

Ageing in Toronto: Barriers in the Planned Environment

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Foreward

This paper fulfills the requirements of the MES degree. It focuses on an important and under-researched area of study: an examination of the needs and experiences of older women in the urban environment in Toronto. It takes a critical and feminist approach to the question of uncovering the barriers that are faced and the resources that are possessed by older women in Toronto and begins to investigate the process of considering the ageing process in relation to urban theory.

Abstract

The world's urban populations are ageing rapidly and there is a pressing need to examine the needs and experiences of older adults in the city. There is additionally a crucial need to understand the pointedly gendered dynamics of the ageing process in the city. This research begins a critical investigation into this topic in Toronto from a feminist perspective, using a strengths-based perspective to examine the experiences of 9 older women living in the west end of Toronto and navigating the urban environment. It also uses insights from 2 service providers who work with older women in Toronto. The paper then engages these findings with an analysis of two policy documents designed to address ageing in the city, the World Health Organization's "Global Age-Friendly Cities: A Guide" (2007) and the City of Toronto's "Toronto Seniors Strategy: Towards an Age-Friendly City" (2011), and discusses some revealing discrepancies. It finds significant strengths and considerations that the research subjects harness and navigate in the urban environment, as well as important intersections between age, gender, race, income and immigration status. It discusses the care responsibilities of many of the women and how they affect their interactions with the urban environment. The paper also points to directions for future research to better understand the ageing process from a critical, intersectional perspective and locate it in a current discussion of urban theory.

Introduction: Ageing in the city

Ageing is a universal human process that is becoming increasingly urbanized as life expectancies rise and the world's population continues to concentrate in urban areas. This is especially true in Toronto, where older adults make up roughly a quarter of the city's population, a proportion that is expected to rise in the coming years (Toronto Seniors Strategy, 2011). Though most people will have the experience of ageing and navigating the challenges and rewards that come in later life, ageing impacts different people differently, and the ways that this process intertwines with other features of people's lives is significant to how they can navigate and access the city. Ageing is an under-explored phenomenon from the lens of urban planning and urban theory, and especially from a critical approach that attempts to frame the discussion in a way that reveals structures that shape our society such as white supremacy, patriarchy and capitalism, of which ageism and sexism are two important manifestations. The key dissimilarities that gender identity imparts on the ageing process have been well-documented, and reveal the fact that women are more likely than men to experience poverty as they age and are more likely to continue to carry out care responsibilities as they age (McPherson & Wister, 2008). This research is particularly concerned with the experiences of older women in Toronto, and the process of beginning to situate these experiences in a critical, feminist, anti-racist framework within urban planning thought and urban theory. This research is situated from a strengths perspective that seeks to expose and validate the significant capacities that older women possess and employ in their interactions with the urban landscape. The foundational questions of this research include: what can older women tell us about their experiences navigating the urban environment and what strengths and resources do they possess and/or access in this navigation? What can older women tell us about their experiences finding housing and remaining housed,

staying mobile and accessing transportation in the city, remaining socially connected and accessing services and in their older age? How is the ageing process shaped by factors such as race, immigration status, gender and income as it unfolds in the city? A series of interviews with older women living in the west end of Toronto, including in the diverse and rapidly gentrifying Parkdale neighbourhood, as well as with service providers who work with the women, reveal some key initial insights into these questions. The research also employs a document analysis of the World Health Organization's "Global Age-Friendly Cities: A Guide" (2007) and the City of Toronto's "Toronto Seniors Strategy: Towards an Age-Friendly City" (2011) in order to situate the findings inside of a larger, relevant policy context.

The main findings of this research are preliminary and point to gaps in understanding older women's experiences in the urban environment. The research finds a significantly wide range of strategies that the women possess that allow them to remain mobile and socially connected in the city, find housing, remain housed and perform care responsibilities. The women have insights into how their experiences relate to gentrification processes in Toronto, and explain ways that income precarity affects their lives. An important finding from the research points to the variety of ways that care work and care responsibilities, both paid and unpaid, impact the women's lives and their interactions with the urban landscape. It also begins to expose some of the ways that structural factors intersect with the ageing process in ways that shape the city for older women who experience poverty, are racialized, experience mobility challenges or have an experience of immigration. The document analysis finds important gaps between what is collected in interview data and what occurs at the level of policy and guiding document conversations. The research also finds impressive and established strengths and capacities that the women have that allow them to remain connected to their neighbourhoods and communities,

help others, and understand and navigate their urban surroundings, in addition to a profound recognition of the isolation that can accompany the ageing process. They have creative and interesting suggestions around improving their environments.

Feminist and strengths-based considerations inform the methods by which this data is collected. Methods used seek to center and validate the voices and experiences of older women in Toronto and older women who are conventionally marginalized and not commonly reflected in urban planning/urban theory research. The process sought research subjects primarily through seniors' drop-in programs in the west end of Toronto and subsequent networks. Effort was made to represent racial minorities in the selection of research subjects. Snowballing was used to reach interview subjects by requesting that the women offer other appropriate candidates. The criteria used to select participants is that they are above the age of 65, an arbitrary delineation based on the qualifying cut-off for Canada Pension payments and common descriptions of the category 'senior'. The research interviews 9 older women and 2 service providers (Appendix A). Criteria also asks that subjects are living independently, meaning not living in a long-term care facility or a hospital. Interviews were conducted in an informal, semi-structured style with a set of questions designed to loosely guide the conversations. Questions are formatted in a way that seeks to expose both the challenges that the older women face in the urban environment as well as the strengths that the women possess. Interviews were conducted in three formats: one-on-one with the researcher and the subject, a group interview with two subjects, and one group interview with three subjects. The interviews were voice-recorded and stored on a password-protected disk that was erased after the interviews were transcribed and anonymized. Appendix A shows a list of interviewees. Interviews took place in private, quiet rooms at the agencies that run seniors' day programs as well as in the home of one interview subject. There were no incentives or

rewards provided for participation in the research and a letter of information was provided to each participant.

Literature review: Urban ageing women in contemporary discussions

Ageing is a definitively complex social and physiological process with a multitude of factors that will combine to affect a person's experience in an urban context. There is a range of literature from different disciplines that examines the experience of ageing women in the urban environment, and that details the ways that older women, particularly marginalized older women, experience the city. In addition to examining the ageing process in isolation, there is evidence that shows it is important to consider the ageing process and how it relates to sexism, classism, racism, ableism, and heterosexism, and how these factors coalesce to shape the experience of older women in the urban environment. Ageism, on an individual, institutional and systemic level, manifests stereotypes about the ageing process that are based on negative suppositions and assumptions about later life (McPherson and Wister, 2008). Ageism results in both a dismissing and a minimizing effect of the experiences of older adults in the city, and these effects become pronounced for older women as they collide with the parameters of institutional, individual and systemic sexism. Despite the discernable potential of old age as a barrier in access to urban life, there is a dearth of critical, intersectional research in the urban planning discipline that looks at age and ageism as a factor in the uneven and unequal ways that different people, particularly women, can gain access to the city in a range of ways, including, but not limited to, housing, transportation, access to community and social services. It is not currently well understood how access to the city changes as a person ages. Furthermore, there is a general lack of systematic data collection on the causes of poverty, experiences and perspectives in older populations, as well as a lack of regular engagement of older adults in all different types of research processes

(Rissanen, 2014). Older adults who are frequently socially and physically isolated, and who suffer from the effects of a generally youth-oriented culture, are often excluded from research processes that do not focus on issues specific to their demographic. This trend of omission means that there is an important need to understand older women's experiences in the urban environment.

In the fields of urban planning and urban studies, scholars such as Harvey (2009), Sandercock (1998) and Fincher and Jacobs (1998) have outlined some of the nuanced ways that access to the city is an uneven phenomenon for many people. It is crucial to examine the effects of marginalization by structural racism, patriarchy and institutionalized capitalism. These authors make clear the importance of an intersectional, holistic approach to addressing structural barriers in an urban setting, and they stress an analysis that examines the infrastructure of power systems such as white supremacy, patriarchy, capitalism and imperialism and how they unfold in the urban context. In our youth-obsessed culture, ageism and ageing add an additional layer of challenges to navigating civic life, preventing older adults from enjoying full access to the city (Freixas, Luque & Reina, 2012). There is useful scholarly work that details the ways that ageing is an intersectional process, and that also starts to explore what this means for urban older women; Freixas, Luque and Reina (2012) explain how the approach of feminist gerontology can be helpful here:

[Feminist gerontologists'] objectives include revealing the socially constructed character of the meanings and values that encircle the lives of elderly women, analyzing the cultural norms that limit their free existence in old age, examining the antecedents and conditions of life that derive from sexual differences, and reporting on their consequences for the lives of elderly women. Critical gerontology analyzes the extent to which political

and socioeconomic factors interact to shape the experience of aging, and it regards gender, ethnic background, and social class as variables on which the life course of individuals pivot, insofar as it predetermines their position in the social order; aging is also a component of the class struggle, as Simone de Beauvoir would have put it (Beauvoir, 1970/1977).

It is important to also add to this evaluation a lens that considers sexuality, disability, race and immigration/citizenship status, the latter particularly in the context of Toronto because it is a landing point for migrants from all over the world, many of whom are in the later stages of their life and all of whom will age eventually. These various factors all coalesce in a myriad of ways to impact the ways that older women access and navigate the urban landscape; evidently, the experiences of older women will be as heterogeneous as the population at large. However, there is a need to begin to examine the places, ways and processes by which this variegation of experience is unevenly reflected and manifested in the urban landscape. That is to say, how older women experience the city urgently needs to be studied and understood. Some of these questions and processes have been investigated by Onolemhemen (2009), who uses a strengths-based perspective to explore life in Detroit, Michigan for low-income, many of them racialized, women over the age of 65. Onolemhemen's strengths-based investigation into the urban lives of older women allows her to expose both the challenges in the city as they are experienced by the research subjects, as well as the significant personal and social assets that the women can harness to thrive in their environments. In this case, Onolemhemen's (2009) mode of inquiry is noteworthy and unusual because it exposes the significant resources that these women possess despite their precarious economic position and status as racial minorities. Her approach is important because 1) it seeks the experience of older women, and 2) seeks this perspective from

a strengths orientation. She borrows the strengths perspective from the field of social work, a perspective which seeks to reject the prevalent pathologizing and paternalizing paradigm that is frequently, particularly historically, present in the field of social work. This approach is doubly humanizing and subjectifying because it acknowledges as valid the understandings and experiences of older women and it assumes strength and ability where weakness and deficit are frequently attributed. When older women's experiences go unexamined and unacknowledged as important or valid, policy and legislation that shapes urban environments will not be reflective, inclusive or accessible to everyone. Onolemhemen finds that the women she interviewed considered their urban environment, including their social and religious networks within it, to be significant assets. Using a strengths-based perspective, she discovers that the women possess significant resources arising from community and social networks inherent to the urban and built environment.

There are several ways to look at, and by looking expose, the processes in the urban environment that exclude older adults. Pearsall (2010), in a case-study from New York City, shows how older adults are some of the most vulnerable of urban residents to the negative effects of gentrification, and has applied the experiences of older adults to a better understanding of environmental justice as it relates to the idea of sustainability. Research that reveals the effects of urban processes such as gentrification on older populations is scarce. There is a wide range of experiences and perspectives on ageing in Toronto that depend on the individual, social, political, cultural and economic position of the person or group being considered. Cultural and religious differences, as well as differences resulting in a lifetime of racialized experiences, will impact the ageing process for people in Toronto. In an example of one such dynamic, Moghissi (2009) identifies loneliness as a key descriptor provided by Iranian seniors in Toronto, citing

cultural differences in their new society, economic worries, language barriers and a lack of Iranian-focused services and programs. Subjects in this example feel the joint exclusionary effects of both age and migrant status, citing fears of being or becoming a ‘burden’ to their families. The intersections of race, ethnicity, migrant status, language, age and gender are important to consider when examining the experiences of older adults. The older parents of migrants are often sponsored by their children to join them to perform caring roles for grandchildren where affordable childcare spaces are rare (Moghissi, 2009). Isolation, language and geographical barriers to community and social services become an urban circumstance for these women and thereby become an urban planning matter. Loneliness and isolation among older women of all citizenship statuses is widespread; this phenomenon relates to the urban landscape and varies in scope and character in ways that are underexplored.

