 2/50 lived on parcels of one hundred acres or more. 6/49 lived on properties classified as farms for tax purposes.

The majority of respondents did not think their property was too small for them. Only 3/45 agreed with this statement. Even the majority of respondents with small acreages did not agree that their property was too small. Of the 31 respondents living on parcels that were five acres or less in size, only 2 agreed that their property was too small for them (see Appendix 2). This could suggest that women living alone in rural areas would prefer smaller lots. Unfortunately, the survey question designed to determine this (question 7.7) was badly worded. In addition to including a choice of preferred lot sizes, it also included the option

of remaining where they were and most respondents (33/47) chose that option. However, for the 14/47 that chose not to remain where they were, 12 /14 preferred a home on a small acreage (under five acres). Several respondents also commented in the open-ended questions that there were no small lots in the rural area. 17/48 respondents agreed that their property was too large for them, but there appears to be little relationship between lot size and this response (see Appendix 2).

7.3 Housing Requirements/Unmet Housing Needs

In general, while most respondents indicated they were satisfied with their housing choices, there was also considerable interest expressed in housing options that are not presently available in rural areas in the Boundary (e.g. garden suites/granny flats, co-housing, second dwellings, rural co-ops and intentional communities). Most respondents (27/48) thought they would be able to remain in their present home as they aged, but a majority (25/40) agreed it would be easier to remain there if a second dwelling were allowed on their land. (Note that 14/50 respondents indicated they lived on properties that already had more than one dwelling.) Current regulations in most of the rural area (i.e. Areas C and D) only permit one dwelling per lot. Many respondents cited these regulations as being too restrictive. Each of these points is discussed in more detail in the sections that follow.

Tenure: The majority of respondents preferred homeownership to rental. The majority of respondents indicated that they preferred to own their home rather than rent (43/47). This is slightly more than the 37 that either own or co-own their current homes.

Location: The majority of respondents preferred to live close to town. 26/44 respondents preferred to live within 10 kilometers of town. This corresponds closely to the number of respondents indicating they presently live within that distance of town (25/49). For the most part, those women who presently live within 10 kilometers want to remain at that distance. Of the remaining 24 who live further out, 12 would prefer to live within 10 kilometers. Only 2/44 indicated they would prefer to live more than 20 kilometers from town compared to the 13/49 that currently lived at that distance. Also, 6/44 indicated they would prefer to live in town.

Housing preferences may be limited by transportation options. There is no regular public transportation in the rural areas of the Boundary. 19/44 respondents indicated that access to public transportation was important in choosing their "ideal" home. Anecdotal evidence from women living in town suggests that they feel they cannot live rurally because they do not own a vehicle and public transportation is not reliably available.

Most respondents (12/21) lived within 10 kilometers of their workplace, but 6/21 lived more than 20 kilometers. Of those owning a vehicle, most (37/42) drove 200 kilometers or less each week with 5/42 driving over 200 kilometers and 1 driving over 500 kilometers.

Rural Quality of Life: Survey respondents overwhelmingly rated peace and quiet, nature and gardening as important characteristics in their choice of a home. In response to the open-ended questions “Why did you choose your rural location?” and “What do you like most about your home and property?” , by far the majority of respondents listed “peace and quiet” and “nature” (35/45). These aspects also emerged as the most important characteristics in choosing an ideal home with 43/45 indicating the importance of a quiet and peaceful location and 40/42 indicating being close to nature was important. 40/45 also identified having garden space as being important (see Table 8).

Table 8 - Responses to Question 7.6 “How important are the following characteristics in your ideal home?” (Ranked in order of importance)

Characteristic	Total Responses	Extremely Important (1)	Important (2)	Total (1 + 2)
Quiet and peaceful location	45	35	8	43
Close to nature	42	30	10	40
Garden space	45	28	12	40
Close to friends	44	13	25	38
Close to like-minded people	42	17	19	36
Walking distance to neighbours	43	12	22	34
Keeping pets	44	21	10	31
Sharing maintenance work	43	10	19	29
Close to amenities, stores, medical services, library etc.	44	10	18	28
Close to family	42	10	16	26
Connection to the Internet	43	9	16	25
Room to work from home	43	9	14	23
Close to community organizations	45	6	16	22
Space for business activities	43	5	14	19
Access to public transportation	44	6	13	19
Sharing garden space	44	6	13	19
Keeping farm animals	44	5	11	16
Sharing property	44	5	10	15
Close to places of worship	45	8	6	14

Companionship: The majority of respondents wanted to live close to friends, family and neighbours. 38/44 respondents indicated it was important to live close to friends, 36/42 wanted to live close to like-minded people and 34/43 wanted to be within walking distance of neighbours. Being close to family was identified as important by 26/42 respondents. If this desire for companionship and social interaction is typical of women living alone, this could have policy implications for rural development. It is difficult to be close to others when the minimum lot sizes are 25 acres and only one dwelling is allowed on a lot.

Support Network: Most respondents had strong support networks. Most respondents (32/45) agreed with the statement that they had a strong support network of family and friends. 29/41 agreed that they felt supported by their neighbours. This may account for the feeling of safety indicated by most respondents. 39/44 agreed they felt secure and safe where they lived. 3/44 disagreed and 4/43 agreed with the statement that they felt isolated or lonely.

Sharing Maintenance: The majority of respondents want support in maintenance work. Home and property maintenance is clearly an issue for many women living alone. In response to the statement "My property is easy to maintain", 21/49 disagreed. One woman who indicated she was "neutral" to this question at this time commented "*okay at present but soon will be too big and hard to maintain*". She was in the age group 50 to 64 and echoed the concerns of many women about their ability to look after their property themselves as they aged. Comments like "*since I am getting older, the place is getting too large*" were common. In the follow-up meetings, older women spoke about needing help to do regular yard work and shoveling snow as they got older.

