

The Canadian Housing Policy Context

Michael J. Prince
University of Victoria

Abstract

This article examines three purposes of social housing in Canada: macroeconomic stimulus, community development, and family self-sufficiency. It then addresses the links between social housing policy and other social policy fields. Finally, it discusses political support for social housing.

Macroeconomic stimulation has been and continues to be a function of Canadian housing policy. Several housing programs have been used to support communities, and the role of housing policy in social support will probably increase. But the contribution of housing to family self-sufficiency has been little discussed or acted on. Although housing programs are integral to social well-being, in Canada they have been separate from other social programs, and changing this situation will be a challenge. The most widely supported roles for social housing seem to be economic development; the community functions of social participation, integration, and social stabilization; and the link between housing and family economic opportunity.

Keywords: Community development; Macroeconomics; Policy

Introduction

A house, as everyone knows, is far more than a roof over one's head. Beyond providing shelter, housing serves numerous other functions in modern societies. Housing, as Shaffner (1975, 2) notes, is also "an investment good, the only major investment of most families; it is an industrial sector, providing jobs and incomes for many; and it is a social good, which governments attempt to provide for all income classes." Still other functions are attributed to housing and housing policy. These include housing as a tool for economic development and as an environmental good (Chamberland 1993; Roseland 1992), as a forum for providing social services and conferring status (Carter et al. 1993; Spicker 1989), as a basic human right (Audain 1973; Dansereau 1991; Hulchanski 1992b; Wheeler 1969), and as a type of social engineering aimed at modifying human relationships and social behaviors (Hill and Bramley 1986; Lithwick

1985). These functions are a complex bundle of descriptions of activities, expressions of beliefs, and claims for public intervention. This article examines the role of Canadian social housing policy in performing three of these functions: providing macroeconomic stimulus, fostering community development, and supporting family self-sufficiency and advancement. The article explores the potential of these broader roles as justifications for social housing. The analysis will show that macroeconomic stimulus is an old but presently discredited function worth reinventing, community development is a current but significantly unrecognized major function, and family support is a potentially new and important function in housing policy. The choice of these particular functions, from a list of so many, picks up different levels of scale in social structure and action—namely, the economy, the community, and the family. The choice also reflects my own professional background and interests.

The analysis is presented from the perspective of a social policy analyst from outside the traditional housing sector and policy community—that is, an interested observer rather than an involved practitioner. If the potential contribution of social housing as an economic and social stabilizer is an important element of social policy—an element often forgotten in the current social policy debate—then the perspective of the sympathetic outsider can be a useful one. Although I bring a favorable attitude toward social housing issues, I recognize both opportunities and problems facing the policy field.

The history of Canadian housing policy contains a paradox: While housing programs are integral to the social well-being of many Canadians, these programs have generally operated quite separately from other social policies and services. The fuller, more explicit coordination of social housing policy with the larger social policy field is desirable on several grounds, but effective coordination—or even closer linkage—is not inevitable. Building political and public support in the 1990s for social housing policy will be challenging as well as critical for the sector.

The Canadian context

The evolution of Canadian housing policy, including household formation and social housing, has been ably examined elsewhere (Bacher 1993; Burns and Silzer 1987; Carroll 1990; Dennis and Fish 1972; Rose 1980). For our purposes, the following features

of the context, evolution, and state of housing in Canada can be briefly noted:

1. Nearly 63 percent of Canadian households own their own homes, and many of these are mortgage free.
2. Social housing, with 652,000 units in 1992, represents about 7 percent of the total housing stock in Canada, a level similar to that in the United States but well below the level in Britain and several European countries (Chamberland 1993).
3. Among Western nations, Canada was a relative latecomer (1949) to the social housing field, and Canadian governments have played a fairly modest role in the creation of social housing units as a share of the total stock (Hulchanski 1993).
4. Intergovernmental relations feature strongly in Canadian housing policy, with three or four levels of government potentially involved.
5. Canada, unlike Britain or the United States, has an officially recognized measure for assessing housing needs—the core-need model—that, while subject to criticism, serves as an interprovincial allocation device in national housing programs (Pomeroy 1993). The core-need model determines housing needs in relation to physical adequacy of living arrangements, availability within local housing markets, and affordability.
6. Canadian housing policy has been, essentially, an assisted private market approach, with governments relying on and supporting the private sector to meet the housing needs of most Canadians, making government-industry relations a critical element in this policy field.
7. Social housing in Canada is provided by either government-owned public housing projects or nonprofit or third sector projects developed by cooperatives, charitable agencies, and other groups.
8. A main direction in federal housing policy since the mid-1980s has been the targeting of assistance to households most in need—that is, those spending 30 percent or more of their incomes on shelter. But social housing assistance reaches at best one out of three households in core need.

Canada's primary housing problem in the 1990s is affordability (Augustine 1993; Doyle 1993).

In Canada, Britain, and the United States, as well as other countries, governments are operating in tightly constrained fiscal conditions of persistent deficits and growing national debts. The resulting restricted budgets leave little room for new initiatives. Against this backdrop, social housing in all three countries is largely absent from the political agenda. In the case of Canada, social housing is not even part of the comprehensive review of Canadian social programs by Prime Minister Jean Chrétien's Liberal government. This does not augur well for linking social housing programs with other social programs. The total direct government spending for all three levels of government in Canada in six social program areas is shown in table 1.

Table 1. Canadian Government Direct Spending in Social Policy Fields, 1988

Program Area	Per Capita Spending (Can\$)	Total Spending (Million Can\$)	Share (%)
Culture and recreation	206.2	5,341.4	3.8
Education	1,207.9	31,294.6	22.2
Health	1,411.0	36,558.0	26.0
Housing	113.7	2,947.0	2.1
Labor	145.3	3,765.3	2.7
Social security	2,350.2	60,890.5	43.2
Total	5,434.3	140,796.8	100.0

Source: Adapted from Horry and Walker (1991).

Note: The housing program area includes spending by federal, provincial, and municipal governments on housing administration and research, government rental housing, home buyer assistance, and maintenance and improvement of the housing stock.

Social security, which refers to income maintenance programs such as old age pensions, social assistance, and unemployment insurance, accounts for the largest share of direct social spending in Canada. Together, social security, health, and education account for more than 90 percent of social expenditures. Although housing expenditures represent only about 2 percent of total spending by the Canadian social policy system, it is important to note that these figures exclude tax-based subsidies and expenditures, which are significant in housing policy (Hulchanski 1993; Lithwick 1985). Even with this additional spending, however, housing is still a small kid on Canada's social policy block.

Housing policy, Keynesian thinking, and the new economics

Recognizing housing policy's important role in macroeconomic policy, particularly in creating local employment opportunities, has in the past been the dominant way of looking at overall housing policy in Canadian research. Perhaps the economic argument for housing expenditures should again be emphasized. This view of housing was recently expressed by a Canadian housing official: "As a tool for economic development, an adequate supply of housing is necessary for economic growth and, along with security and quality of life, affordable and adequate housing are some of the key factors in attracting and retaining a qualified labour force which tends to attract international capital and job opportunities for Canadians" (Chamberland 1993, 16). To consider housing this way raises the issue of the relationship among housing policy, fiscal policy, and economic development.

The history of Canadian housing policy reveals there has long been a recognition that housing programs can and do affect employment and other features in the economy. Since the 1940s, Keynesian thinking on the macroeconomic front has influenced housing policy making. Keynesianism holds that the task of governmental managers is to adjust taxes and government spending to stimulate the demand for goods and services when the demand is deficient and to constrain demand when it is excessive in relation to the productive capacity of the economy. This so-called demand management is conventionally directed toward economic policy goals such as full employment, price stability, and economic growth. Demand management is usually related to the short-term manipulation of aggregate demand to even out business cycles and ensure more stable economic conditions. Countercyclical fiscal policy requires a net budget surplus of revenues over expenditures when economic conditions are inflationary and a net deficit when the economy is sluggish.