It is crucial to employ a feminist lens to examine the lived urban environment and how it is experienced particularly by older women. Feminist methodologies are employed in research that seeks to understand gender’s impact on the shape of people’s lives, and that explores the ways that power structures influence the ways that knowledge is produced and received (Ramazanoglu & Holland, 2002). McPherson and Wister (2008) point out that in 2006, 28% of people over the age of 65 were living alone, 37% for women and 17% for men. There is widespread consensus that the built environment has an impact on the health and quality of life of those people who live in the environments - from reduced rates of depression, cardiovascular disease, and other increased indicators of a healthy and active lifestyle, and there is a great need to understand how this dynamic impacts women differently than it does men (Ewing et al., 2003; Frumkin et al., 2004 and others). Mixed environments with access to public and community spaces promote inclusion and robust social networks that can be indicative of increased quality

of life, longer life expectancy and increased happiness and there is a need to understand how this effect unfolds from the perspective and experiences of older women who are at a higher risk of marginalization in the urban environment (Leyden, 2003; Jacobs, 1961).

The field of environmental gerontology examines the effect of physical environments on the ageing process, particularly housing, transportation, access to community, and the idea of ageing-in-place - a popular idea in contemporary gerontology that advocates for people to remain in their homes and/or their communities as they age (McPherson and Wister, 2008).

Conventional environmental gerontology includes little to no critical analysis of the various compounded life privileges required to take advantage of the individual choice paradigm inherent in ageing-in-place philosophies, and is generally considered from a white, middle-class perspective. It neglects analysis of the race, class and gender privileges that are required to be able to afford choice of place in later life. The social determinants of health approach also makes clear the importance of these social and economic factors on a person's health and quality of life (Dixon, 2000). For an environmental gerontological perspective to make claims of representing an accurate analysis of the environmental dynamics of ageing, and to orient towards any kind of inclusive change that has meaning for more than a select group of white ageing adults, it will need to develop a critical, intersectional point of view. Orientations towards change and praxis of an approach such as environmental gerontology are important to note when engaging it in a discussion. This approach typically advocates tweaks in the urban landscape and urban policy to "create 'age-friendly' communities where citizens can maintain active lifestyles and live independently for as long as possible" (McPherson and Wister, p. 226). This emphasis on 'maintaining' and 'living independently', as well as the consistent language of 'choice', belies a concern for and a preoccupation with maintaining a capitalist, individualistic status quo approach

to ageing and later life, rather than interest or orientation towards comprehensive or systemic change that challenges entrenched power schematas. This study will work to bring aspects of critical, feminist gerontology to bear on an understanding of the urban environmental landscape.

One important dynamic that requires analysis is the impact of gentrification on ageing populations. Conventional progress and development narratives of gentrification construct a scenario where older baby-boomers can cash-in on gentrification trends when they sell the family home to downsize, often taking advantage of options to remain in their community. This picture ignores low-income older adults who are pushed out of neighbourhoods due to rising rents and cannot absorb the increased cost of living in gentrifying areas and/or who experience the social marginalization of disrupted community networks and changing social signifiers about who is and who is not welcome that accompany gentrification (Smith, 1996). There is evidence that older populations may be at a higher risk for displacement due to gentrification (Henig, 1981).

Older people who experience homelessness present a concerning phenomenon in the urban environment. While older men are more likely to experience homelessness, women are making up a growing proportion of older adults faced with homelessness (McPherson and Wister, 2008). It will be important to avoid pathologizing and individualizing language when discussing older adults' experience with homelessness, and to focus on creating frameworks of analysis that critically examine the structural and systemic forces that create the conditions for homelessness in later life.

Research that examines the ageing process from a critical perspective is necessary in order to capture the range of perspectives and experience in older age, and in order to examine these experiences in the context of structural barriers in our world. Research and inquiry from a

critical perspective “argues that there are inherent inequities in the social structure that have important consequences for the life chances and lifestyles of some members of a society” (McPherson and Wister, 2008, p. 126). This perspective is crucial in understanding how older women experience the urban environment because 1) older women’s experiences will be shaped by an array of social factors that shape their life trajectory, 2) neglecting to consider these different factors and how they intersect will provide an incomplete picture of the ageing process and 3) there is reason to believe that structural inequities have the potential to become compounded over a person’s lifetime.

This study uses a critical feminist, anti-racist, anti-oppressive and strengths-based perspective. As feminist research it is dedicated to valuing and validating the knowledge of research subjects and to conducting research that centres and prioritizes the voice of the research subject, in opposition to dominant academic traditions that reinforce a racial, social and class hierarchy with the white academic researcher on top, positioned as the dominant site of knowledge production (Brown and Strega, 2005). It also works to expose the configuration of power that structurally and systemically disadvantage people along the lines of race, class, gender and age. An anti-racist and anti-oppressive framework means that this research endeavors to be self-reflexive and interrogative of conventional conceptions of knowledge and knowledge production, as it works towards a research process that is at once shaped by and committed to beneficial outcomes for the research participants while in turn interrogating the systems of power that shape our society. The primary intention of this research is to reflect the knowledge, experiences and perspectives of a group of people who are historically marginalized by both social structures and conventional research paradigms. When engaging with research participants who experience multiple layers of marginalization it is crucial to construct a research process

that validates the knowledge and voices of participants while interrogating the complex political, economic and cultural context that facilitates their marginalization at the same time as minimizing any harm inflicted by the research process.

A feminist approach to research that investigates the ageing process is crucial because of the gendered nature of the question. Women are more likely to experience poverty in their older age because of a higher likelihood of the presence of compounded effects of lower incomes and a lifetime of unpaid domestic work (Rissanen & Ylinen, 2014). They are less likely to be able to access a pension because of this irregular work history, that may also include gaps from pregnancy, child-caring or caring for other dependents. Women are known to live longer than men, and this fact of the passage of time means that less savings are stretched further, exacerbating the chances of experiencing poverty. Because of a combination of gendered caring roles and longer life expectancy, ageing women are also less likely to have a partner who is able or willing to care for them in their older age. They are also more likely to continue performing caring roles into their later life, either for spouses, parents, children, grandchildren, friends or neighbours (McPherson and Wister, 2008). An important dynamic that impacts the lives of many older women is widowhood. Rosemary Blieszner (1993) explores the socioeconomic repercussions of widowhood from a socialist-feminist perspective. She describes the fact that older women of colour are likely to experience negative socioeconomic effects as well as loneliness resulting from the loss of a partner that may be accompanied by an increase in self-esteem as widows adopt the socially valuable tasks of a male partner. This paper considers the complex state of widowhood and its potentials for both positive and negative impacts on the lives of older women. Age also compounds the known link between gender, race and poverty - older women who belong to a racial minority group are more likely to live in poverty than older

white women, due to the amalgamated effects of a lifetime of systemic discrimination. A critical feminist and particularly, critical feminist gerontologist perspective, helps to illuminate the social structures that combine to oppress older women in a multitude of ways that unfold in the urban landscape, and makes clear the reasons why ageing is decidedly a women's issue.

This research also makes investigations from a strengths-based perspective, a formulation that emphasizes the strengths and capacity of older women in their subjective and resistive abilities as it exposes the ways that they harness their proficiencies to navigate barriers in the urban environment. This perspective is borrowed from the field of social work, and informed by the work of Onolemhemen (2009), in response to the dominant 'deficits perspective' that individualizes and pathologizes what are structural issues, and instead focuses on the remarkable individual strengths as it simultaneously interrogates the complex and intersecting social and political processes of marginalization (Rapp, Saleebey & Sullivan, 2006; Onolemhemen, 2009). Rejecting the deficits perspective is an important component of an anti-oppressive, feminist research process because it rejects dominant epistemological frames that devalue the knowledge and lived experience of marginalized people. Older women can benefit from research that orients from a strengths-based perspective because, like other marginalized groups, examining the resourceful ways that they cope with barriers in the urban landscape will serve to simultaneously humanize and subjectify the participants as it works to expose the structural factors at play that serve to marginalize them. Because of ingrained, systemic and institutional ageism and sexism, older women are likely to experience a dismissing and a de-valuing of their knowledge, capacities, experiences and capabilities. In contrast, a strengths-based perspective both seeks to combat and refute this paradigm.

Many researchers investigating social processes in later life have turned to an examination of daily life to provide insight into the social and political dynamics that shape the reality of older adults. For an older urban resident, the examination of daily life is inextricable from an examination of urban phenomena, and so is valuable in investigating the process of ageing in a planned environment. Karen Altergott's (1988) examination of daily life for older adults explains the significance of explorations from this perspective:

It is in the domain of daily life, through self-organized activities ranging from self-care to production of goods for others, that older people create independence. It is in the domain of daily life that integration into public and private social worlds is achieved or isolation from others is experienced (Altergott, 1988, p. 11).

This paper considers information about the daily lives of older women gained from interviews to examine how they experience the urban environment.

A debate that remains in some areas of gerontological and social studies is the merits of age-segregation and age-integration policies and approaches (McPherson and Wister, 2008). The question at hand here is whether segregation by life stage, such as in nursing homes or university residences, promotes or minimizes generational conflict (McPherson and Wister, 2008). Current trends are moving towards age-integrated approaches in housing and programming, and this trend will have implications on the urban landscape in Toronto as intergenerational housing, programs and services become more popular. It will be important to investigate and understand older women's perspective and experiences on age-integration trends to ensure that approaches are equitable and appropriate, and to be attentive to places where age-segregation emerges as the chosen approach, such as in emerging communal living models for older women.

There is a crucial need to understand the dynamics of ageing in Toronto's urban environment, particularly as there is not currently a robust body of intersectional research that attempts to do so. Toronto's significant size, diversity and variety of geographical landscapes makes understanding this dynamic particularly important, and an interdisciplinary, anti-oppressive approach to this process is crucial, due to the complex and nuanced nature of Toronto's urban context, as well as the ways that the city has evolved and is experiencing gentrification. Toronto's combination of variegated geographic landscapes, concentration of immigrants and refugees, its growing income inequality and its ageing demographic, make it a particularly pressing setting to study the experiences of older adults with a critical lens. Punam Khosla (2003) details the very particular and geographically nuanced ways that access to the city is limited for women of colour in her exceptional report "If Low Income Women of Colour Counted in Toronto". The report describes a picture of low income, racialized women in Toronto with information gathered from a series of focus groups. The women face increasing poverty, barriers to stable and well-paying employment, affordable and appropriate housing, rising public transit and recreational costs, barriers to community programs, as well as geographic isolation in the city's sprawling suburbs. There is no reason to believe that these trends change or improve significantly as women age. Though the report focuses on low income women of all ages, it notes that older women in Toronto frequently find themselves in a caring role for grandchildren, with their adult children facing exorbitant childcare costs and lack of affordable childcare spaces. Khosla (2003) importantly notes the geographically striated nature of this phenomenon in the city that results in distinct pockets of racialized poverty. This is one reason that these issues are clearly significant from an urban planning perspective.

David Hulchanski's report, "The Three Cities Within Toronto: Income Polarization Among Toronto's Neighbourhoods" (2007) is also helpful in exposing in detail the geographical configuration of income in Toronto. The report shows the ways that income polarization is clearly mapped onto Toronto's neighbourhoods, with a shrinking middle income proportion and the relegation of low income neighbourhoods to the city's edges. Hulchanski's report notes that the proportion of immigrants and visible minority members has grown in the low income neighbourhoods and shrunk in the high-income areas, but Khosla's (2003) report goes further to specifically detail the ways that this impacts women of colour. Neither report deals specifically with how these circumstances unfold as women age, an important question that benefits from initial investigation.

The neighbourhood of Parkdale in Toronto is a particularly apposite setting to investigate the question of ageing in an urban context. Parkdale is a neighbourhood in the south-western portion of Toronto that is bordered by Lake Ontario to the south and High Park to the west. Parkdale is historically a low-income neighbourhood that benefits from a range of social and health services in the area. It is designated as a "Neighbourhood Improvement Area" by the City of Toronto's Strong Neighbourhood Strategy because it falls below several equity measurements. It is among the lowest-income populations in Toronto. Parkdale is the first destination for many newcomers to Toronto, in part due to its concentration of typically lower cost rental stock, concentration of services directed at newcomers and social and community networks that tie new immigrant communities together. The neighbourhood's high concentration of newcomers gives Jameson Avenue, a street characterized by mid-rise rental buildings, the local nickname "the landing strip". Parkdale also contains a range of services directed towards older adults.