Maintenance was the issue listed most frequently in response to the open-ended question "What do you like least about your home and property?" Of the 43 responses, maintenance issues were listed by 17 women. Comments like "*too much work*" or "*upkeep is time-consuming, especially since my husband died*" were common.

While the majority of respondents indicated they performed regular chores themselves such as gardening, yard work, shoveling snow and splitting firewood (where applicable), many relied on the help of friends and neighbours for chores such as repairing fencing and cleaning chimneys. Most respondents hired help to get firewood and for plumbing and electrical repairs and many also hired others to plow the driveway in the winter (see Table 9).

Table 9 - Home and Property Maintenance¹⁴**M - Do it myself****F - Friends Help Me****N - Neighbours help me****H - I hire someone****N/A - not applicable**

	Total Responses	N/A	M	F	N	H
Gardening	49	2	42	4	3	1
Shoveling snow	48		39	2	3	7
Yard work/lawn etc.	49	2	33	7	4	8
Splitting firewood	46	14	16	9	2	7
Repairing fencing	48	18	11	9	3	8
Plowing driveway	47	5	11	8	8	18
Cleaning chimney	48	14	8	13	3	14
Getting firewood	48	18	7	10	1	18
Plumbing repairs	47	2	4	7	3	33
Electrical repairs	47	3	3	8	2	32

Not surprisingly then, “sharing maintenance work” was identified by many women as an important characteristic of their ideal home. 29/43 respondents indicated this was important. Most respondents hired people to do chores that required some level of expertise or specialized equipment such as plowing the driveway, hauling firewood or plumbing and electrical work. Slightly more than one-half of the respondents (22/37) indicated they spent under \$500 on annual maintenance; 11/37 spent between \$500 and \$1,000 and 4/37 spent between \$1,001 and \$5,000.

Another aspect of sharing maintenance is the potential for sharing equipment. One respondent suggested it would be a good idea to share chainsaws, lawnmowers and other maintenance equipment rather than every household owning its own.

Importance of Internet Connection and Working from Home Connection to the Internet was important to 25/43 respondents and room to work from home was important to 23/43. Not surprisingly, this was more important to women under 65 than over. 22 of the women indicating connection to the Internet was important were under 65 and 20 of the women desiring room to work from home were under 65.

¹⁴ Source: Responses to question 4.1. Note that, in some cases, the responses listed under M, F, N, H and N/A do not add to “Total Responses” because some respondents indicated more than one choice for some tasks.

Anecdotal evidence suggests many women chose to live in the Boundary region for lifestyle reasons. Internet access and room to work from home can provide greater opportunities for self-employment in an area with a depressed economy. However, in some parts of the Boundary, there is presently no cell phone service and no access to high speed Internet. In the follow up meetings, this came up as a clear disadvantage to women trying to support themselves in a rural setting.

Sharing Property: One-third of the respondents rated “sharing property” as important. It is interesting to note that “sharing property” was low on the list of characteristics of the ideal home. Only 15/44 identified this as important. This seems to be in contradiction to responses to question 7.10 where 29/47 indicated they would prefer to share land with others and have their own self-contained dwelling.

7.4 Housing Options and Preferences

One-third of the respondents were not satisfied with their current housing situation. 15/45 of the respondents indicated that they were not completely satisfied with their current housing. When asked to describe the house and property that would fully meet their needs, the issues raised included affordability, adequacy and suitability (smaller house and smaller lot) as well as sharing property, sharing maintenance and transportation/access issues.

The majority of respondents preferred to live in their own self-contained dwelling. There appeared to be a strong preference among all respondents to live in private, self-contained accommodation rather than share a house. (Only 7 out of 44 respondents agreed they would like to share a house with others.) A majority of respondents (29/46) also agreed they preferred to live alone while 6/46 disagreed and 11/46 were neutral. (See Appendix 1 for detailed responses to question 7.8).

A majority of respondents were interested in some form of higher density rural housing. There was considerable interest expressed in housing options that would permit a higher density of housing on rural lots. The survey contained a listing of statements beginning with the statement “I prefer to . . .” and presented a range of housing choices. Respondents were asked to indicate their level of agreement or disagreement with each housing option. The options presented included the following:

- sharing land with others and having their own self-contained dwelling
- a rural co-op for women
- a co-op with a mix of people
- an intentional community (a community of people who chose to live together in pursuit of a common ideal or vision.)
- co-housing (a form of community living that offers a balance between private and shared spaces. Individual households usually have their

own private dwelling areas and share common facilities that could include eating areas, office space, workshops, garden areas, exercise rooms etc.)

- a garden suite/granny flat on land owned by them or their family (a small, self-contained dwelling that is usually temporary and is usually placed on family property to allow an older family member to remain on their land as they age.)
- remaining where they were living but adding a second dwelling on their land for another family, either to give them additional income or to help with farm or rural chores.

A majority of respondents agreed that they would prefer to share land with others and have their own self-contained dwelling (62 percent). A majority also agreed they would prefer to remain where they were living but add a second dwelling on their land for another family (55 percent). Over 40 percent agreed they would prefer to live in a garden suite/granny flat on land owned by themselves or their family and approximately one-third agreed they would prefer to live in one of several self-contained houses in a rural co-op with a mix of people. Also, approximately one-third agreed they would prefer to live in an intentional community. Few expressed interest in a rural co-op for women only (6/44) or co-housing (7/42). (Refer to Appendix 1 for detailed results.)

