



## SENIORS FOR SOCIAL ACTION (ONTARIO)

### Senior Women Living Together: An Alternative Housing Solution

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In 2019, at 70 years of age, I was unable to find an affordable place to live. My husband had died 4 years previously, and I was using up my savings at an alarming rate just for a modest roof over my head. The wait lists for seniors housing were 10 years long, but I was already heading toward homelessness, terrified and lonely.

It occurred to me that if I lived with another senior woman, I could save money and have built-in companionship. So, I opened a Facebook group and invited senior women in my area (Peterborough) to come and discuss the idea. I hoped to find one or more women I wanted to live with and expected that the group might attract about 10 women in total. Well, the response was overwhelming with 200 women joining the group within the first month! I realized that the problem was bigger than I had imagined and that I needed to do what I could to help everyone find shared living opportunities.

So, with the help of several other group members, we started Senior Women Living Together (SWLT), and we opened the Facebook group to women from all over Ontario. Over the next year, we incorporated as a non-profit organization and since then, we opened a website where the women can seek and find compatible homemates. We have received grants from the Canadian Women's Foundation, the New Horizons for Seniors program, the Catherine Donnelly Foundation and the CIBC bank.

Now, we have over 2,800 members in our Facebook group and about 400 to 500 subscribers on our website. To date, we have helped 66 senior women find affordable rental housing to live in together, in groups of 2, 3 and 4.

#### ***Why are women over 55 at greater risk of financial insecurity and homelessness?***

The root cause of homelessness is poverty, and there are many factors that contribute to senior women being more likely to be financially insecure, such as:

- Bearing the brunt of the gender pay gap throughout their lives
- Working part time or casually
- Taking time out of the workforce to care for family
- Being a single parent and sole provider for children
- Not having jobs that included work pensions
- Life events like divorce, death of one's spouse/partner or a serious illness

As well, rental costs have tripled since 2020, while unlawful evictions and renovictions have increased, leaving even women with moderate incomes fearful about their housing security.

According to Statistics Canada, there are at least 44,000 single, senior women living in core housing need in Ontario. Core housing need means that one's housing is unaffordable, unsuitable or inadequate.

At SWLT, we hear the real-life stories from the women themselves. They tell us what it's like to try to have a life when one is spending 60% or 70% of one's income on housing. They talk about visiting food banks for the first time in their lives. They share stories about couch surfing, going from one relative or friend's house to another one, and then to another one, just to avoid living in a shelter or in their car. Some are actually living in their cars when the weather allows.

Women who are lucky enough to own a home are struggling to maintain it, and they tell us about the toll that takes on their well-being. Even those with higher incomes are being illegally evicted sometimes more than once and ultimately spend all of their savings on moving expenses.

And almost everyone talks about the loneliness and lack of connectedness they experience.

### ***How does shared living makes a difference?***

When SWLT members start living together their rent expenses drop considerably, sometimes to just 30% or 40% of their income. Their housing is secure and they are no longer terrified of being homeless. They have companionship, physical and emotional support at their fingertips and on a daily basis.

Living alone puts seniors at higher risk for memory decline, cognitive loss, anxiety and depression. Loneliness negatively affects heart disease, diabetes and arthritis. So, once our members are living together with others, these risk factors decrease significantly.

But as frightening as the thought of homelessness is, the institution of Bill 7 in 2022 is more terrifying. This Bill allows placement coordinators in hospitals to authorize the transfer of a patient to a long-term-care facility without explicit consent from the patient. Sometimes, the care facility is far from family and friends or in an unsuitable and unsafe facility. The law allows for fines to be levied by the hospital if the patient refuses the placement.

This law disproportionately affects lower income people, particularly those who live alone. If one has the financial resources to hire caregivers and lives with others, they would be discharged to their home. Or if they can afford the fines for refusing a specific home, they can stay in hospital until there is a place for them in a facility of their choice.

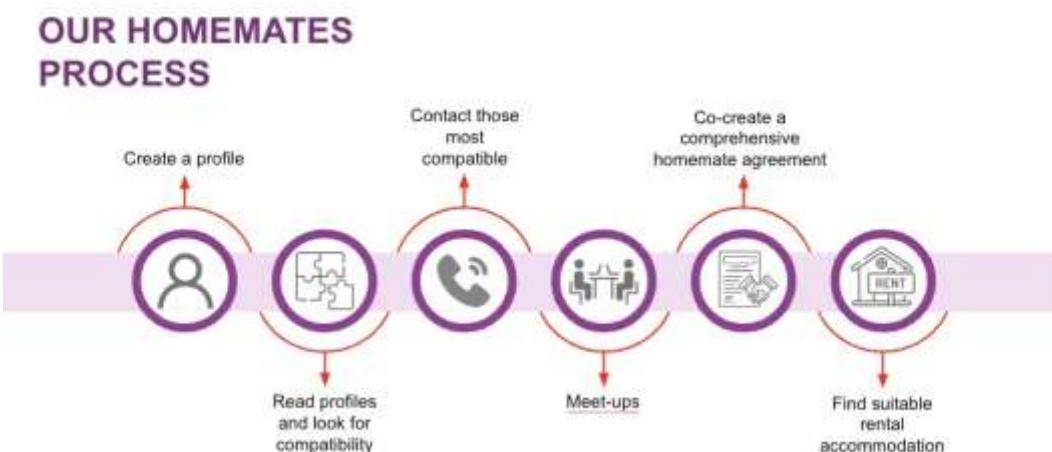
But a low-income senior woman who lives alone would have no choice but to be placed wherever the coordinator chooses.

So, shared living is a hedge against this happening. SWLT members living with others who support them and are willing to provide some care to meet their needs are much more likely to be able to remain in their home.

### ***How does the SWLT program work?***

We provide a website ([swlt.ca](http://swlt.ca)) where women can seek and find compatible homemates to live together in rental housing. Our website includes a place where they can get to know one another and set up in-person meetings. We provide all the information they need to consider throughout the process.

Our Homemate Agreement is a social contract that each homemate group creates for themselves. It includes all their house rules for daily living plus their joint decisions about managing their relationships and issues related to aging together.



We welcome all 55+ women, and those who identify as women, to join us. Whether you are currently living alone in a rental, living with family or friends, own your home and have room to spare, or rent a place with room to spare, you are welcome. You need to know that we do not own any housing and it can take 3 to 6 months to find compatible homemates, so if your need is urgent, we may not be able to help.



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