Parkdale's accessibility as a destination for low-income people and recently arrived people is threatened by a relentless wave of gentrification pressures in the area. Increasing real estate prices creeping westward from the downtown core have seen rising rents and increased development in Parkdale. This has the effect of pushing out existing residential tenants as well as organizational tenants who are dedicated to serving Parkdale's newcomer and working-class populations (Slater, 2004). Recent manifestations of gentrifying forces in Parkdale have seen large swaths of rental housing bought by multinational property management corporations such as Akelius and Metcap who proceed to significantly raise rents and employ semi-legal tactics to push out lower-income tenants to make space for incoming tenants willing to pay more. Small businesses are also pushed out by rising rents, replaced by new shops and restaurants catering to higher income residents. In addition to the economic barriers this presents, this phenomenon has the tangible effect of producing social signifiers to residents that communicate who belongs and is welcome in a neighbourhood. Displacement from social networks can have disproportionate effects on older adults who are prone to social isolation and loneliness, and displacement can also present economic costs that are difficult for older adults and those on fixed incomes to absorb (Henig, 1981). It will be important to examine how these processes affect older women in the neighbourhood, as Parkdale has a significant ageing population who rely on the availability of services and affordable housing in the area.

Parkdale is also an important place to look at the subjectivity of older adults in urban processes because it contains a remarkable array of organized resistances to the negative effects of gentrification. This has included various responses, including the formation of new organizations such as the Parkdale Neighbourhood Land Trust that is dedicated to holding land in trust for use and management by the community, and actions such as organized rent strikes to

protest unprecedented rent hikes. Perspectives from interviewees in this study give insight into living in Parkdale from older women as well as capacities and opportunities to respond to and shape the urban environment. Many older adults are vulnerable to displacement because of gentrification processes and it is important to understand how older women are navigating as well as conceptualizing, resisting and responding to these threats (Henig, 1981). Although older women are at risk of experiencing displacement and marginalization because of urban processes, they also possess important capacities and resiliencies that are currently underexplored.

Findings: What is missing for older women in the city?

Document Analysis: A critical look at two urban ageing policy documents

This research finds an important and interesting range of responses from older women living independently in Toronto when asked about their experiences navigating and living in the urban environment. The responses expand on and expose significant holes in the research and recommendations in two documents, the World Health Organization's "Global Age-Friendly Cities: A Guide" (2007) and the City of Toronto's "Toronto Seniors Strategy: Towards an Age-Friendly City" (2011). This research finds that the women interviewed employ a range of strategies to stay mobile in the city that are shaped by both their physical mobility capacities and economic pressures. The women represent a wide range of housing solutions and strategies in the private rental and public social housing spheres. Some of the women are homeowners as well, a dynamic that presents ramifications for the women's independence, and some of the women's living arrangements are intergenerational in ways that will be discussed later. The women report different strategies for remaining connected to their communities and social circles; they have unique perspectives on gentrification and changes taking place in their neighbourhoods. The research frames these findings in a strengths perspective that illuminates the subjectivity and

capacity of these older women, while also interrogating the structural and systemic forces that work to shape their lives.

To place the interview data generated from this research into the larger context of narratives and policy frameworks that are designed to address ageing in urban environments, this paper examines two documents. The first is the World Health Organization's "Global Age-Friendly Cities: A Guide" from 2007. The guide was developed in response to two dominant trends, urbanization and global population ageing and is designed to act as a document that can help cities promote active ageing and age-friendly urban characteristics. The guide uses data from focus groups conducted in 33 different cities to investigate the experiences of older adults in different parts of the world living in a variety of urban centres. The guide was developed with significant input from Canadian experts and organizations, though Toronto was not a focus city. The guide compiles recommendations and findings under eight areas: outdoor spaces and buildings; transportation; housing; social participation; respect and social inclusion; civic participation and employment; communication and information; and community support and health services. It is designed to be used and adapted by cities all over the world with the intention of supporting age-friendly policies and strategies.

The second document that this paper examines is the "Toronto Seniors Strategy: Towards an Age-Friendly City" (2011). Based on the WHO age-friendly cities guide, the Toronto Seniors Strategy (TSS) is a document that was created in collaboration with city council, various city departments and experts, with input from older adults living in Toronto. It is intended to provide guidance and recommendations to the city's policies, programs and services to embed "the values of respect, diversity, independence and equity" for Toronto's ageing population (p. 2). The strategy is planned to be updated in 2017 and focuses on actions that are directly enactable

by the city, as opposed to making recommendations to the provincial and federal governments. The strategy follows the WHO's Age-Friendly Cities report, and includes measures intended to track the implementation of the strategy's recommendations. It follows closely the WHO's categorization of recommendations. This section outlines some of the characteristics of both reports in order to situate and compare the data collected in this project.

The WHO's "Global Age-Friendly Cities: A Guide" is peppered with neoliberal language throughout that is revealing of its approach to older adults and to global urbanization as a phenomenon. It is clear that older adults have much to offer their communities, socially, economically and culturally; however, the guide insists on couching their existence in economic, utilitarian language that belies a preoccupation with older people's use value, and that approaches a denial of their right to access the city regardless of their utility as a resource to the neoliberal economy. To illustrate this, the WHO's Global Age-Friendly Cities Guide is littered with examples of this kind of language. For example, the introduction to the guide states that "the purpose of this Guide is to engage cities to become more age-friendly so as to tap the potential that older people represent for humanity" (p. 1). Similarly, the guide states that "older people are a resource for their families, communities and economies" (p. 1). It is conceivable that this kind of language is designed to read as empowering, but it works to frame the document's approach to older adults as focusing on their use value in a globalizing, urbanizing market. An alternative and more appropriate, humanizing approach would focus on older adults' inherent value, their right to access housing, transportation, social, health and community services and social networks independent of their use value or their potential as resources or as economic units that can be exploited by an urbanizing, market-oriented world. These considerations reveal that the WHO guide considers cities as developing, globalizing sites for the unfolding of market

processes first, and fair and just places for people to live second. Richardson's (2002) discussion of discourse in planning practice is helpful here, as he explains the ways that planning and policy discussions close and frame discussions in a way to limit the scope of what can be addressed or changed by that process. The WHO report operates in a similar way in its approach to ageing, so as to not restrict the global, economic, neoliberal processes that may not be in the interest of social justice in the ageing process and that are linked with interests of other WHO arms and affiliates.

This approach is revealed again in the guide's persistent celebration of urbanization without significant nuance or critique. The guide describes urbanization as "humanity's success", but regularly neglects to address the substantial ways that urban landscapes and urban development processes are consistently unequal places for particular residents as well as certain types of older residents. Older people are repeatedly presented as a homogenous mass in the guide, with little consideration for the systemic forces that shape the city differently for women, people of colour, low income people, etc. The guide describes that low and middle income older adults are engaged in the focused, participatory research, but does not describe any intentioned inclusion for gender or racial diversity, sexual diversity or ability amongst participants. These factors will undoubtedly affect the findings of the research that informs the guide, and reflect problems of diversity differently depending on where focus data was collected and how the guide is implemented in different cities. For example, if the focus groups that inform the guide did not actively seek out diverse or marginalized voices in the cities where focus data was collected, the subsequent guide will not reflect the experiences or concerns of those people and will risk compounding inequalities in the cities where the guide's recommendations are enacted. The ensuing policies and programs that are enacted on recommendations from the guide will not be

reflective of the range of experiences of older people in those cities and as a result will serve to further marginalize them by compounding a lack of access to appropriate policies, services and programs. The guide would benefit from an embedded critique that recognizes the unequal effects of urbanization and seeks to reflect and remedy some of these processes. Glossing over the differences in experience of older adults will only seek to deepen the patterns of inequality that are ubiquitous in cities across the globe.

The guide's focus on 'active ageing' uncovers another important preoccupation in its approach: an individualistic approach to ageing in the city. The guide describes active ageing in a simultaneously vague and specific way, as "the process of optimizing opportunities for health, participation and security in order to enhance quality of life as people age". The term 'active-ageing' implies a series of actions whose responsibility, or doing, lies with the person who is ageing. It is a term that evokes the action being taken by the ageing person, and places responsibility for this process squarely with that individual. While it is the case that the guide is pointed towards recommendations and processes to be enacted by local governments and organizations, the guide's encompassing ethos, 'active-ageing', communicates that the final authority rests with the individual. This orientation is consistent with the dominant neoliberal narrative that individualizes responsibility for one's social, economic and physical circumstances. An individualistic approach fails the most disenfranchised members of society who need structural, social, governmental and organizational support to address multitude and intersecting ways that the urban landscape is an uneven place. This is particularly true for ageing people who are more likely to require support as they age.

Interestingly, gender and culture are identified as factors in the guide that influence a person's ability to age actively, though race is not, despite the myriad of data that reveals the

importance of race as an influencing factor on a person's access to health, economic opportunity, jobs, housing and education in an urban environment (for instance, Lillie-Blanton & Laveist, 1996; Barr, 2008). The guide's selection and insistence on the idea of culture as a factor combined with the omission of any analysis of race is problematic because it minimizes the power of structural racism, white supremacy, and its accompanying distinct hierarchy of skin colour, to shape people's experience in the urban landscape. This omission combined with the focus on individual action through "active-ageing" means that the guide is not set up to address the challenges faced by the world's most marginalized ageing urban populations.

Discussions of safety in the urban landscape for older people in the guide should also be examined closely. It is inarguable that safety is a very important concern for older adults who can be targets of urban crime, but some of the recommendations reflected in the guide, such as an increase in security cameras and police presence, can result in a decrease in safety for urban dwellers who are systematically criminalized by social narratives, such as racialized or low-income people (Burgess-Proctor, 2006). Measures that recommend an increase in policing and surveillance could also result in a decrease in safety for older adults in the city who are racialized or are experiencing homelessness as they become targets of this increased policing. The WHO guide should caution against making recommendations of this sort as they may not necessarily result in increased safety for all older people or all urban residents. In an example of one of the guide's safety recommendations, it says about public seating, "the seating [should be] well-maintained and patrolled to ensure safe access by all" (p. 18). Importantly, the guide does not stipulate what kind of patrol is advised, who or what kind of behaviour is to be patrolled, who might suffer from regular, public patrolling, and whose safe access is being ensured. The coded language here of 'patrolling' without explaining further is concerning.

Additionally, the guide fails to address how the ageing process is different for women. There is ample evidence in the literature that describes how and why women are more likely to experience poverty as they age, as well as why women are more likely to be performing social reproductive and caring roles into their later life (for instance, Rissanen & Ylinen, 2014; Moghissi, 2009; McPherson & Wister, 2008). For the guide to fail to address the differentiated experience of older women in the city means that its analysis and subsequent recommendations and suggestions for age-friendly cities will be insufficient, and will work to underpin features of the urban landscape that are different or less accessible for women. It is unfortunate and perplexing that a study with such wide scope and potential to reach so many different experiences across the globe did not investigate the differences that emerge in an urban environment for women and racialized people. The guide does well to include a wide range of racial and cultural perspectives in its reach across 33 cities worldwide, but without engaging in specific contexts of inequity that exist in the different cities that were studied, the guide's picture is incomplete.

The Toronto Seniors Strategy (TSS) is a document created to guide the city's programs, policies and decisions towards an age-friendly vision that recognizes and supports Toronto's ageing demographic. The strategy was designed under the umbrella of the WHO's "Global Age-Friendly Cities: A Guide", and expands on many of the guide's key classifications and recommendations. The strategy uses the results of public consultation with older adults and caregivers to shape its direction, collected through workbooks in 11 different languages. 524 workbooks were submitted, and feedback highlighted the valuable contributions of older adults to their communities as well as the need to protect and support the most vulnerable older adults. The TSS goes beyond the WHO guide to recognize some of the key urban processes that work to

marginalize certain older adults in the city. For example, the TSS openly employs an equity lens in its evaluation of Toronto's urban context as it relates to older adults and includes discussions of the challenges faced by newcomer older adults, older adults who are women, as well as older adults who experience other axes of marginalization. The TSS is clear to emphasize older adults' inherent value, and generally avoids the overt utilitarian language found in the WHO guide. This is an important frame that is better set up to address inequities experienced by older adults as it recognizes their inherent humanity and subjectivity. Another important difference between the TSS and the WHO guide is the TSS' direct engagement with diversity, and the TSS' recognition of the potential for an older adult's race or immigration status to affect their experience in the city. The TSS points out the fact that 68% of adults over the age of 55 in Toronto are immigrants, and recognizes the possibility that race, sexual orientation, ability, immigration status and linguistic diversity can intersect with the ageing process. This is a crucial consideration in a city such as Toronto because of its significant diversity and observed patterns of inequality. However, the TSS' capacity to make recommendations and produce systemic change that addresses some of the experiences of marginalization by older adults is not clear.