Table 10 - Housing Preferences

Housing Preferences	Total Responses	Total Agreeing	% Agreeing
Live Alone	46	29	63%
Share Land	47	29	62%
2 nd Dwelling	44	24	55%
Garden Suite/Granny Flat	43	18	42%
Mixed Co-op	41	14	34%
Intentional Community	44	14	32%
Share House	44	7	16%
Co-housing	42	7	17%
Women Only Co-op	44	6	14%

The low response to some of these options could be due to a lack of familiarity with multi-unit dwellings in rural areas. There are no established intentional communities or co-housing projects in the Boundary. Although there are a few small rural co-ops in the area that were established before the official community plans were introduced, and a few lots where second dwellings have been “grandfathered” most housing consists of single family dwellings on separate lots.

Housing preferences appear somewhat related to income level.

Approximately one-third (14/48) of the respondents had incomes under \$10,000.

One-third (16/48) had incomes between \$10,000 and \$19,999 and the remainder (18/48) had incomes of \$20,000 or more. Although there are too few responses in some income categories to draw any strong conclusions, preferences for some housing options do seem to change with income. For example, women with annual incomes under \$10,000 were more open to living in a co-op or in an intentional community than women with higher incomes. They were also the only income group in which the majority did not prefer to live alone. This could suggest that the desire to live more communally is more a function of finances rather than social preferences. It would be interesting to explore this further in subsequent research.

The only housing choices that seemed to be preferred by the majority of respondents in all income categories was the desire to share land with others and have their own self-contained dwelling and the desire to add a second dwelling for another family.

Table 11 - Housing Preferences by Income Levels

Housing Preferences	Total Agreeing	Under \$10,000	\$10,000 - \$19,999	\$20,000 and over
Live Alone	63%	42%	86%	56%
Share Land	62%	69%	60%	59%
2 nd Dwelling	55%	50%	57%	56%
Garden Suite/Granny Flat	42%	42%	46%	35%
Mixed Co-op	34%	70%	8%	38%
Intentional Community	32%	58%	8%	29%
Share House	16%	18%	0	28%
Co-housing	17%	20%	8%	18%
Women Only Co-op	14%	25%	15%	6%

Housing preferences seem to change with age. Again, there are too few responses in the sample to draw statistically reliable conclusions, but based on this sample of women, housing preferences seem to be slightly different for different age groups. The majority of women aged 50 and older (19/32) agree they would like to add a second dwelling on their property compared to only 4/10 women under 50. On the other hand, women under 50 were more interested in living in a rural co-op with 6/9 agreeing with this option compared to only 8/30 older women. Regardless of age, the majority of all women indicated they preferred to live alone or share land with others and have their own self-contained dwelling. (See Appendix 2 for detailed results.)

Housing preferences appear related to size of property. Except for the preference to live alone which seems unrelated to the size of the property, other housing choices do seem to change with property size. Not surprisingly, the

desire to share land, to add a garden suite or second dwelling is greater among those women living on larger parcels. 14/19 or 74 percent of women living on parcels that are more than five acres in size indicated they would chose to share land or add a second dwelling to their land (see Table 12).

Table 12 - Housing Preferences by Size of Current Property

Housing Preferences	Total Response	Total Acreage	Less than 1 acre	1 - 5 acres	More than 5 acres
Live Alone	46	29 (63%)	58%	67%	63%
Share Land	47	29(62%)	50%	56%	74%
Garden Suite	43	18(42%)	30%	27%	61%
2 nd Dwelling	44	24(55%)	25%	47%	74%

7.5 Planning Practices and Regulations

Survey participants were asked if existing regulations or zoning restrictions would prevent them from making changes to their homes or properties that would make it easier for them to remain in their homes as they aged. The responses were mixed with 13/43 saying “yes”, 16/43 saying “no” and 14/43 saying “don’t know” (see responses to question 6.6 in Appendix 1).

When asked to describe those restrictions, 9 respondents stated that second dwellings or multiple dwellings were not allowed on one lot, 1 mentioned the restrictions of the Agriculture Land Freeze, 1 indicated that regulations were limiting and 1 mentioned the requirement to re-zone from residential to commercial for home-based businesses such as eco-tourism is too restrictive. In general, 25/40 agreed that allowing a second dwelling on their property would make it easier for them to remain in their present location as they aged.

7.6 Summary of Survey Results

In summary, the following results emerged from the survey. It is important to remember that these results were obtained from a convenience sample of 50 women. The results cannot necessarily be extrapolated to the larger population of women living alone in rural areas in the Boundary.

Aging Population

Nearly 80 percent of women in the sample were mid-life or older (i.e. 50 years old or older.) The majority thought they would be able to remain in their homes as they aged although they agreed it would be easier to remain there if a second

dwelling were allowed on their land, either to give them more income or for physical help with maintenance and regular chores.

Affordability

Approximately two-thirds of the respondents were paying more than one-third of their before-tax income for shelter. This seems to be a result of low incomes rather than high shelter costs as over 60 percent had annual incomes below \$20,000 and half of these had incomes under \$10,000. Only 18 percent were employed full time and over 40 percent were pensioners.

Suitability

Many women are “overhoused” in terms of the national occupancy standards (i.e. number of people per bedroom), although the majority did not feel their homes were too large for them. However, many did feel their property was too large with the majority preferring to live on parcels that are five acres or less in size.

Housing Condition

One-third of women indicated their homes were in fair or poor condition.

Help With Maintenance

Maintenance seemed to be an issue for many women. The majority of them wanted support with maintenance work. Many listed issues around maintenance as the thing they liked least about their home and property.

Housing Preference

By far, the majority of respondents preferred homeownership to rental. Most preferred to live alone although a majority was interested in some form of higher density rural housing - e.g. adding second dwellings or sharing land with others but having their own self-contained dwelling. Housing preferences appear to be related to size of property with the majority of women living on parcels of land that are five acres or more in size preferring to share land, live in a garden suite or add a second dwelling for another family. Preferences may also be related to age and income although there are too few responses in some age and income categories to draw any strong conclusions.