On both the revenue and expenditure sides of the budget, the federal government and most provincial governments have taken measures in particular fiscal periods to influence economic developments (Maslove, Prince, and Doern 1986). At the provincial level, for example, government budgets over recent decades have commonly included housing grants as well as tax incentives for the appliance and residential furniture sectors, for building materials, and for buyers of new homes. This is housing policy as "pump priming"—that is, stimulating consumption, employment, and industrial activity.

At the federal level, the idea that housing and housing policy can be a positive force in economic growth may be traced back 75 years. The Canadian government first entered the housing policy field in 1919 when a \$25 million¹ housing scheme was introduced. Guest (1985) suggests this particular venture was launched primarily as a device to combat the high unemployment of the immediate postwar period. Later, in the midst of the Great Depression, the Dominion Housing Act of 1935 and the National Housing Act of 1938 sought to stimulate employment in the private market by providing federal guarantees to private lending institutions for new home construction (Guest 1985). In a similar vein, one of the stated aims of the National Housing Act of 1944 was to promote the expansion of employment in the postwar period; no doubt this was motivated by the wish to avoid a postwar economic slump like that after World War I. Since World War II, the main housing policy goal of Canadian governments has been the encouragement of homeownership through the private market (Bacher 1993), a goal that has provided considerable stimulus to Canada's economic development.

Government reliance on this role for housing programs seems to depend on economic circumstances as well as political considerations. As Lithwick (1985, 36) expresses this proposition, "when unemployment is high, quick-acting programs to accelerate construction activity would tend to receive highest priority." Thus, federal housing program initiatives in the 1950s and 1960s were used to stabilize the construction industry and smooth out seasonal fluctuations; new social housing programs were introduced in the 1970s to stimulate economic activity in "slack regions" of Canada; and, after the 1973 and 1980–81 slumps, there were major surges in market housing assistance by the Canada Mortgage and Housing Corporation (CMHC).

Beginning with stagflation in the mid-1970s and continuing through serious economic slumps in the 1980s and 1990s, the welfare state in many countries went on the defensive—politically, financially, ideologically, and procedurally. A major element in the contemporary crisis of the welfare state is the general erosion of confidence and faith in the ability of governments to manage the "new economy" using Keynesian methods. As Mishra (1984, 19) puts it, "The entire Keynesian approach, which legitimised certain kinds of state intervention for regulating demand and maintaining full employment, now stands discredited."

¹All dollar amounts are in Canadian dollars.

The critical thinking around the Keynesian demand management approach is apparent in Canadian housing policy (Burns and Silzer 1987). For example, one prominent urban economist in Canada has argued that calling on housing to play a key role in macroeconomic stimulation places unreasonable demands on the housing sector:

The use of housing for pump priming destabilizes the construction industry. This leads to excessive entrance and exit of firms and hiring and firing of labour. With this mobility, it is difficult to accumulate skills and common interest in cooperative relationships, and risk taking is discouraged. These factors impose costs on the industry and hence affect the price of housing. Intervention in housing markets to ensure that social objectives are met—particularly when these objectives cannot be met efficiently by housing policies—has produced major market distortions. (Lithwick 1985, 52)

Criticism of the Keynesian approach to housing policy has also come from policy analysts on the left of the political spectrum. Hulchanski (1993, 22) acknowledges that federal government housing activities “actively contributed to overall economic growth and provided many well-paying jobs,” yet he points out that these activities assisted industry interests and had “nothing directly to do with helping impoverished households obtain adequate housing.” Other commentators have expressed a similar criticism of the way Canadian housing programs emphasize economic growth at the expense, it is claimed, of social welfare concerns (Dennis and Fish 1972; Moscovitch 1981). In housing policy changes announced in 1985 by the federal government, it was declared that with respect to market housing, both federal and provincial governments “agreed to commit to stable, long-term policies in areas affecting the development industry. There is further agreement that market stimulation measures, if warranted for job creation, will only be introduced after consultation with the industry and provinces in order to minimize market disruptions damaging to the long-term health of the housing industry” (CMHC 1985, 8).