There are some positive aspects about the equity frame and recommendations that the TSS makes, but there are also important and consequential holes in the document. For example, the TSS does not address the pressures of gentrification on older populations in Toronto. There is evidence that suggests that rapid gentrification, such as the kind that is underway in many Toronto neighbourhoods, including Parkdale which is the site of some of this research, is affecting the ability of low-income older residents to be able to stay in their communities or to have access to a range of appropriate, affordable housing options (Mathieu, 2017; Parkdale Neighbourhood Land Trust, 2017; Slater, 2004). The TSS does not address this dynamic or offer

recommendations or solutions. Additionally, because of the inability of the strategy to offer funding commitments, it is not able to provide substantial solutions to some of the housing issues that older adults are experiencing in Toronto. Housing is identified as a top priority by 26% of respondents to the strategy's consultation efforts. Instead, the TSS offers formal tweaks based in the existing housing regime. This includes modifications in the two principal modes of housing stock in Toronto - the larger and more dominant private market portion and the smaller share of social social housing, primarily administered by the Toronto Community Housing Corporation (TCHC). The former regime is facing unprecedented pressures as global capitalist development trends force property values and rent upwards (Moore & Skaburskis, 2004). Rising housing costs combined with inadequate municipal and provincial tenant protections means that renting as an older adult in Toronto can involve experiences of precarity, poor housing conditions, landlord neglect, rising rents and the prospect of eviction. The Parkdale neighbourhood is a compelling place to observe how this is unfolding because of the combination of a relatively high concentration of in-demand rental housing stock, significant gentrification pressures, an ageing demographic and a presence of low-income, racialized and mental health and addictions surviving residents. Older homeowners frequently face uncertainty and reluctance to sell their homes to downsize because of fears that they will not be able to remain in their communities by affording appropriate housing nearby. Social housing, the second main avenue of housing provision in Toronto, has reached a crisis point as well, with thousands of people on the waitlist for affordable units, a long backlog of repairs and hundreds of units facing closure due to inhabatability (Hackworth & Moriah, 2006). This conventionally affordable avenue for housing is becoming increasingly inaccessible for Torontonians, both young and old.

Similarly to the WHO guide, the TSS situates itself in the current neoliberal economic context. The TSS accomplishes this framing in two different ways. First, it describes at the outset of the document the fact that the strategy is being drafted in “a time of fiscal constraint” in the city (p. 3). In this way, the TSS sets up the series of policy and programming recommendations with little or no funding commitments attached. This reconstruction and reinforcement of an austerity narrative is key to Toronto’s political climate. Secondly, the document describes its focus on recommendations that are directly under municipal jurisdiction, as opposed to urging the federal and provincial levels of government to make commitments or enactments. In this way, the document both recognizes the neoliberal political-economic context of Toronto and breaks with a previous practice of urging the provincial and federal government to commit to investing in the city’s social and physical urban infrastructure. Instead, the strategy focuses on changes that can be implemented municipally, with no substantial financial obligations attached. This is consistent with the ongoing trend of federal and provincial disinvestment in municipalities. This set of conditions results in a document that is very limited in scope and that does not advocate for substantial, systemic change or commit to significant new funding, but that instead focuses on incremental modifications. It is clear that the TSS operates in a particular neoliberal economic context whereby that the city, embedded in austerity politics, has neither the political capital, support from higher levels of government or the economic capital to enact the kinds of fundamental investments and changes needed to support a diverse and precarious ageing population, nor the vision, political clout or capacity to challenge this overwhelming austerity narrative. The result of this environment is that the TSS is a largely symbolic document whose value and efficacy is debatable and likely negligible. It can serve to recommend and track tweaks

and minor changes in the city's operation, but is unlikely to be able to address the sweeping changes that are needed.

Many recommendations in the Toronto Seniors Strategy involve minor adjustments to the status quo. For example, the strategy recommends bolstering Official Plan specifications to allow secondary suites in single-family homes, or encouraging Section 37 agreements that would see new developments include affordable housing units or supportive units reserved for older adults. These solutions that rely on the private market to correct serious inequalities in the city's housing landscape are unlikely to provide pivotal change that ensures access to affordable, appropriate housing or address the systemic discrimination that underpins the private housing market, both in the rental sphere and in the homeownership realm. In its effort to confront the crisis faced by older adults who are living in or who are attempting to access affordable housing through the TCHC, the strategy suggests that the Affordable Housing Office "aggressively pursue a range of partnership opportunities" to support the city's housing action plan (p. 70). The strategy does not detail who the partnerships might involve, to what end or how they will help older adults access affordable housing. The TSS also recommends a public education campaign to help older adults learn what housing services and options are available to them. The restrained and limited nature of these suggestions, combined with the strategy's stated inability to make recommendations that contain financial commitments, along with its reluctance to make recommendations to other orders of government, mean that the strategy has a limited capacity to fundamentally address some of the most serious issues that are faced by older adults in Toronto.

Interview data: Insights from older women in western Toronto

This section of the paper reviews findings from the series of interviews conducted with older women about their experiences living in Toronto. This research is based on interviews with 9 women over the age of 65, living in the west end of Toronto as well as with 2 service providers in the same neighbourhoods. The women's ages ranged from late 60's to late 80's. The women comprise a range of ethnicities, incomes and physical abilities, and describe a range of housing scenarios in both the public and private realm. Many of the women immigrated to Canada at some point in their lives, some within the past 10-20 years and some in their youth. They were all living independently at the time of the interviews, which means that they were not living in long-term care facilities or hospitals. Most of the women are widowed, with all but two living without a partner. The women live with a range of levels of support and independence, from a full-time live-in personal support worker, to one or two visits a week from a support worker, to living with and caring for immediate family members or living completely independently with little or no support. The women that this project engaged with are generally active and engaged in programs or groups designed for older people. They described a range of issues and resources as well as creative and capable strategies for living in the city. They express an almost universal attachment to the Toronto, their housing arrangements and to their neighbourhoods, describing a desire to remain imbedded in those networks and communities. A strengths-based orientation to the investigation helps to reveal numerous positive contributions that older women make to their communities and the significant capacities that they have to survive and thrive in an urban setting.

The women describe a range of different methods and strategies for getting around the city, and discuss a range of different mobilities and capacities to remain mobile, independently.

Many of the women report walking to local destinations, taking public transit, both Wheel-Trans - an accessible, door-to-door service provided by the Toronto Transit Commission (TTC) - and regular transit routes, GO transit, driving either their own private vehicles or relying on friends and family for private vehicle transportation, taxis and private bus services such as those run by community groups or organizations. Many of the women report enjoying walking and recognize the value of the exercise that it provides, and most women also expressed either a regret that they are no longer able to walk for as long of a period or as far as they previously had been able to, or an anticipation that walking long or medium distances would eventually no longer be possible due to physical mobility and health restrictions. A few of the women describe walking with the use of mobility devices such as walkers or canes. Some women provide an evaluation of their physical landscape when discussing walking as a mode of transportation. One woman, who is in her late 80's and living with her son and his family explains that the hill near her house is an impediment. She has lived in Toronto for all her life, but after her husband's death her son arranged for her to move into his family home. She was a teacher for her working life, and remains active with women's organizations and political activity into her later life. She relays that the physical impediments to her mobility in her surroundings prevent her from walking as much as she used to, specifically a large hill near to the house: "when I moved in the hill was no problem, that was only 8 years ago, but since then my health, arthritis mostly, has gone downhill a bit, so me walking up hills has gotten to be quite a problem" (Interview C). Another woman described the challenges presented by uneven or unmaintained pavement on sidewalks that presents a danger of tripping and falling. She immigrated from the United Kingdom in her 20's with her husband, and spent most of her life as a server in restaurants. She describes herself as lower income and lives in a subsidized housing cooperative. She has adult children who live in

Toronto and in nearby cities and she is active in her housing cooperative, as well as provides childcare for a mother's group. She explains that she finds the sidewalks near her house "very uneven. They patched them down here but they haven't done a good job of it [...] it might only be that little bit of a difference, but if you're having trouble walking it can really throw you" (Interview F). Most of the women who were interviewed for this research do not drive their own personal vehicles. This same woman continues to drive her own vehicle, and explains that she does not drive downtown or out of town for extended periods of time. Her apartment is located in Etobicoke, a neighbourhood in the west end of Toronto. She describes using her vehicle for longer distances but, favours public transit for trips downtown. She explains some of the limitations on her driving capacities: "I drive about an hour, an hour and a half, I find I have to stop every hour and a half or so, so I don't do the long trips." She often takes the TTC but there are also limitations to her ability to travel by public transit. She explains, "My bug with the TTC when you go downtown is the stairs, you have to find the elevators and it's not always easy to find elevators, if you're coming up out to the street sometimes it's so many stairs" (Interview F). Some of the other women rely on family, friends or support services to drive them to appointments or to church.

Many of the women describe never having driven or owned a personal vehicle and relying exclusively on transit or walking for transportation. For many of these women, cost is a barrier to accessing public transit, even when paying a reduced seniors' fare. Some of the women report avoiding using the TTC because of the cost of the fare, and often remaining within walking distances to avoid the cost of the fare. When asked about the cost of public transit in a group interview, the women expound: "It's too much, it's too high!" (Interview G). These women are all lower income women living in Parkdale. This is something that is a target of some

of the women's advocacy work; one woman, who immigrated from Guyana in her adult life and who lives on her own in a rental apartment explains, "We have an advocacy group and we are always writing people at City Hall about the cost, about lowering the fares at certain times" (Interview G). Another woman explains that by the end of the month she no longer has funds remaining to allow her to pay for transit fare. Some of the women also speak about avoiding public transit at peak times because of crowding, as well as at night due to safety concerns. One woman, in her late 60's, is a primary caregiver for her mother. She's lived in Toronto all her life, and owns a home in Parkdale. She spent her working life with Canada Post and has an adult daughter and grandson in the city. She explains how these considerations shape her activities:

Most people I visit other than my daughter are in the Parkdale area because it's more convenient, don't have to stand and wait for the streetcar, and then you don't want to come home too late because it may not be safe [...] I think it's convenient, the Queen car, the Lansdowne bus, the Dufferin bus, sometimes I don't go at rush hour because you can't get a seat, I guess the price is reasonable except at the end of the month when you run out of money! Then you can't go nowhere because you ain't got no money.

(Interview H)

Some women also cite the lack of elevators or working escalators at all subway stations as an impediment to regular transit use. Most women agreed, however, the TTC is generally a good and reliable service. Some of the women also describe using Wheel-Trans, which is the TTC's accessible transportation service. The women who use Wheel-Trans predominantly agree that it is a useful service because it provides door-to-door transportation and requires the same fare as general TTC trips. One woman explains that she uses it to get around with her older mother who is in her 90's for whom she is a primary caregiver and who uses a wheelchair, "my mum and I

we got Wheel-Trans, you just phone them up and everything is right there [...] Wheel-Trans is not free, you pay a ticket, but I don't pay because I have a card for myself as a support for my mum, so I go on free but she pays" (Interview G). She lives in Parkdale in a rental unit with her mother, and has no other family in the city. Wheel-Trans allows a caregiver to travel for free with each passenger, an arrangement that is used by this interviewee. Another woman, who lives in supportive housing in Parkdale with her husband, and who immigrated to Toronto from Sri Lanka in the past 10 years notes that, "If I travel nearby, I go by TTC, but further, sometimes to Scarborough for the Tamil celebrations, I go by Wheel-Trans" (Interview H). She was an English teacher in Sri Lanka and she has adult children in Mississauga and Scarborough. She describes trips by public transit to Mississauga; Mississauga Transit charges a fare of \$1.00 for seniors. Some of the women also describe using a bus service that is organized by the seniors' day program that they participate in, and that coordinates pickup and dropoff for the attendees of the program. The bus is also available for older people who need transportation to other destinations in the city. Users pay extra for this service as it is not free of charge. Many of the women use a range of strategies, as the woman living with her son's family notes, "I walk, I take cabs, I use Wheel-Trans, and of course, the family, my son drives me to church every Sunday" (Interview C).