Restrictive Regulations

Nearly one-third of respondents indicated that existing regulations would prevent them from making the changes to their property that could make it easier or more

desirable for them to remain there. Official community plans and zoning by-laws do not permit more than one dwelling per lot in two out of three of the rural jurisdictions included in the survey.

Rural Quality of Life

Lifestyle is a big factor in choosing to live rurally. Women in the survey overwhelmingly rated peace and quiet, nature and gardening as important characteristics in their choice of a home.

Companionship and Support

The majority of women wanted to live close to friends and family and be within walking distance of neighbours. Most indicated that they had strong support networks of family and friends.

Transportation/Location

The majority of respondents preferred to live close to “town” (i.e. within ten kilometers). As there is no regular public transportation system in the Boundary area, people living rurally need access to private transportation.

Communication Infrastructure

There is no cell phone service or high speed Internet in most of the rural areas in the Boundary. Despite this, the majority of respondents indicated that access to the Internet is important. This could be due to the potential for income generating opportunities as most respondents under age 65 are not employed full-time. A slight majority of respondents indicated it was important to have room to work from home.

Satisfaction With Housing Situation

Over 30 percent of respondents were not completely satisfied with their current housing situation. When asked to describe the house and property that would fully meet their needs, the issues raised included affordability, adequacy and suitability (smaller house and smaller lot) as well as sharing property, sharing maintenance and transportation/access issues.

8. EVALUATION OF RESULTS

The survey results were reviewed in several ways. Follow-up discussions with women completing the surveys were held to solicit feedback on the preliminary results. Discussions were also held with several women living within the

established municipalities of the Boundary to determine their interest in living rurally if alternate housing options were available. Finally, the results were reviewed with key informants - women with special knowledge of women's issues in the West Kootenay area of the province to determine the transferability of the research findings to a broader geographical area.

8.1 Follow-up Discussions

Follow-up discussions were held with a total of eleven women living alone in the Boundary. Attendance at meetings was disappointingly low - partly due to conflicting schedules but also due to a feeling that this was "just research" and may not really lead to any meaningful changes. The women who did attend primarily had concerns around regulations prohibiting second dwellings and other options that would make it easier for women living alone to remain on their land. Comments included "*current regulations in Area D are too restrictive regarding allowing extended family to be on the same land in an independent way*" and "*how can we assist women to remain in their own homes?*"

In the West Boundary, where there are no restrictions on the number of dwellings on one lot, because there are no zoning by-laws for most of this area, the issue around second dwellings centered more on the question of affordability. While a second dwelling would make it easier to cope with the physical work and maintenance and provide a source of rental income for women living alone, without the finances to build a second dwelling in the first place, this option did not seem realistic.

Other issues included the lack of communication infrastructure. People were drawn to the area from urban areas because of lifestyle choices, but the technology is not there in much of the rural area in the Boundary for those people who want to telecommute. No cell phone access is available and no high speed Internet service is available throughout much of the rural area. This highlights the importance of having technological infrastructure in place in rural communities if they are going to survive the political and economic thrusts toward urbanization.

8.2 Women Living "In Town"

At the start of this research, an underlying assumption was that more women living alone would live in rural areas if there were more suitable and affordable housing choices available. Perhaps this is the case, but efforts to elicit this information from women living in the three established municipalities in the Boundary were far from successful. No one attended the two focus group meetings designed to address this issue. What follows is a combination of anecdotal evidence and written information from eight women living in town. Mostly it describes why they live in town.

One woman commented *“I have mixed feelings re living in a rural area. On the one hand, I would like it - the space, being close to nature and many things mentioned in the survey. Practically, however, I can’t see it working for me at present - lack of transportation being a major consideration, maintenance and heavy work being others.”*

Another woman indicated she would rather live in the rural area but there were no small houses available, property was too expensive and transportation was an issue as she did not own a vehicle, did not drive and there was no public transportation.

Other women indicated that their work kept them in town, although their “soul” was in the rural area. One was concerned that the clients of her home-based business would not drive to the outlying rural area and she would lose business if she moved.

There seems to be a definite interest in some form of shared living arrangements, especially co-housing, as women living alone see it as an option that could allow them to remain independent and more in control of their lives as they age.

8.3 Key Informants

The West Kootenays lie immediately to the east of the Boundary and include the cities of Castlegar, Nelson and Trail and several other small towns and villages.

The preliminary results from the Boundary survey were distributed to seven key informants in the West Kootenays. These women were selected because of their work with women and their specialized knowledge of women’s issues in their area. See Appendix 3 for a list of key informants and a copy of the information provided to them. Ensuing discussions with key informants indicated that many issues identified in the Boundary survey also applied to their area. Their comments are summarized below. Also summarized are results from a survey of seniors in the Slocan Valley area of the West Kootenays conducted in 1994 by the Slocan Valley Seniors’ Housing Committee and provided by one of the key informants.¹⁵

¹⁵ While this survey was not limited to women living alone, the raw data collected from the survey was provided to the author and the responses from women living alone were extracted. The data was provided in coded form and no names of survey respondents or information that would allow personal identification was provided.

Aging Population

The majority of women living alone in rural areas are mid-life or older. Many of them have lived rurally most of their lives and want to remain in their homes and their community as they age. In the Slocan Valley, the Housing Committee was successful in creating a seniors home in the rural area. It was clear from the survey that the majority of seniors did not want to move “to town”.

