

## Perspectives

# ‘Simply to be let in’: opening the doors to lower-income older adults and their companion animals

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### ABSTRACT

Inspired by poet J.L. Borges’s intimations on acceptance, this commentary highlights the eviction of an older woman and her kitten from an affordable independent living facility as representing exclusionary practices and policies that compromise the ability for some lower-income older adults to age-in-place. Even as efforts to promote aging-in-place have prioritized housing as a key need, and public health evidence suggests benefits from animal companionship later in life, there is a shortage of social and other types of affordable housing in Canada and elsewhere that allows older adult tenants to reside independently with companion animals. Within the private housing market, however, companion animals may be leveraged as a marketing tactic, with ‘pets’ being welcomed into rental arrangements. In light of this means-patterned discrepancy, this commentary troubles the persistent undervaluing of human–animal relationships that exists at policy and practice levels. Furthermore, banning companion animals from affordable housing subsumes an accepted yet insidious practise of regulating the lives of older adults who have not achieved idealized conceptions of responsible aging, including home ownership. We draw these two concerns together by advocating for adequate provision of affordable housing opportunities where lower-income older adults may be granted the choice to establish a home that includes a companion animal as they age-in-place.

**Keywords** independent living, pets, places, public health, socioeconomics factors, social justice

What if our society were to distribute public services and social benefits to disadvantaged populations based on principles of inclusion and simple acknowledgement of need, rather than requiring the relevant individuals to qualify based on demonstrations of merit? In exploring this proposition, Davidson *et al.*<sup>1</sup> cite a section of the poem ‘Plainness’ by J.L. Borges<sup>2</sup>:

This is the best that can happen—  
 what Heaven will perhaps grant us;  
 not to be wondered at or required to succeed  
 but simply to be let in  
 as a part of an undeniable Reality,  
 like stones of the road, like trees.<sup>1</sup> citing Borges (1923/1972)

Such a model of acceptance is far from ‘an undeniable Reality’ for many lower-income older adults in our society, even as ‘aging-in-place’ is being actively promoted as a social policy priority<sup>3,4</sup> and acknowledged as a significant individual preference.<sup>4,5</sup> The housing needs of economically vulnerable older adults are poorly served by the aging-in-place agenda.<sup>6,7</sup> Moreover, discrimination against those lower income older adults who wish to age independently with a companion animal (or ‘pet’) is compounded by the prevalence of no-pets housing rules adopted by governments, not-for-profit and private providers of affordable, independent living facilities for older adults.<sup>8–14</sup> The sweeping nature of pet restrictions for affordable housing raises troubling questions around inclusion versus exclusion of older adults who are

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already disadvantaged by economic vulnerability. Such policies serve to regulate older adults whose housing dependencies may be viewed as representing individual failings to adequately prepare for self-sufficiency in later life.<sup>15</sup>

One such case captured national media attention in Canada in 2015, when the ‘National Post’ newspaper featured the headline “I’m not getting rid of my kitty”: Calgary senior chooses homelessness over giving up kitten.<sup>16</sup> This article reported on a 75-year-old woman who was evicted from her home in an affordable independent living facility after she acquired a kitten following a change to the facility’s rules. As reported:

...in June 2013, the society’s board decided to make the facility animal-free. Pets that lived there already were allowed to stay, but new tenants couldn’t bring them and current tenants wouldn’t be allowed to replace any that died.<sup>16</sup>

The building’s administrator was described in the article as being ‘sympathetic’ to the tenant’s situation, but was also reported as holding that:

...there are more issues at play. Many in the complex struggle financially...and will spend their money on veterinarian bills and pet food while feeding themselves through food banks. ‘A bag of Kitty Litter and cans of cat food is probably 2 or 3 day’s groceries for these people... It’s very difficult to watch... We’re not trying to be terrible people, because we do recognize that pets are very good for seniors.’<sup>16</sup>

Even so, the board of this facility seems to have deemed the pet-restriction as an appropriate and acceptable course of action.

The result of this approach to regulating affordable housing, as illustrated in the article’s headline, may force some older adults to weigh the loss of their respective companion animals—which can result in severe grief and an eroded sense of meaning in life<sup>10,17</sup>—against the loss of their respective homes.<sup>9,18,19</sup> This case also highlights the extent to which many older adults face increasing vulnerability to societal forces of exclusion, having their desires ignored regarding how and with whom they wish to live.<sup>20</sup> Ironically, it is the acceptability of this practice that has become the ‘undeniable Reality’<sup>2</sup> for many older adults, especially those existing on fixed low incomes with their companion animals.<sup>8,10,19</sup>

More progressively, legislation that has passed in both France and the USA recognizes the choice to have a companion animal as a basic civil right.<sup>8,9,21</sup> This right hinges

upon responsible caretaking, including licensing, using appropriate restraints in public settings, disposing of waste, and making pre-emptive arrangements should the owner become incapacitated or die. In the USA, this legislation has been applied to the Department of Housing & Urban Development’s federally assisted rental housing, and a handful of individual American states have implemented similar protections.<sup>21</sup> Greece, Monaco, Norway and Spain have also taken steps to introduce companion animal-supportive legislation,<sup>8</sup> although the impact of these legislative changes on housing-related policies and practices remains to be seen.