The women interviewed for this research describe a range of different living situations and housing scenarios. Many of the women are renters in the private market and a few own single-family homes or condos. One of the women lives in supportive TCHC housing and one woman lives in a subsidized unit in a housing cooperative. Another woman is living with her son and his family in their home with three grandchildren. Another woman has her son and grandchildren living in her house that she owns. Most of the women express general satisfaction

with their living arrangements, saying that they have enough space and are happy with the physical location and set-up of their homes. One of the women, when asked if she's happy with her living arrangement, explains, "Yes, it's good, I like it, there's nothing I would change, my neighbours are very nice" (Interview H). Another woman, when asked about her intergenerational arrangement living with her son and his family, says, "I think it's great" (Interview C). Some of the women who are homeowners express a desire to make modifications to their homes such as installing a stairlift or other renovations. As one woman explains, "It's home, I've lived there about 42 years. I guess there could be some renovations done but it's alright with me. If I need something done I've got brothers and grandsons and son-in-laws so anything like that I need done they'd do it anyways" (Interview H). Here there is a gendered description of help by men in this older woman's life that illustrates her sense of connectedness and labour. Another woman, who immigrated from Jamaica in her youth and who relies on a daughter who lives outside of the city, is living alone in a single-family home in the west end of Toronto. She spent her working life providing care to older adults. She is no longer able to use the stairs in her home and so lives on the main floor of the house. She explains:

I myself really don't go upstairs, my husband put a bathroom in downstairs, near to the kitchen. If I was to stay in that house, and I didn't have that part I would have to go upstairs, and I can't afford a stair climber, so... some people can afford to get a stair climber but what about those who can't afford it? (Interview E)

Here we can see how mobility can become a barrier to independence both inside and outside the home.

Most women describe an affinity for their neighbourhoods and a hope to be able to remain in their current living situations, independently, for as long as possible. The women

describe the advantages of living in downtown neighbourhoods, and speak of the convenience associated with being able to walk to a variety of services and amenities. One of the women explains, “I have family in Mississauga, Brampton, all different places, but I still prefer my own space, I wouldn’t change it” (Interview E). Many of the women residing in Parkdale describe their satisfaction with easy access to banks, affordable shops, community centres and non-profit organizations that offer services to older adults. One woman explains, “I like Parkdale because you can get everything like groceries and everything right around the area [...] from one place or the next you can get everything”. Another participant in this group interview agrees, and adds, “yeah, the services you can get here, we have the clinic, we have different health care things, the health centre, everything’s so close, we got the mall, we got a nice park...” (Interview G). They describe opportunities for free exercise classes and activities directed at older people. The nearby mall is also described as an important asset by some of the women. Particularly the women living in Parkdale express a keen desire to stay connected to the services and groups of people concentrated in that neighbourhood. One interviewee explains that her son has urged her to relocate closer to his family, but she refuses, preferring to remain within walkable distance to amenities and services in Parkdale. She explains, “my son asked me to come live in Mississauga, he was going to buy a condo for me, to come live nearby to him, I said it’s very comfortable for me here, more people live here, it’s good to get together, use drop-in centres like Sistering” (Interview H). Sistering is an agency that provides drop-in programs for women in the west end of the city. Housing affordability was not raised as a direct concern that the women had for themselves now, but some of the women describe difficulty with rising rent, eviction or finding suitable housing in the past. Another woman, who has spent her life performing paid childcare and working as a cook, also immigrated to Toronto from the Caribbean in her youth. She has her

son and his family living in her house with her, and explains a scenario that she found herself in before she became a homeowner:

I was renting two or three different places, and then they're raising the rent. The last place I was renting she didn't even tell me she was selling the house, and the guy come and he wanted the house, and I said, sorry for you, you bought the house but I'm living in it, so when I get a place or you get a place that suits me, I will move. And I looked around, but I had work at 6 o'clock in the morning, so I had to get somewhere with convenient transportation... (Interview G)

Many women describe a connection to neighbours, organizations and community groups in their geographic vicinity. Loneliness and isolation are cited by some of the women, even though they report relatively high levels of activity and engagement with seniors' groups. One woman explains, "you know, you want more social life for the older people. Sometimes you're glad to hear a voice away from the TV" (Interview E). The women describe different levels and modes of socialization. For many of the women, their involvement with seniors' groups is central to their social networks and community connections. One woman, a Jewish German immigrant to Toronto, living in a condominium with a personal support worker, who has worked as a photojournalist in Toronto, says of the seniors' day program that she participates in, "I feel this is my home" (Interview B). The women are also engaged in their communities in informal ways, many of them described helping others, visiting with and running errands for friends or volunteering with their seniors' programs or with other organizations. When asked about her volunteering activities, one woman reports,

We volunteer here, and sometimes around the area. Anybody needs a little help I will help them, but I can't do too much running around because I can't do too much working

on my feet [...] You just feel sorry for some people, or you want to help somebody, I'm always walking, doing something. (Interview G)

Many of the women are balancing care responsibilities into their old age. This includes caring for grandchildren, spouses and parents. Two women in particular provide primary care for elderly mothers, though they are in their old age themselves. One of these women describes her care routine for her mother:

I go to my mum's about noon time, I stay till maybe about 7 o'clock. Weather permitting, we go for a walk up to the dollar store or the coffee shop or McDonald's or something, and we have tea and we sit and talk, she has other company come in because mum don't like to be left alone [...] I got two brothers that live at home, and if they want to go out in the evening sometimes if they've got something to do, I don't mind going over there and sitting there because mum gets anxious when she's left alone, she's gotta have someone there 24/7. (Interview H)

Other women provide regular care for family members and spouses, and describe performing care work in the paid sphere as well.

Many women also describe a situation of mutual support in their communities, and report feeling confident asking neighbours for help with errands or tasks. One woman describes this feeling where she lives: "In my building we know our neighbours. Sometimes we have little get-togethers in the family room and sometimes you can knock on their door and ask for help [like with] the neighbours upstairs, one is a fireman, one works in construction, so if you need any help..." (Interview G). Here, mutual help and support is intertwined with a sense of community, and that both contribute to a positive quality of life. A few of the women express a greater need for occasional personal support work with tasks such as laundry or shopping. For one woman,

this need is related to isolation that accompanies living alone: “I don’t have anyone to help at home, [there are] people who live at home and no one to even come and find out how they are doing.” She also explains that she needs help with daily tasks: “If you’re wanting to go to the supermarket, it would be good to have someone to take you” (Interview E). Some of the women described a disconnection with nearby neighbours, and seek help and socialization outside of their immediate vicinity. One woman explains, of her condo building: “my neighbours are hoity-toity, they are strange people [...], no, I don’t have any real close friends in the building [...], I feel more at home [in this seniors’ day program] than I do in the house where I live.” (Interview B). Migration in some of the women’s lives means that they are far away from family members.

When asked about ageism, the women generally did not describe an overall experience of discrimination based on their age, but nonetheless pointed to things that they like and do not like about the ageing process. Many women report feeling a level of respect from others because of their age, some consider the possibility that other people’s behaviour towards them might stem from condescension that relates to general societal attitudes about the capacity of older people. One woman explains, “not discrimination, maybe more respect, people tend to open the doors for you more often, make way on the street for you, more respectful because of your age. They think you’re old and you can’t get around on your own [...] it makes you feel like an invalid” (Interview H). When asked what is different about the ageing process as a woman, the women provide a range of interesting responses. Many agree that there are particular differences in the experience of ageing as a woman. Some women discussed the possibility that women are more likely than men to remain active and occupied as they age, and are also more likely to retain a positive outlook on the ageing process. For instance, one interviewee explains that, “women would not be so lonely like men, we’re happy to go out with family and friends, they sit at home

with nothing to do and they're bored and they can't do nothing" (Interview G). Another explains, "women are more active than men, generally" (Interview H). Women also highlight the caring and social reproductive responsibilities that thread through many women's lives and that can continue into older age as a key differentiating characteristic of the experience of ageing as a woman. One of the interviewees describes, "whereas women, even though they're older, they still have dishes to do and clothes to get ready and cleaning" (Interview G). Women also speak about a greater tendency to remain engaged and embedded in social networks with other women as they age, and many women report staying connected with friends and family on the internet using facebook or email. Most of the women describe themselves as either happy or very happy, despite episodes of loneliness, and display a profound capacity to analyze their situations and work to make improvements in their lives.

Interviews with the women also reveal that they possess strengths and capacities that allow them to navigate their lives and connect with others in an urban landscape. The women volunteer, help other residents in their buildings and neighbourhoods, seek out opportunities to stay active and engaged, share resources and information with each other, stay informed about current events, advocate for their rights and participate in different organizations and political processes. Some of the women interviewed for this research participate regularly in a seniors' advocacy group that meets to discuss and act on issues affecting older people such as elder abuse and affordable public transit. Many of the women provide input and volunteer capacity supporting activities or preparing food for the seniors' day programs that they participate in. Some of the women describe writing to their political representatives about issues they feel strongly about, as well as writing to newspaper boards and participating in demonstrations. One woman describes writing letters, "to the chief of police a couple times about discrimination

because I'm very concerned about carding" (Interview C). Some of the women describe volunteer work in a range of capacities, including providing interpretation or administrative help at organizations. One woman remains employed providing childcare for a group of mothers that meets regularly. Many of the women that were interviewed are regularly engaged with seniors' groups. Churches and temples are also cited by many of the women as important places of socialization and providing and receiving support. One woman explains, "I'm social with the church, I help people at church as well, climb up the stairs or go to the washroom if they can't go on their own, and sometimes we have little outings, members of the church, seniors, we do outings [...] and if they don't see me one day, they want to know where I am!" (Interview G). Here, spirituality is linked with community, socialization and a sense of purpose.

When asked about gentrification in their neighbourhood, the women show an awareness of the ways the process might affect themselves or vulnerable people in the city. A couple of the women cite new coffee shops and boutiques that they could not patronize because of the high prices, the social discomfit that some feel in their changing neighbourhood, feeling "out of place", as well as implications on the affordability of housing for others. An older woman living in Parkdale who describes herself as low-income, explains this feeling of discomfit: "there is a few definite restaurants that cater to that person, so by choice you tend not to go in them, because you don't fit in with them. It's not that you like or dislike them, you just don't fit in with them, you feel out of place, so you don't go into those places." She then goes on to explain, "I find the rising costs of rent is not good for a lot of people that can't afford rent and especially a lot of families, they can't afford rent, or young men, they gotta live with somebody because they can't afford it on their own" (Interview H). Some women also comment on what they see as positive changes that have accompanied gentrification in their neighbourhoods; they describe this in the

following way: “some of the changes are good because remember at Lansdowne and Queen it always had hookers before” (Interview G).

The women’s responses vary when asked what changes they would make to their city or their neighbourhood. A few of the answers are creative urban solutions; one woman suggests: “because I live at the bottom of a hill, I’ve said to some people, somebody should put up a petition and ask the city to put in a cable car up this hill, like they have in Quebec City” (Interview C). Other women reference the lack of public seating available in their neighbourhoods, including this nuanced response that considers her experience of how the urban landscape can intersect with poverty:

I don’t know how they’d do it because of the way it is, but I think there should be more resting places, because if you’re a senior and you’re walking you get tired carrying groceries and you can’t stand in the middle of the street and you can go into a coffee shop but you don’t always have money and you can’t go in there with no money, so benches somewhere, but then I guess it might be impossible because you have a lot of homeless people and they might sleep on them or something. (Interview H)

Other women commented on the length of pedestrian street light crossings, and a few of the women explain that they would make their neighbourhoods cleaner by removing garbage and graffiti. For example, one woman explains, when asked what changes she would make to her neighbourhood: “I’d clean it up. It bothers me to see garbage around and unfortunately people seem to throw garbage these days” (Interview F). The women are largely enthusiastic about the multicultural nature of their neighbourhoods as well as of the programs and organizations they are involved in. One of the women describes helping to organize a trip to an intercultural event at a Tibetan cultural centre in the city. She explains, “I’m interested in different cultures, there’s

quite a group of us, we have a Tibetan festival coming up, an interfaith festival at the Tibetan Cultural Centre and there's a whole group of us going" (Interview F). Many of the women, particularly those living in Parkdale, are also enthusiastic about the intergenerational opportunities that the neighbourhood presents in its public and communal spaces such as the library, the community centre or a nearby heavily-used schoolyard. A few of the women relay concerns about contemporary public discussions about social issues, such as feminism in Islam and transgender rights. One of the women interviewed describes, when asked about changes in her neighbourhood, Parkdale, "the transgender situation - I got nothing against it, it just maybe still surprises me a lot because I grew up in the generation where everything is in the closet and now you see it out on the street, so it's still a shock to my system, I got nothing against it, it just surprises me" (Interview H).