Affordability

Affordability is a big issue for many women living alone. A large percentage of the women in the region pay more than one-third of their income for shelter. As in the Boundary, this seems to be a result of low incomes rather than high shelter costs.

Suitability

Most women living alone want to live on smaller parcels of property. The size of the home was not considered to be much of an issue.

Housing Conditions

As one woman pointed out, there is a direct relationship between maintenance and housing condition. *“Most women have lived in their homes for a long time and kept up with the maintenance. As they get older, they can’t climb the ladder to repair the roof or do other physically demanding repair work. They can’t afford to hire someone, so the house starts to get run down. Once the property begins to get run down, it escalates.”*

Help With Maintenance

Maintenance is definitely an issue for women living alone. In the Slocan Valley survey, 18/23 respondents or 78 percent of the women living alone indicated they had difficulty or needed assistance with home and yard maintenance and upkeep.

Another issue in regard to maintenance was raised by two of the key informants who indicated finding trustworthy tradespeople could be a problem for women living alone. They cited examples of tradesmen charging inflated rates for their services for women living alone and then subsequently lowering their fees when a brother or male friend questioned the rate.

Housing Preferences

Most women living alone definitely prefer to be homeowners. Younger women tend to rent because they cannot afford to buy a home. Rental houses in the area tend not to be in good condition and may not have all the amenities (for example, running water). There are women living in town who want to live rurally but they cannot find suitable and adequate housing to rent. There is a strong interest in higher density living such as rural co-ops and co-housing.

Transportation

The lack of public transportation limits housing choices. Where there is a bus service, it is limited to once or twice a day which makes it inconvenient to travel to medical appointments or for shopping.

Safety Issues

Key informants working with women leaving abusive relationships said safety was a big issue for women living alone in rural areas. Safety was expected to be an issue in the Boundary as well, although it did not appear to be for most women in the sample. However, it is quite possible that the survey did not reach those women who were most likely to feel insecure or unsafe in their homes. Subsequent discussions with women working at the Boundary Women's Shelter confirmed that lack of transportation and the isolation of many rural properties put women at risk.

In a report for the New Rural Partnership Project in the Boundary, project co-ordinator, Kathleen O'Malley outlined the concerns raised by women in focus group meetings:

Many women talked about the impacts of geographical isolation and rural values on their physical safety and capacity to provide support to other women. Participants identified isolated rural women at very high risks for gender-based crime, particularly family violence and break and enter.¹⁶

Land Use Regulations

Much of the rural area in the West Kootenays is not regulated by official community plans or zoning by-laws. In these areas, any number of dwellings are allowed on one lot subject to Ministry of Health and Ministry of Transportation

¹⁶ O'Malley, Kathleen

regulations regarding sewage disposal and road access. Land designated part of the Agricultural Land Reserve is further limited to dwellings “necessary to farm use”.

In some areas of the West Kootenays where there are zoning by-laws, the regulations allow greater density of housing than in regulated areas in the Boundary where minimum lot sizes are 25 acres and where only one dwelling per lot is allowed. Minimum lot sizes in the regulated areas in the West Kootenays are smaller, generally 5 acres, and there are provisions allowing for a greater number of dwellings on lots that exceed the minimum lot size. For example, the zoning by-law for the Kootenay-Columbia Rivers area contains the following provisions:

Clause 84: The minimum parcel size shall be two (2) hectares (5 acres).

Clause 85: One single detached dwelling or duplex is permitted and one additional single detached dwelling or duplex shall be permitted per every additional four (4) hectares of lot area.

Clause 89: Buildings and structures in the case of a lot which may be further subdivided, shall be sited so as to facilitate the further subdivision of the lot or adjacent lots.

Provisions such as these have allowed a greater variety of housing options to develop in the West Kootenays. It is not unusual for a group of people to own rural land as tenants in common and have their own separate dwellings. Also, co-housing projects are developing in the area allowing single women and others to enjoy their own private space while having the opportunity for sharing meals, rural chores or other activities.

9. CONCLUSIONS

As this study was based on a convenience sample of a specific geographical area of the country, no conclusions can be drawn about the wider population of women living alone in rural areas in Canada. However, based on the sample of women surveyed, it does seem clear that the housing supply in rural areas of the Boundary is not meeting their needs.

The main issues emerging from the study included issues of affordability due to low income; the unsuitability of the existing housing supply; and issues around home and property maintenance. **Affordability** is certainly an issue with nearly two-thirds of women surveyed paying over one-third of their income for shelter. This seems to be a result of low incomes rather than high shelter costs as over 60 percent of the respondents had annual incomes below \$20,000 and half of these had incomes under \$10,000. In terms of **suitability**, the size of the

houses in rural areas was not much of an issue but the size of the property was important. Most women preferred smaller lots of five acres in size but the land use regulations in much of the rural area set the minimum lot size at twenty-five acres. Land use regulations also limit the number of dwellings to one per lot preventing landowners from adding a second dwelling on their property for farm help or help with rural chores. This is a big issue for women living alone in rural areas as one of their main concerns, especially as they age, is **maintaining their home and property**. A majority of women indicated having a second dwelling on their property would make it easier for them to remain on their land as they aged.

The majority of women were interested in **sharing land and sharing maintenance chores**. While the majority of women in the study preferred to live in their own private dwelling, there was considerable interest expressed in housing options that would allow a higher density of housing on rural lots. Land use regulations limiting the number of dwellings to one per lot prevent housing options such as rural co-ops, co-housing, intentional communities, garden suites or granny flats from developing. If women living alone are going to have their housing requirements fully met in rural areas of the Boundary, planning policies and land use regulations need to be revised to include their interests.