By comparison, Canada is lagging behind, even as over half of Canadian households include a companion animal<sup>22</sup>—a practice that remains prevalent among older adults as well.<sup>23</sup> Responsibility for housing policy in Canada falls to provincial, municipal and local jurisdictions, and there is no overarching national precedent to protect the rights of older adult (or any) tenants who wish to reside with companion animals. Relevant tenancy regulations vary from province to province.<sup>11–14,24</sup> The Province of Ontario is singular in its provisions for pets within its Residential Tenancy Act,<sup>24</sup> albeit in practice, compliance with these provisions appears discretionary on the part of some landlords.<sup>25</sup> In other provinces, however, failure to comply with no-pets rules is viewed as grounds for eviction.<sup>12,13</sup>

Beyond civil rights arguments for allowing pets in affordable housing,<sup>9,21</sup> there is growing evidence that relationships with companion animals may support cardiovascular health, physical function and mobility as people age.<sup>26–29</sup> Companion animals may also provide meaningful occupation,<sup>30</sup> and often facilitate both relationships between neighbours and positive feelings about one’s neighbourhood.<sup>31–33</sup> Animal companionship may also help to reduce or offset loneliness<sup>34,35</sup> and appears to support older adults’ mental health in other salient ways.<sup>26,36</sup> While the epidemiological evidence is somewhat mixed,<sup>37</sup> it is evolving as researchers become increasingly adept at addressing the complexities of such relationships.

Still, in Canadian settings and elsewhere, older adults are often expected to sever what are commonly committed, long-term relationships with their dependent companion animals in order to be considered for affordable housing.<sup>8–10,19</sup> Assessment of eligibility for social housing in particular may include considerations of applicants’ needs as per responsibilities for dependents,<sup>38</sup> but companion animals do not count as legitimate dependents, even as many people experience their relationships with their pets as familial in nature.<sup>39,40</sup> Except in cases involving special welfare considerations, we do not normally ask parents to give up their children, or spouses to separate from each other, in order to qualify for social housing. It is, however, presumed morally

permissible to ask applicants to give up their expectation to live with a dependent animal companion if they are accepted into these public programs, and into other affordable housing models. Those who resist risk being viewed as having unhealthy or abnormal attachments to their companion animals.<sup>41–43</sup>

Our eviction case also illustrates the extent to which lower-income older adults who do not own their homes may be framed as having failed in their responsibilities to arrange for self-sufficiency in old age.<sup>15</sup> Even as structured oppression may shape opportunities and choices across the life course,<sup>20</sup> economically vulnerable older adults may be particularly subject to disciplining, as those with power (i.e. housing providers and landlords<sup>8,9,44</sup>) are granted license to constrain the choices made available to their prospective tenants. These structured practices actively oppress autonomy and are justified in the name of protecting such older adults from making irresponsible and misguided choices. Comparatively, marketing for privately run retirement housing may welcome companion animals as a selling point to those prospective tenants who can afford the costs: 'A place for you and your pet to call home!'<sup>45,46,47</sup>

Disregard for the importance of companion animal relationships in the lives of many older adults<sup>10,48,49</sup> is perpetuated by social policies and practices that posit companion animals as private property, subject to regulation and dispensable as required.<sup>50</sup> Unless practices of unfair discrimination are to be tolerated, the particular human or non-human animal(s) one chooses to live with—barring undue risks to public health and safety, unacceptable forms of nuisance, damage to others' private property or inappropriate treatment of the animal(s)—should be a matter for individuals to decide for their own reasons. The negative consequences of this unjust situation are disproportionately borne by lower-income older adults who lack alternative options for housing.<sup>6,7</sup> This injustice presents yet another factor that compounds cumulative income-based inequalities across the life course.<sup>51,52</sup>

Still, we acknowledge the concerns of housing providers as real and substantial. These may include noise complaints, coping with neglected and abandoned companion animals, or addressing property damage and maintenance costs.<sup>9</sup> Companion animals may be especially challenging for building management in situations where the mental and physical capacities of tenants are declining, or when balancing considerations for allergies and fears.<sup>19</sup> Yet these anticipated issues have not necessarily emerged when companion animal-supportive housing approaches have been adopted, particularly in the USA<sup>8,9</sup> and could be better addressed by coordination between human social support and animal welfare agencies.<sup>19</sup> Indeed, studies show that older adult

residents, including those who do not have or desire a companion animal, may support easing such restrictions, as long as the animals are being cared for responsibly.<sup>33,53</sup>

Addressing the risks of allowing companion animals to reside alongside their older adult counterparts within affordable independent living facilities likely will require clear and transparent communications and policies that outline expected responsibilities.<sup>8,9</sup> But policies should be reasonable (e.g. proportionate to the risks involved), and aimed at balancing the rights of all residents. Instead, in several Canadian jurisdictions, these policies tend to be sweeping and prescriptive, favoring pet restrictions.<sup>11,13,14,38</sup> Just as there are laws to protect property rights, there should be laws against unjust discrimination that can be referenced to protect the rights of those who seek to live with companion animals.<sup>25,44</sup> We envision i) revisions to predominating affordable housing rules that prohibit companion animals and ii) the introduction of companion animal-protective legislation in Canada and elsewhere, as guided by comparable progressive legislation that has been established around the world.<sup>8</sup>

Returning to our eviction case, there was eventually a resolution. In Calgary, a city of over 1 million people and over 120 000 older adults,<sup>54</sup> we know of just one provincially supported facility that permits cats, which is where the pair ultimately acquired a unit.<sup>55</sup> Notably, no comparable facilities in Calgary appear to allow dogs, even as their prospective health-supporting roles become increasingly evident.<sup>28,29,32</sup> The severely limited supply of affordable independent living options available to older adults with companion animals is increasingly troubling when we begin to project experiences of aging-in-place for growing numbers of lower income Canadians across an aging population. We thus advocate for adequate provision of affordable housing where lower-income older adults have opportunities to establish homes that include companion animals. In doing so, we hope that on a societal scale, and as supported by our governments, rather than seeking to restrict and regulate, we might start to 'simply...let in'<sup>1,2</sup> these older adults, and their companion animals, as recognized and valued members of civic life.<sup>56</sup>

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