Discussion: Reflecting older women's experiences in Toronto

This section of the paper discusses some of the ramifications of data collected in the interviews with older women and service providers and concludes by putting them in conversation with some of the implications of a close analysis of the World Health Organization's "Global Age-Friendly Cities: A Guide" (2007) and the "Toronto Seniors Strategy: Towards an Age-Friendly City" (2011). There are interesting places where the recommendations from the two documents are not consistent or do not address some of the findings revealed in the interviews. This research will start to highlight some of those inconsistencies and clarify gaps in understanding and the research that they reveal. The collected interview data is significant towards an understanding of the ways that navigating Toronto's urban landscape is distinct for older women. A discussion of some of the findings will help to highlight the roots and the implications of the distinct experiences of older women. It is

important to closely analyze the ways that expectations and performances of care work are operating in the women's lives and the impacts that they have. The women's impressions of gentrification also reveal implications that urban development processes have on the ageing process. There are also consequences stemming from the information that the women relayed about their strategies for getting around and staying mobile in the city, as well as the range of housing solutions and scenarios that the women described. A strengths-oriented perspective helps to reveal the agency and faculty that the women possess in these situations, and propels a critical discussion with a group of people that are largely under-engaged in research from many disciplines, and especially in urban theory.

The key themes that emerge in this analysis include an intersection of the ageing process with other forms of marginalization in the urban landscape, the continued importance of a critical approach to care work and social reproductive labour as it relates to the ageing process, and the significance of a strengths-based perspective when investigating marginalized populations such as ageing women who are also sometimes racialized and/or experiencing poverty and may be experiencing barriers to their mobility. These themes suggest several crucial recommendations and positions for further research that respond to the needs of older women in Toronto, which are noted in this chapter and detailed further in the following chapter.

It is important to note that the following discussion is based on interviews with a relatively engaged group of women. As a result of the methods used to find research participants, the women that this research investigates make up a socially engaged group of people. The method of reaching women was primarily through seniors' day programs and subsequent networks, and so by virtue of these channels the women who became interview subjects are people who are connected to social services, to their communities and to other older women in

the city, and necessarily did not reach women who are removed from these networks, isolated or do not speak english. This research also relies on women who are able and willing to consent to interviewing without the exchange of compensation. This means that the data reflects women who are relatively advantaged, mobile, willing, confident and healthy enough to be able to engage with an outside researcher. The responses and the ensuing discussion should not be taken to represent the opinions or conditions of the most isolated older women in Toronto. Research that more carefully and intentionally seeks out the voices of very isolated older women is crucially needed, as well as research on strategies to reduce isolation among older women, but is not within the scope of this project (Findlay, 2003). The research does, however, seek input from a diverse range of voices and so sought opportunities to interview women of colour, women who are immigrants to Canada, and women who are considered low-income, as these factors are known to impact the ageing process (Palameta, 2004).

The discussion of interview findings from this research also needs to be framed by an understanding of the significant ways that ageism and patriarchy shape western society. There are powerful assumptions that operate to define how society judges the value, capability and capacity of older women that also work to shape older women's views of themselves (McPherson and Wister, 2008). These assumptions implicate women differently than they do men and are rooted in a hetero-patriarchal capitalist framework that at once constructs a gendered hierarchy of masculinities and femininities while it also values men and masculine traits over women. To perpetuate this hierarchy in a manner that encourages and sustains consumption (capitalism), a scrutiny and policing of women's bodies and behaviours is required (Garner, 1999). This entails a material preoccupation with beauty, youth and idealized body prototypes as women are at once dominated as objects (objectified), equated with material

objects that can be possessed and consumed, and forced into an endless flurry of consumption pointed at maintaining unreasonable and unattainable beauty standards (Hatch, 2005). As Garner (1999) explains:

While devaluation with age is true for women and men, there is clearly a difference [...] Much of western society's view of women's worth is associated with a socially defined physical attractiveness which clearly equates youth with beauty and the ability to attract men. Therefore, women lose their social value simply by growing old. Men are more likely to be evaluated and rewarded for what they do. (p. 4)

This pattern is tightly interlinked with white supremacy, as the hierarchy of skin hue that it enforces weighs heavily on the implications of the objectification and de-valuing of women and constructed femininities. This is an important frame that shapes the experiences of the participants in this research whose lives and experiences are doubly and sometimes triply constricted by these structures. These women are shaped by expectations of their capacity and value that stem from their gender, their age, their skin colour and their linguistic diversities, but they respond, act, show agency and resist in important ways that intersect with their navigation of and existence in the urban landscape as explored in this discussion.

One of the principal manifestations of internalized ageism that the interviewees display is a nearly universal and persistently communicated sense of self-doubt. Ageism is frequently internalized after a lifetime of exposure to negative stereotypes about the ageing process, and has even been shown to have negative health effects (Gendron, Welleford, Inker & White, 2015). Almost every woman that was interviewed for this research expresses a concern that their input or insights would not be valuable or helpful to the research, or that they are unsure if they had anything of value to contribute. It is true that the expression of a willingness to be helpful could

be to some extent a social nicety, but the persistence and near-ubiquity with which this sentiment is relayed during the interviews conveys that it is likely the result of tenacious societal narratives that continue to assert that older women do not have knowledge or experience that is valid or useful. This will have implications for urban policies and programs that seek input from older people if older women do not feel they can or should contribute to consultation processes. It is important for research to discuss, relay and analyze gathered knowledge from older women to refute the insistent social contention that the perspectives of older women are not valid sources of knowledge and to contravene conventional research paradigms that seek knowledge from only 'expert', conventionally white and male, sources (Alcoff & Potter, 2013). Treating the knowledge of these women as valid and valuable is key to situating this research as feminist research and to creating feminist knowledge sites, as well as to building and fostering urban environments that are inclusionary regardless of age, race, income or gender.

An important topic that requires exploration emerges in the interviews with both older women and service providers: caring and care work, both as it is needed and provided by ageing women. Care and social reproductive work are highly gendered activities, whose value is depreciated by a societal paradigm that demarcates and devalues what it considers women's work. Care work is work, paid or unpaid, whose purpose is to maintain the health, comfort and well-being of another person or persons. Because patriarchal currents devalue work that is in the feminine or the domestic realm, care work is consistently depreciated and trivialized, undervalued and underpaid (Armstrong, Armstrong & Scott-Dixon, 2008). Almost all the women interviewed for this research describe caring responsibilities in some shape or form, either for spouses, children, grandchildren, parents or friends and neighbours. Some of the women also describe experiences performing paid care work either currently or in the past. Care work in the

paid sphere, such as child care, personal support work and senior care, because of its simultaneous feminization and devaluation, is also more likely to be low-paid and so more likely to be occupied by women of colour. In this way care work is both feminized and racialized. This has important implications for older women, and specifically consequential implications for older women of colour (Armstrong & Braedley, 2013).

The interviews reveal that care work, social reproductive work and the responsibilities to provide this work, both paid and unpaid, are a feature of older women's lives that impacts their interactions with the urban environment. For example, it impacts choices of where to live and how to get around for the mother-daughter pair whose mother uses a wheelchair to get around and who were interviewed for this research. Two of the interviewees provide daily care for their elderly mothers, and many of them provide regular childcare for grandchildren and/or a spouse, challenging the conception that older women are principally receivers of care. Conversely, the accounts of the women make clear that the responsibility of providing care can mean a lifelong exertion for older women. The delegation of care responsibilities to the oldest members of a family can be a strategy for families who are not able to access care in the private sphere (Fuller-Thomson, 2005). This is the case for two of the women taking care of their mothers who both rely on social assistance. For these women, the ability to be mobile and access amenities in her neighbourhood and care responsibilities are intertwined. These women interact with the urban landscape when they travel through the city with their mothers and experience the heightened challenge of providing support while experiencing mobility issues themselves. This arrangement is possible because they live within walking distance but the interviewee makes clear that she would not be able to pay public transit fares to make these regular visits. Again, this unexpected arrangement defies conventions that frame older women as primarily receivers of care and

illustrates the challenges that these women experience while navigating the intersections of age, gender and poverty. These women also undoubtedly confront challenges in accessing appropriate housing, paying for housing and remaining housed if they are living in private rental housing in a gentrifying neighbourhood such as Parkdale where rent hikes and evictions are commonplace. These findings add to research that examines the care work that young women perform and the care work that older women receive by calling attention to the paid and unpaid care work that ageing women are performing in the city (for instance, Khosla, 2003; Armstrong, Armstrong & Scott-Dixon, 2008). The obstacles and needs in an urban landscape for older women who are caring for parents are not well understood and should be investigated further.

Most of the interviewees have provided care and social reproductive labour for others for much of their lives. There are also several interviewees who have provided paid care work in the past, and are now at a juncture in their lives where they require care from others. Two of the interviewees who were both immigrants to Canada and women of colour described working in the paid care industry as younger women. One of the women, who immigrated from Jamaica in her youth, describes working as a personal support worker with ageing people. She explains that she does not qualify for government assistance that helps older adults to pay for support workers who can assist tasks in the home such as laundry or errands, and she cannot pay for those services on the private market. In an incongruous twist, this woman who has spent her life performing low-paid care work, cannot access the support that she needs in her later life. Paid care work is an urban issue for two reasons. Firstly, it is essential for the proper functioning of a city and for women's lives that people can access childcare, health care, personal support care and other kinds of care, and secondly because the people who perform it are disproportionately likely to be lower income women of colour (Katz, 2001). As long as race and income is mapped

geographically onto Toronto's neighbourhoods, and the disproportionately low-income people of colour who are providing precarious care work face barriers accessing affordable and appropriate housing and affordable transit, care work will remain an urban issue (Khosla, 2003). Greater efforts should be made to eliminate the barriers that older women face in accessing care, as well as ensuring that paid care work affords a proper living wage and worker protections. It is clear from the interview data in this research that not all older women are able to access the care support that they need, including the older women of colour who have spent their lives caring for others and that these factors impact their ability to navigate the urban environment.

When asked about the differences between ageing as a woman and ageing as a man in the city, some of the women point out care work as an important difference. Care and social reproductive work remains a part of many of the women's lives as they age. Many of the women's responses to the differences of ageing as a woman reveal that they try to remain active and that this is an important link to agency in their later life. This thread appears again and again in the interviewees' comments. It is clear from the responses that the ability to stay mobile and connected with family and community members is crucial to the women's senses of agency, independence, happiness, identity and confidence as they age. This has implications on how to think about urban issues when older women face barriers to accessing affordable housing, community supports, social services and affordable and accessible public transit that will allow them to remain independent, active and connected. It is also very important to note that the crux of the differences that the women point to between the experience of ageing as a woman and as a man are largely positive differences that highlight the women's agency and their tendency to remain active, engaged and positive. This seems incongruous with research that places women at a higher risk of experiencing poverty in their later life, but makes clear the important and

substantial faculties that these women possess that allow them to thrive in the city and in their later life (Rissanen & Ylinen, 2014). The women's experiences re-frame prevalent narratives of older women as feeble receivers of care and exposes them as active, contributing and skillful participants in urban life.

The housing circumstances and living arrangements that the women describe reflect a wide range of scenarios shaped by a housing market dominated by the private sphere and aggressive market forces. Responses also reflect the sheer variety of solutions that older women and their families create in urban settings. For older women who own their homes, the houses are an important asset that allows them to live independently and also serves as a vital resource that allows for connections with family, community and networks of neighbours. One woman who owns a home in the west end of Toronto also lives there with her son, his wife and their two children. She explains, "a lady come to the door, a real estate agent, and she was telling me how much my house was worth, wanting to sell it, and I said, 'Mam, if I sell you my house, where would I go and live? Could I get a house for that price now?'" (Interview G). Global market pressures on the housing market in Toronto mean that this woman who is housing her family remains in a vulnerable and inflexible scenario. This research makes clear that homeownership is a significant resource for older women that can also present challenges. This woman represents a minority of older women of colour who own property in the city, and while her house is an asset that allows her and her family to live together, she still experiences a measure of precarity and limited choice in her situation as well as pressures to relocate from a gentrifying neighbourhood and rising property values (Ray & Moore, 1991). She describes years of working in 2 or 3 precarious jobs that were frequently low-paid care work such as childcare and food services to be able to afford a house, and has faced rising rents and the threat of eviction in the past. This

woman's scenario illustrates an intersection of age, gender, race and class as it unfolds to impact her access to housing in the urban scenario. For older women who can access home ownership it can be a vital, if at times inflexible, resource in the city.