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APPENDIX 1 - SURVEY RESPONSES

1. PRESENT HOME AND PROPERTY

1.1 What type of accommodation do you live in now? (50 responses)

House	38
Mobile Home	8
Basement Suite	0
Other	4

1.2 Do you own or rent your home? (50 responses)

Own	32
Rent	11
Co-own	5
Other	2

1.3 What is the approximate size of your home? (47 responses)

Less than 500 sq. ft.	5
500 - 1,000 sq. ft.	18
1,0001 - 1.500 sq. ft.	21
More than 1.500 sq. ft.	3

1.4 How many bedrooms are in your home? (49 responses)

1 bedroom	9
2 bedrooms	19
3 bedrooms	14
4 or more	7

1.5 How old is your home (approximately)? (50 responses)

Under 1 year	0
1 - 5 years	3
6 - 10 years	7
11 - 20 years	10
21 - 40 years	22
Over 40 years	6
Don't Know	2

1.6 What is the condition of your home? (50 responses)

Excellent	11
Good	24
Fair	14
Poor	1

1.7 How large is the property you live on? (50 responses)

Less than 1 acre	12
1 - 5 acres	19
6 - 10 acres	6
11 - 25 acres	8
26 - 99 acres	3
100 acres or more	2

1.8 Is there more than one occupied dwelling on your property? (50 responses)

Yes	14
No	36

1.9 How far is your home from the closest incorporated community (i.e. Grand Forks, Greenwood or Midway)? (49 responses)

Less than 1 km	2
1 - 10 km	23
11 - 20 km	11
More than 20 km	13

Questions 1.10 - 1.15

	Total	No Answer	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.10 My house is too small	50	8	2	5	4	17	14
1.11 My house is too big	50	4	4	5	11	15	11
1.12 My house is easy to maintain	50	1	7	16	12	9	5
1.13 My property is too small for me	50	5	2	1	8	12	22
1.14 My property is too large for me	50	2	9	8	13	10	8
1.15 My property is easy to maintain	50	1	2	13	13	14	7

2. FINANCIAL/HOUSEHOLD EXPENDITURES

2.1 What is your main source of income? (50 responses)

Full-time employment	9
Part-time employment	10
Self-employed	3
Pension	22
Savings	1
Other	5

2.2 Do you work from home (i.e. self-employed or home-based business)? (48 responses)

Yes	8
No	40

2.3 Does your income depend upon your rural location (i.e. do you farm your land or need your land to conduct a business)? (48 responses)

Yes	3
No	45

2.4 Is your property classified as farm for tax purposes? (49 responses)

Yes	6
No	42
Don't Know	1

2.5 What is your annual income (before taxes)? (48 responses)

Less than \$10,000	14
\$10,000 - 19,999	16
\$20,000 - 29,999	12
\$30,000 - 39,999	3
\$40,000 - 49,999	1
\$50,000 or over	2

2.6 How much of your before-tax income do you spend on housing costs, including rent, mortgage, taxes, heating, electricity and water (if applicable)? (48 responses)

1/3 or less	16
1/3 to 1/2	21
More than 1/2	11

3. TRANSPORTATION

3.1 If you are employed outside the home, how far away is your workplace? (21 responses)

Less than 1 km	1
1 - 10 km	11
11 - 20 km	3
More than 20 km	6

3.2 If you are employed outside the home, how do you travel to your workplace? (24 responses)

Own Vehicle	23
Other	1

3.3 If you own a vehicle, approximately how many kilometers do you drive each week? (42 responses)

Less than 50 km	7
50 - 100 km	14
101 - 200 km	16
201 - 300 km	2
301 - 500 km	2
More than 500 km	1

4. MAINTAINING YOUR HOME AND PROPERTY

4.1 Please indicate how you maintain your property using the following codes:

M - Do it myself

F - Friends Help Me N - Neighbours help me

H - I hire someone

N/A - not applicable

	Total ¹⁷	No Answer	M	F	N	H	N/A
Cleaning chimney	50	2	8	13	3	14	14
Repairing fencing	50	2	11	9	3	8	18
Getting firewood	50	2	7	10	1	18	18
Splitting firewood	50	4	16	9	2	7	14
Gardening	50	1	42	4	3	1	2
Yard work/lawn etc.	50	1	33	7	4	8	2
Plowing driveway	50	3	11	8	8	18	5
Shoveling snow	50	2	39	2	3	7	
Plumbing repairs	50	3	4	7	3	33	2
Electrical repairs	50	3	3	8	2	32	3

4.2 If you hire people to help you maintain your home and property approximately how much does this cost you in one year? (45 responses)

Under \$500	22
\$500 - 1,000	11
\$1,001 - 5,000	4
Over \$5,000	0
Not applicable	8

¹⁷ Note: Totals do not add because some respondents selected more than 1 response.

5. RURAL LIFESTYLE

5.1 How many years have you lived in a rural area? (47 responses)

Under 1 year	2
1 - 4 years	4
5 - 9 years	5
10 - 19 years	10
20 years or more	26

5.2 How long have you lived in your current home? (47 responses)

Under 1 year	5
1 - 4 years	6
5 - 9 years	13
10 - 19 years	9
20 years or more	4

5.3 Why did you choose your rural location? (45 responses) ¹⁸

Quiet/peace/privacy/not crowded	20
Beauty/nature/great outdoors/river/creek/lake/view	15
Rural lifestyle/gardening	7
Friends/family/relations/grew up here	6
Close to work and shopping/close to town	4
Affordable	4
Choice was my husband's	4
Clean air	4
Good community/small community	3
Feel safe/good place to raise children	3
Other	6

5.4 What do you like most about your home and property? (45 responses)

Nature/beauty/river/creek/lake/pristine environment/trees/view	24
Quiet/peace/privacy/few neighbours	16
Good neighbours/friends/close to family	7
Garden space	6
Location	5
Self-sufficient/independence	3
Affordable	2
Clean air	2
Built it ourselves	2
Other	9

¹⁸ Note: numbers may not add to 50 in open-ended questions because many respondents listed more than one answer.