Another older woman of colour, 88, who owns a home in the west end of Toronto describes a similar balance between home ownership as an asset and as a situation that can present obstacles. In this case, this woman has access to homeownership and the security that accompanies it, but also reports isolation and a lack support and care capacity in the home. She describes not qualifying for government assistance with at-home support, but does not have the resources to be able to access personal support work on the private market. She also explains that her home presents physical barriers that hinder her ability to use it fully. Her decreased mobility prevents her from climbing the stairs, she cannot afford to install a stairlift, and so is restricted to using only the first floor of her house. In this way, she represents a category of older people who occupy an in between region who have been able to access the security that homeownership provides but who are not able to access key supports that would mean that living in their homes is a comfortable and sustainable arrangement. What is happening here is the meeting of the ageing process with the consequences of a lifetime of underpaid, precarious care labour and the consequences of white supremacy which has limited her choices of employment to undervalued, racialized work. The effects of patriarchy mean that she experiences the ramifications of a lifetime of feminized labour, and capitalism manifests as these previous factors coalescing in her experience of income precarity and limits to accessing care in the private market. These dynamics unfold in the physical landscape of the urban setting in this woman's experience of barriers to housing and support that suit her needs as she ages (Armstrong & Armstrong, 2005). There is a need to investigate what kinds of support lower-income, older, home-owning women

need and what barriers they are facing in staying in their homes and making modifications to their homes so that they are accessible, safe and comfortable. There also needs to be robust, feminist, critical research that investigates the consequences on ageing women of a lifetime of performing precarious care work. Not all older women will have been able to access homeownership in their lifetimes, as is the case with some of the other interviewees.

Another example of the range of housing solutions that the interviewees described is one older woman, 89, who has been living with her son and his family for the last 8 years. She describes moving in with her son's family after her husband's death because of health and security concerns, and is generally pleased with the arrangement. Besides the physical obstructions in the immediate area, the arrangement seems to be agreeable to her and her family. It means that she has regular support and interaction with others, she is engaged with her family and the arrangement is relatively low-cost. The woman makes clear, however, that the arrangement also depends on paid support work that helps with laundry and other errands, and that this solution requires a level of affluence (a house large enough to fit all members of the family, material resources to pay for support work) that may be unattainable for many, if not most, families in Toronto. However, there needs to be support available for families who choose to create an intergenerational arrangement to ensure that care responsibilities do not fall unevenly in the household and so that the older person's needs are met in these scenarios. Personal support workers must be properly paid, protected and supported as well so that these situations do not become dependent on precarious or exploited labour (Church, Diamond & Voronka, 2004). Intergenerational solutions to housing for older adults need to be looked at critically in order to understand the ways that unpaid and paid care work will fall in these dynamics in order to develop programs and policies to support people who choose them. They

also need to be understood from a range of cultural perspectives, as different cultures and religions will approach intergenerational dynamics and the labour that is involved in them differently (deLaski-Smith, 1985). This project did not find any older women who were primary or sole caregivers for grandchildren, however this scenario is known to be not rare and should be considered an important, and frequently gendered, dynamic that can have significant impacts on the ability of older women as well as grandchildren to thrive in the urban environment (Burnette, 1997; Casper & Bryson, 1998).

Condominium units on the private market in Toronto are sometimes characterized as a solution for older adults' housing needs (for instance, Canadian Broadcasting Corporation, 2017). This characterization does not fully account for some key barriers and issues with this housing mode, and there is a notable dearth of critical research on this trend. Firstly, there is a significant barrier of entry to condominium ownership that means that they are not accessible to many, if not, most ageing people. For older renters on a fixed income, the cost of renting a condominium at market rent can be out of reach, and producing a down payment to purchase a condo can be out of the question. There currently exist no robust policies that require new developments in Ontario to include affordable condominium or rental units, and those that do include them often use shifting or imprecise definitions of 'affordable' that can remain inaccessible to low-income renters (Hulchanski, 1995). In addition to the financial barriers that this option presents, condominium developments typically do not contain the kinds of support services that older adults may need to remain living independently as they age. Relocation to a condominium tower may also mean isolation and loss of community for older people if they are removed from established networks, though there is not robust research on what this transition entails for older adults. Isolation and disconnection in a condominium building is the experience

of one older woman interviewed for this research. It is not clear that a relocation to condominium buildings will be able to replicate or provide the kinds of social networks and supports that are so crucial to maintaining health and quality of life as people age. This problem is echoed by a service provider at a seniors' day program who speaks about a client seeming "lost" in a large condominium building where she lives, not by choice (Interview D). The effects and implications of a large movement to condominium developments by older adults is not well understood in terms of the kinds of social and communal networks that exist there or the kinds of supports that older people will need in making this transition. In advocating for condominiums as a housing solution for ageing adults in Toronto, it also needs to be considered how this trend relates to and spurs gentrification forces that are working to displace some of the most marginalized ageing people in neighbourhoods such as Parkdale, and affects people who are not likely to be able to access this housing option.

Housing that holds social or communal meaning and has either formal or informal support emerged as some of the best arrangements for the women who were interviewed. One example is an older woman, 83, who lives in a housing cooperative in the west end of Toronto. She has lived in the cooperative since its inception and helped to shape its membership process. She describes herself as low-income and explains that her rent in the cooperative is subsidized, which allows her to stay. She has been involved with the operation of the cooperative since its beginning, and organizes gardening sessions and clean-up meetings in the building's outdoor areas. Because of her involvement with the operation of the cooperative, she has a large network of friends in the building who she can ask for help with tasks or errands and she lives in a setting where she is able to maintain a sense of autonomy, a factor that is crucial to a sense of happiness in the ageing process. The cooperative model allows her to live in a subsidized unit, experience a

feeling of purpose and provide input and contributions that shape her environment. She also benefits from a social network where she lives. During the interview, she refers to the effects on the cooperative of the de-funding of social housing by the federal and provincial government when housing responsibilities were downloaded to municipalities in the 1990's. There are well documented, adverse effects of a neoliberal trend of de-funding of alternative housing models such as cooperatives in Ontario (Sousa & Quarter, 2003). She explains that this shift resulted in less opportunity for control of the cooperative by its members. This case makes clear the value of cooperative housing as an option for older women, and the urgent need for the federal and provincial government to reinvest in cooperative housing models because they are a vital alternative to the private housing market that allows independence, security and affordability to older residents. There also needs to be a critical understanding of barriers to accessing and participating in cooperative housing in Toronto.

Another example of a housing situation that can provide independence and support to older women is supportive community housing in Parkdale. One of the interviewees, 78, immigrated with her husband from Sri Lanka in the last 15 years and lives in a supportive housing unit in Parkdale. She explains that support workers from a local organization provide regular help, and that they knock on her door each morning and evening to check in. She explains that she is happy with this arrangement and has refused her son's entreaties to relocate to Mississauga to be closer to his family. She describes regular use of the neighbourhood's many resources, services and opportunities to participate in programs for older adults. She also volunteers with a Tamil organization doing interpretation, and describes finding a community of people in the neighbourhood that allows for regular socializing and connecting. This example makes clear the importance of subsidized and supportive housing for the happiness and

autonomy of older adults. Supportive housing and the wide range of services available in Parkdale are crucial resources for older women of colour and recent immigrants to Toronto. There are serious gaps in Toronto's social housing policies and circumstances that mean that it is not able to adequately meet the needs of older Torontonians. Gaps and inadequacies in housing for older adults in Toronto stem from, in addition to systemic hierarchies of power such as white supremacy and patriarchy; the lack of a comprehensive national housing strategy, underfunding and de-funding of social housing programs, a dubious level of protection for tenants under the Tenant Protection Act, inadequate renter protections in the Official Plan and more (Raphael et al., 2001). This example also highlights another crucial topic, which is the need to ensure that older people are not displaced from gentrifying neighbourhoods such as Parkdale and are able to stay enmeshed with the community networks and supports that exist there.

Older adults are at risk of displacement due to rising housing costs and other factors associated with gentrification pressures. Renters who are older and who may also be providing care are a particularly vulnerable population (Fuller-Thomson & Minkler, 2003). Renters who are recent immigrants are also at risk of experiencing precarity in accessing housing in Toronto (Murdie, 2003). Those residents in Parkdale who are already experiencing some axis of marginalization are particularly at risk of experiencing negative consequences as a result of the gentrification process in that part of the city (Slater, 2004). A service provider in Parkdale who was interviewed for this research spoke about the need to protect against the displacement of marginalized renters, including low-income and older people, that are accompanying the gentrification process in Parkdale. Importantly, this person also explains that many of the agencies and organizations in Parkdale that serve its marginalized populations are also facing the prospect of displacement, as many of them are tenants as well and are stretching to be able to

meet rising rent costs. They also explain that many agencies in Parkdale are witnessing a demographic shift in their clientele as the wave of mental health survivors who were discharged into the neighbourhood in the 1970's continues to age (Interview A). This means that age, income, race, mental health status and immigration status convene for many people in Parkdale in ways that make them vulnerable to gentrification pressures. This dynamic threatens to deepen the geographic striations along class and race lines that already exist in Toronto (Khosla, 2003; Hulchanski, 2007). It also means compounding effects of displacement as renters are forced out of Parkdale to further neighbourhoods with less institutional supports and as organizations may also be forced to move out of reach of their clientele. The consequences of gentrification and ensuing displacement on marginalized older women are not well understood and should be examined further. Gentrification produces displacement pressures; it also produces strong social signals and dynamics.

Some of the women interviewed for this project speak about the social signals and economic stress they experience in Parkdale, including feeling out of place or avoiding new cafés and shops that they are not able to afford. There is some writing on the social consequences and characteristics of gentrification and policies of social mixing in cities such as Chicago and Rotterdam, and there are clear examples of some of these changes in Parkdale (Uitermark, Duyvendak & Kleinhans, 2007; Walks & Maaranen, 2008; Perez, 2002). There is some critical examination of gentrification processes in Toronto in the literature, but not a strong understanding or framework of analysis around how this process affects older women (for instance, Murdie & Teixeira, 2011; Hackworth & Rekers, 2005; Slater, 2004). Gentrification is accompanied by a unmistakable set of social and economic signals about who and what kind of activities belong in an urban space, and the women report being impacted by this dynamic. One

of many examples of the social signals of gentrification can be observed along Roncesvalles Avenue in Toronto, a mixed retail and residential strip just to the west of Parkdale that has gentrified somewhat sooner and with less visible organized resistance than Parkdale. A series of blue cans on Roncesvalles Avenue that are painted with slogans such as “PLEASE BUTT IN!” or “DON’T FLICK IT! STICK YOUR BUTT IN HERE” have been placed by a neighbourhood group of volunteers and the Roncesvalles BIA along sidewalks on Roncesvalles Avenue. Seemingly small physical changes to public space such as these create strong social signals about acceptable and unacceptable behaviour that does or does not belong in an urban space. In this case, smoking, a heavily stigmatized activity that is strongly linked with poverty is publically shamed and signalled as not acceptable (Graham, 2012). These subtle but clear social signifiers are frequently pretensed by a concern for beautification or cleanliness, and buoyed by a narrative of economic development. This is just one example of the ways that gentrification, space, place and displacement are decidedly social processes that affect who can comfortably and confidently access the city.

This sense of detachment is heightened in Parkdale as affordable, long standing businesses frequented by long-term, lower income residents are forced to close. This contributes to the powerful shaping of the social design of a neighbourhood, who belongs and is welcome in an urban landscape, that is a prominent feature of gentrification. One of the women interviewed makes the link between her changing neighbourhood, class, the physical environment, and ageing in a succinct way when asked what changes she would make to her neighbourhood, “I think there should be more resting places, because if you’re a senior and you’re walking you get tired carrying groceries and you can’t stand in the middle of the street and you can go into a coffee shop but you don’t always have money and you can’t go in there with no money...”

(Interview H). This quote speaks to the ways that the ageing process in the urban landscape is shaped by gentrification processes and economic forces and how this can be a particularly isolating experience.