5.5 What do you like least about your home and property? (43 responses)

Maintenance/too large/too much work	17
Transportation/road access/location/distance	10
Lack of amenities	3
Traffic noise	2
Poor soil	2
Lack of employment in area	2
Don't Own it	2
Isolation	1
Other	6

5.6 Are you planning to move from your present home within the next year? (48 responses)

Yes	6
No	38
Don't Know	2
Maybe	2

5.7 If you answered "Yes" to question 5.6, why are you planning to move? (11 responses)

Need something smaller/less work	4
Need something more affordable	3
Lack of transportation	1
Other	3

Questions 5.8 - 5.11

	Total	No Answer	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5.8 I feel secure & safe where I live	50	6	18	21	2	3	
5.9 I feel isolated & lonely	50	7		4	6	13	20
5.10 I feel supported by my neighbours	50	9	14	15	9	1	1
5.11 I have a strong support network of family & friends	50	5	20	12	9	1	3

6. AS WE AGE

6.1 What age group are you in? (48 responses)

Under 30	2
30 - 49	8
50 - 64	19
65 - 79	11
80 or over	8

6.2 Do you think you will be able to remain in your present home as you age?
(48 responses)

Yes	27
No	17
Don't Know	4

6.3 If you answered "No" to question 6.2 , why not?

Maintenance/too big/too physical lifestyle	11
House not suitable	7
Transportation/access	2
Landlords	1
Somewhat isolated	1

6.4 If you answered "No" to question 6.2, what services or changes would make it easier to remain in your present home?

Help with heavier chores	7
Better quality house	2
Second dwelling	1
More like-minded neighbourhood	1
Underground sprinklers	1
Easing up on permits and regulations	1
Decent road	1
Other	2

6.5 If a second dwelling were allowed on your property, would it make it easier or more desirable for you to remain in your present location as you age? (40 responses)

Yes	25
No	12
Don't Know	1
Maybe	2

6.6 Do existing regulations or zoning restrictions prevent you from making changes to your home or property that would make it easier or more desirable for you to remain there? (43 responses)

Yes	13
No	16
Don't Know	14

6.7 If you answered "Yes" to 6.6, please describe

Second dwelling/multiple dwellings not allowed on one lot	9
Agricultural Land Freeze	1
Regulations are limiting	1
Regulations for home-based businesses (eco-tours etc) requires re-zoning to commercial	1
Closer neighbours	1
Other	1

7. HOUSING CHOICES

7.1 Do you prefer to own or rent a home? (47 responses)

Own	43
Rent	4

7.2 Are you completely satisfied with your present housing situation? (45 responses)

Yes	30
No	15

7.3 If you answered "No" to question 7.2, please describe the characteristics of the house/property that would fully meet your needs. Include as many characteristics you can think of that would make rural living more satisfying for you? (15 responses)

The characteristics mentioned included the following:

Land

- sharing land, sharing gardening
- second dwelling for help with chores
- small lot
- affordable

House

- energy-efficient
- smaller house
- running water, electricity, solar power
- house all on one level
- adaptable house that could change to accommodate aging
- workshops and studio
- affordable

Maintenance

- help with maintenance and chores
- sharing maintenance/sharing equipment

Neighbourhood

- privacy
- quiet and safe
- senior's neighbourhood
- community of like-minded people

Other

- better road access, especially in winter
- employment opportunities
- revisions to home business standards

7.4 What is the most you would be willing to pay for the home you described in question 7.3?

To Own

up to \$50,000	3
\$50,001 - \$75,000	2
\$75,001 - \$100,000	0
\$100,001 - \$125,000	4
\$125,001 - \$150,000	1

To Rent

up to \$400/month	3
\$401 - \$500	2
\$501 - \$600	2

7.5 What is the greatest obstacle you see in obtaining the property you have described in question 7.3 above?

Affordability	9
Regulations preventing second dwelling	5
None available (no small lots/small houses in rural area)	4
Selling my present home	1
Challenge of co-owning without separate title	1

7.6 How important are the following characteristics in your ideal home? Please use the following rating scale:

1 - Extremely Important 2. Important 3. Not important

Characteristic	Total	No Answer	Extremely Important	Important	Not Important
Close to nature	50	8	30	10	2
Quiet and peaceful location	50	5	35	8	2
Close to friends	50	6	13	25	6
Close to family	50	8	10	16	16
Close to like-minded people	50	8	17	19	6
Walking distance to neighbours	50	7	12	22	9
Close to amenities, stores, medical services, library etc.	50	6	10	18	16
Close to places of worship	50	5	8	6	31
Close to community organizations	50	5	6	16	23
Access to public transportation	50	6	6	13	25
Garden space	50	5	28	12	5
Space for business activities	50	7	5	14	24
Room to work from home	50	7	9	14	20
Connection to the Internet	50	7	9	16	18
Keeping pets	50	6	21	10	13
Keeping farm animals	50	6	5	11	28
Sharing property	50	6	5	10	29
Sharing garden space	50	6	6	13	25
Sharing maintenance work	50	7	10	19	14

7.7 If the following housing choices were available in your rural area, which housing option would you prefer?: (47 responses)

Remain where I am	33
Home on a large acreage (over 25 acres)	1
Home on a small acreage (under 5 acres)	12
Home on an acreage between 5 and 25 acres	1

Questions 7.8 - 7.16:

The following definitions were provided on the questionnaire:

A *rural co-op* is a form of collective ownership where each member owns a share of the co-op property.