It is important to note the substantial organized resistances to gentrification pressures in Parkdale as a part of this analysis because linking research to action is critical to feminist inquiries (Armstrong & Armstrong, 2005). One example is the work being done by an organization called the Parkdale Neighbourhood Land Trust (PNLT) that was established with a mandate to acquire land in the neighbourhood to protect it for uses that benefit lower income and marginalized people in the area. These uses include leasing to agencies and organizations, affordable housing, green space and urban agriculture. The PNLТ has released a study on rooming houses in Parkdale, described as “a study to determine the number and condition of rooming houses in Parkdale and to assess the impact of gentrification and real estate speculation on rooming house loss” (Parkdale Neighbourhood Land Trust, 2017, p. 6). The study recommends a strategy to protect, maintain and improve rooming houses which are a dwindling affordable option for marginalized Parkdale residents. It points out that many of the tenants in rooming houses in Parkdale are older people, pensioners on fixed incomes or who are lower income. PNLТ is engaged in important work to combat the effects of gentrification in Parkdale, though it has been criticized for a lack of racial diversity on its board. This was an important concern raised at a PNLТ public meeting. Another example of organized resistance to displacement in Parkdale is rent strikes by tenants in Parkdale apartment buildings owned by Metcap Living Management Inc. Tenants at these properties, many of whom are older renters, are protesting poor management practices in their buildings and above-guideline rent hikes (Mathieu, 2017). There are important links between the experiences of older women in Parkdale

and the trend of organized responses to gentrification. Framing the responses of older women with a strengths-based lens can help to illuminate these links.

Strengths-based investigations emerge from an approach that originates in the social work discipline and can reveal important capacities that are in possession of people conventionally viewed as disenfranchised and who either suffer or become stigmatized because of that characterization (Onolemhemen, 2009). Research involving older women can benefit from a strengths-based perspective because while the risks facing this group of people are somewhat known, their considerable capacity to respond is less well documented (Onolemhemen, 2009). A strengths-based perspective is important to feminist research because it recognizes the systemic barriers that women face while at the same time as it affirms their humanity, subjectivity and power to respond and shape their circumstances. It seeks strengths, resources and positives in the subjects' experiences with an eye to critically examining the structural dynamics that shape their lives. The women interviewed through this research display this capacity to find resources around them throughout their responses. They consistently describe an affinity for their city and their neighbourhoods. These women clearly consider their city an asset. When asked how they feel about where they live, one woman states, "I love it. I wouldn't stay here if I didn't" (Interview G). Churches and temples also emerge in the data as a resource that provides a community for many of the women. A strengths-based perspective also reveals the advocacy work that some of the women describe. It is important to orient research with marginalized people towards discovering strengths because it reveals the kinds of resources and connections that should be bolstered and protected in the urban landscape. A strengths-based perspective reveals that many ageing women see Parkdale as a resource and should be enabled to stay and have access to the services and networks there.

Examining older women's strategies for getting around in the city provides important insight into challenges and barriers to their independence as well as capacities that they possess allowing them to remain mobile. The TTC's services are crucial for many of the women who are still able to travel independently. The women interviewed for this project relay a range of transportation strategies that show a capacity for resourcefulness. Many of the women rely on public transportation to get around, and for the women on a fixed income the cost of rising transit fares is unsustainable, even when using the senior's fare discount. Some of the women describe avoiding using the TTC for this reason, and instead opt to walk to destinations that are nearby instead. This is problematic because the ability to remain mobile as these women age is crucial to their ability to remain connected and engaged in their communities, a dynamic that is highlighted by many women. In one group interview, all three women agree that the cost of transit is too high. This is one way that unfolding of neoliberal policies on the urban landscape compounds the experience of marginalization of older women. The underfunding of public services such as transit systems re-locates the burden of cost to the users of the service, resulting in an inequitable distribution of responsibility that affects marginalized people disproportionately. There is some research on women's experiences on public transit in Toronto, but there is a dearth of research that examines older people's experiences on TTC networks, and more research into how older women use and experience this service is needed (for instance, Whitzman, 1992).

Many of the women report that they use the Wheel-Trans service, an accessible transportation service operated by the TTC. Most of the women report that they are pleased with the service because it provides door-to-door transportation and can be used for the regular price of one fare. It also allows free transportation for a caregiver, an arrangement that is used by at least one of the mother-daughter duos interviewed. While Wheel-Trans has been described in

other writing as needing improvements to address delays, long wait times and particularly long rides that include multiple pick-ups and drop-offs (Haniff-Cleofas and Khedr, 2005). More research is needed to understand how older women use this service and what improvements need to be made to improve it.

Transportation by private vehicle requires a level of material privilege that is not available to many of the women interviewed by this project, and should not be considered a sustainable or permanent solution because of affordability issues as well as physiological considerations that mean that older adults can be at risk of losing the ability to drive (Suen & Sen, 2004; Turcotte, 2012). Nonetheless, there is one woman interviewed for this research who retains the use of a private vehicle (Interview F). The lack of elevators at TTC subway stations is a concern that is echoed by other older women. Again, it is evident that mobility is important for older women's quality of life in the city. As this same woman relays, "I like to go downtown every now and again, not particularly to shop, but I like to be among busy people, you feel you're alive then" (Interview F). In this case, dwindling use of a private vehicle is supplemented by walking and public transit, though with remaining concerns about access. There is little robust critical research that looks at transportation trends for older people in Toronto, and the unique likelihood of older women to be experiencing poverty as well as engaging in care responsibilities means that their transportation needs should be looked at closely.

In all, this research reveals important considerations around the ways that the ageing process can impact older women's abilities to navigate the urban landscape as they intersect with other axes of marginalization such as race, class and ability. The data also calls attention to the myriad of ways that gendered care work and social reproductive labour, both paid and unpaid, public and private, shape older women's lives as they remain both providers and receivers of

care. A strengths-based orientation in the interviewing process and in the analysis makes clear the significant capacities that the women possess to access and use resources, create and maintain networks and contribute to their urban environments. These themes point to important directions for future research as well as recommendations oriented at maintaining and bolstering networks, resources and assets that ageing women participate in and benefit from in the city.

Conclusions: What can a just ageing city look like?

This section of the paper will conclude by expanding on some of the key themes that emerge in the research and how they relate to current conversations in the literature as well as findings from a document analysis that examines the World Health Organization's "Global Age-Friendly Cities: A Guide" (2007) and the "Toronto Seniors Strategy: Towards an Age-Friendly City" (2011). It will also consider recommendations, remaining questions and point to gaps and paths forward for future research. With a global ageing demographic, growing life expectancies, and an increasingly urbanizing world, and with neoliberal austerity currents remaining strong and serving to reinforce and deepen urban inequities, it is crucial to begin to build a framework of understanding that acknowledges the intersections of the ageing process with other axes of marginalization in the urban landscape and how these factors shift and change as a person ages. This undertaking will benefit from the development of research paradigms that are critical and feminist in their approaches and methodologies because they will need to be able to recognize, amplify and validate the experiences of people who are conventionally excluded from bodies of academic knowledge towards understandings, praxes, policies and programs that benefit older women and particularly older women who are marginalized. Examining themes that emerge from this interview data and how they relate to the threads that appear from two principal documents intended to address ageing in the urban environment will give an example of what

this process could look like in Toronto's context. In doing so, this section will also point to areas for future investigations as there are significant gaps in the understanding of this topic.

It is helpful to remember and expand on some of the key themes that emerge from interview data collected in this research. A crucial overarching theme recalls the sheer myriad of ways that the ageing process intersects with other aspects of experience in ways that shape access, both constructively and negatively, to the urban environment. Age is not frequently considered critically as an axis of experience in urban theory and this inhibits thorough reflection on the city as a just place. This is doubly important in Toronto as gentrification and global development processes continue to deepen issues around access to housing, transportation and crucial services for an ageing population, many of whom are women who are lower income and/or women who are racialized and/or women with an experience of immigration. The interview data reveals that the ageing process has noteworthy impacts on access, quality of life and participation for women in the urban environment, from strategies for remaining mobile to housing solutions, access and use of services and networks.

Another important theme that emerges from the interview data is the ubiquity of care labour as a dynamic that influences the contours of older women's lives. An examination of care work situated in current urban theory will be very important to cultivate an understanding of how this form of undervalued, feminized and racialized labour both shapes (indeed is crucial to the functioning of) the urban landscape and is in turn impacted by the social and physical geography of the city. This theme becomes importantly interlinked to the first theme as unpaid or underpaid care work is more likely to be performed by marginalized women.

It is worthwhile to highlight some of the main ways that the interview data contradicts and supports the contents of the two documents examined in this research, The World Health

Organization's "Global Age-Friendly Cities: A Guide" (2007) and the "Toronto Seniors Strategy: Towards an Age-Friendly City" (2011). Starting with the former document, one important incongruence between the WHO guide and the interview data is the sheer variety of experiences discovered in the investigation. The WHO guide's focus group process does not explicitly consider the crucial regional contexts of inequities that will shape the experiences of marginalized older people differently. In the interview data collected for this project, a sheer variety of experiences was evident which points to the vast array of needs that older people have in an urban environment. The WHO guide is not setup to express this important variety and its subsequent recommendations will not be representative of the multitude of ways that older adults experience barriers to access in the city.

The WHO guide's individualistic focus, expressed both in its preoccupation with 'active-aging' as well as its overarching neoliberal frame and enthusiasm for globalized urbanization, contradict the very interconnected and common experiences that are displayed in the interview data. The women interviewed rely on each other, on free and very discounted services provided for seniors, on the kinds of government agencies and social service agencies that are the most likely to suffer from a suppressing neoliberal regime that pushes what have been communal and governmental responsibilities into the private and personal realm. The women, relying on and contributing to these networks, helping each other and being helped, providing and receiving care in crucial and intimate networks both defy and will be afflicted by a deepening neoliberal regime. This issue also emerges in the "Toronto Seniors Strategy: Towards an Age-Friendly City" (2011) as the strategy fails to substantially challenge privatization and shrinking government patterns in Toronto.

Neither of the two documents address the role that care work and social reproductive labour impact older people's experiences in the urban environment. This is an important theme that emerges in the interview data that shapes these women's lives, both in their responsibilities providing care (paid and unpaid) as well as their ability to access care in the city. As has been discussed earlier, care dynamics are a crucial and underexamined feature of the urban landscape, and for these documents to properly address the needs of older women and particularly marginalized older women in Toronto, they will need to include an analysis of care work. This is importantly connected to a critical, gender-conscious analysis of the urban landscape, a feature that is lacking from the documents that do not elucidate the important differences in the urban landscape for women. The TSS does well to acknowledge the racial and immigration experience diversity in Toronto, but stops short of recognizing ways that white supremacy and a legacy of colonialism shape the urban environment for older people of colour in Toronto. Neither document addresses the impacts of gentrification on older, marginalized women, a crucial area that will need to be better understood as gentrification pressures continue to unfold in Toronto.

This research is best suited to point to directions for future research instead of distinct recommendations for policies or programs because so much of the themes are relatively unexplored in Toronto and recommendations may be premature, aside from the principal suggestions that came from the interview data such as free transit for seniors, better support for care providers and older women generally in the urban environment. Some examples of constructive directions for future inquiries include, but certainly are not limited to; what do older people who are primary caregivers need in terms of support? What are some of the dynamics of their experiences and how do they manage? How have global and/or urban processes impacted older women's ability to provide/receive care and how does this impact their ability to navigate

Toronto? What kinds of care are recently immigrated older women providing in Toronto and what kind of care do they need and how does this relate to their interactions with the urban environment? What are the implications of gentrification processes on older, marginalized women in Toronto? What do older women need to be able to better get around on public transit in Toronto? What kinds of housing solutions will best support women as they age? Investigations will need to be framed with a critical lens that is hyper vigilant to implications of class, race, gender, ability and age considerations and how they unfold in the city.

Urban development processes have important implications for ageing adults in the city. Neocolonial and racist processes that have resulted in the structural, spatial and systemic barriers to opportunity for racialized people are continually relevant for people in later stages of their life. Patriarchy and capitalism shape the ways that the city is organized and experienced in tangible ways that have actual implications for ageing adults. These processes are exacerbated by neoliberalisms that have greatly reduced public services, access to affordable housing and affordable public transportation, as well as privatized and made unaffordable many formerly accessible public goods. The ramifications of this are a growing chasm between the wealthiest and the most severely economically disenfranchised in urban contexts, as well as a securing of spatial barriers to opportunity, employment, housing, education, services and transportation. Age is a key factor in this schema, as it has the potential to magnify barriers in the urban environment, combined with social and cultural invisibility, mobility and health issues and fixed income. Urban theory that considers marginalization in the city will be continually useful when analyzing age as a determining factor. This research begins a cursory look at how older women can be considered in urban thought in Toronto.

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Appendix A

Interview code	Date	Description
A	02/17/2017	Service provider
B	03/07/2017	Resident
C	03/14/2017	Resident
D	03/14/2017	Service provider
E	03/14/2017	Resident
F	04/17/2017	Resident
G	04/25/2017	Resident
G	04/25/2017	Resident
G	04/25/2017	Resident
H	04/25/2017	Resident
H	04/25/2017	Resident