An *intentional community* is a community of people who chose to live together in pursuit of a common ideal or vision.

Co-housing is a form of community living that offers a balance between private and shared spaces. Individual households usually have their own private dwelling areas and share common facilities that could include eating areas, office space, workshops, garden areas, exercise rooms etc.

A *gardensuite/granny flat* is a small, self-contained dwelling that is usually temporary. It is usually placed on family property to allow an older family member to remain on their land as they age.

Housing Preference I prefer to . . .	Total	No Answer	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
7.8 Live alone	50	4	16	13	11	4	2
7.9 Share a house with others	50	6	2	5	16	7	14
7.10 Share land with others & have my own self-contained dwelling	50	3	16	13	10	4	4
7.11 Live in a rural co-op for women	50	6		6	17	12	9
7.12 Live in a co-op with a mix of people	50	9	6	8	16	6	5
7.13 Live in an intentional community	50	6	7	7	12	11	7
7.14 Live in co-housing	50	8	1	6	14	9	12
7.15 Live in a garden suite/granny flat on land owned by me/my family	50	7	4	14	12	7	6
7.16 Remain where I am but add a second dwelling on my land	50	6	16	8	7	5	8

7.17 I prefer to live (chose one): (44 responses)

In town	6
Within 10 kilometers from town	26
11 - 20 kilometers from town	10
More than 20 kilometers from town	2

APPENDIX 2 - SUPPLEMENTARY TABLES**Table A1 - Responses to “My property is too small for me” by Size of Current Property¹⁹**

Size of Property	Total	No Answer	Agree	Neutral	Disagree
< 1 acre	12	1	2	2	7
1 - 5 acres	19	3		3	13
6 - 10 acres	6				6
11 - 25 acres	8	1	1	3	3
26 - 99 acres	3				3
100+ acres	2				2
Total	50	5	3	8	34

Table A2 - Responses to “My property is too large for me” by Size of Current Property²⁰

Size of Property	Total	No Answer	Agree	Neutral	Disagree
< 1 acre	12	1	5	2	4
1 - 5 acres	19	1	7	5	6
6 - 10 acres	6		1	1	4
11 - 25 acres	8		3	3	2
26 - 99 acres	3			2	1
100+ acres	2		1		1
Total	50	2	17	13	18

Table A3 - Housing Preferences By Age Group

Housing Preferences	Total Agreeing	No Age Given	Under 50	50 - 64	65 - 79	80 and over
Live Alone	29/46	1	6/10	10/18	6/9	6/7
Share House	7/44		1/10	3/17	3/9	0/6
Share Land	29/47	1	7/10	13/19	5/11	3/5
Women Co-op	6/44		1/10	2/18	2/9	1/5
Mixed Co-op	14/40		6/9	7/18	1/8	0/4
Intentional Community	14/43	1	4/10	6/18	1/9	2/5
Co-housing	7/42	1	1/10	3/17	1/8	1/5
Garden Suite	18/43	2	1/10	9/18	6/9	0/4
2 nd Dwelling	24/44	1	4/10	11/18	5/9	3/5

¹⁹ Source: Responses to questions 1.7 and 1.13.²⁰ Source: Responses to questions 1.7 and 1.14.

APPENDIX 3 - KEY INFORMANT SURVEY²¹
HOUSING OPTIONS FOR WOMEN LIVING ALONE
IN RURAL AREAS
PRELIMINARY RESULTS

Note: The results listed below were obtained from a convenience sample of 50 women living in rural areas in the Boundary. Although a random sample would have been the preferred method of sampling the population, given the difficulty of identifying all women living alone, a convenience sample was used where women selected themselves.

1. Aging Population: Approximately 80% of women in the sample were mid-life or older (i.e. 50 years or older). The majority thought they would be able to remain in their home as they aged although they agreed it would be easier to remain there if a second dwelling were allowed on their land, either to give them more income or for physical help with maintenance and regular chores.

2. Affordability: Two-thirds of respondents were paying more than one-third of their before-tax income for shelter. This seems to be a result of low incomes rather than high shelter costs as over 60 percent had annual incomes below \$20,000 and half of these had incomes under \$10,000. Only 18 percent were employed full-time and over 40 percent were pensioners.

3. Suitability: Many women are “overhoused” in terms of the national occupancy standards (i.e. number of people per bedroom), although the majority did not feel their homes were too large for them. However, many did feel their property was too large with the majority preferring to live on parcels that are 5 acres or less in size.

4. Housing Condition: One-third of women indicated their homes were in fair or poor condition.

5. Help With Maintenance: Maintenance seemed to be an issue for many women. The majority wanted support with maintenance work. Many listed issues around maintenance as the aspect of their home and property they liked the least.

6. Housing Preference: By far, most respondents preferred to live alone although a majority was interested in some form of higher density rural housing - e.g. adding second dwellings or sharing land with others but having their own self-contained dwelling.

7. Restrictive Regulations: Official community plans and zoning by-laws do not permit more than one dwelling per lot.

²¹ This information was distributed to key informants prior to the interviews.

Key Informants

Sheila Crockett	F.A.I.R. Victim Assistance Program, Trail, B.C.
Mary De Van	North Kootenay Lake Community Services, Kaslo, B.C.
Ann Harvey	formerly Kootenay representative for B.C. Non-Profit Housing Society, Crescent Valley, B.C.
Fran Le Clair	F.A.I.R. Victim Assistance Program, Trail, B.C.
Penny Ravinski	Nelson Women's Centre, Nelson, B.C.
Evelyn Riechert	Advocacy Centre, Nelson, B.C.
Carel Scott	former Kootenay Regional Co-ordinator, Ministry of Women's Equality, Nelson, B.C.