If we are now living in a post-Keynesian world of economics, what is the future role of social and market housing programs as macroeconomic policy tools? And what is the thinking in the “new economics”? Fallis (1993, 3) offers some insights:

Over the last fifteen years, Canada has had relatively high unemployment rates and low growth rates. The dominant

view now is that high unemployment cannot be solved by short-run Keynesian stimulus, and indeed both our macro-economic and micro-economic labour market and social welfare policies may have been counterproductive. Solutions to unemployment and growth problems are being sought in medium-term structural policies.

The shift in thinking, then, is from short-term, demand-side measures—the classic pump-priming actions—toward medium-term, supply-side activities. Under the new thinking of economic and social policy, this means more emphasis on job training, skills development, labor adjustment, and transitions from welfare to work (Courchene 1987; Prince and Rice 1989). This new thinking also relates to the growing interest in family self-sufficiency and welfare reform, topics examined later in this article.

In addition to high levels of debt and deficits, other limits confront governments that want to use housing to stimulate the economy. One limit, especially for the smaller provinces, is the difficulty of targeting the effect of a policy to its own jurisdiction; in other words, the economic benefits to industries or workers may spill over into other parts of the country. Another limit concerns the strength of the underground economy. According to the Ontario Home Builders' Association, 41 percent of home renovation and 17 percent of new home construction is now underground, with contractors working for cash, and customers and builders evading income and sales taxes ("Down the Drain" 1994).

Despite the decline of Keynesian economic thinking in recent decades, federal and provincial policy makers continue to use housing for this purpose. The federal government introduced housing measures in response to the 1991–92 economic slump and requests for help from housing industry groups. In its February 1992 budget, the federal government announced the immediate introduction of the home buyers' plan. Under this plan, individuals were allowed to borrow up to \$20,000 interest free from their registered retirement savings plans to put toward the purchase or construction of a family home before October 1993. The plan covered all types of new and existing dwellings. In December 1992, the government extended the plan to March 1994. According to the government, this plan would bolster the economic recovery and support strong growth in the housing sector. In January 1994, the new Liberal federal government's throne speech contained two measures geared to short-term

economic growth and job creation: a \$6 billion public works program to be funded equally with the provinces and municipalities and \$100 million for a two-year residential rehabilitation assistance program to improve low-income housing and provide construction jobs. In the February 1994 budget, the Liberal government regularized the home buyers' plan into a permanent plan aimed at first-time purchasers and excluding trade-up buyers. The Canadian Real Estate Association estimated that because of the plan housing sales were almost 20 percent higher in 1993 than they would have been without the plan. The federal government estimates that the new home buyers' plan will cost the government \$15 million in forgone tax revenue in the 1994 fiscal year, \$55 million in 1995, and \$60 million in 1996 (Canadian Department of Finance 1994, 22). The president of the Canadian Home Builders' Association has said of the new plan, "I see it as a really positive move that will encourage young buyers into the housing market, which will have a trickle up effect for us and will encourage our industry" (Cox 1994).

Social housing policy and community

Another way to consider Canadian housing policy in a broader context is to examine the role of housing in fostering community. An important concept in the value systems of citizens and nations, community expresses the idea that people should live in a place from which they draw satisfying social relationships and adequate developmental opportunities. A number of community functions related to social welfare services (Armitage 1988), which I will use and expand on here, are associated with social housing policy. These are socialization, mutual support, social participation, integration and stabilization, and social control. Each function deals with human relationships and social attachments, and each is evident in different kinds of housing programs and at different stages in the evolution of Canadian housing policy. The following analysis moves back and forth between the overall Canadian community and the social housing policy community. The contribution of such programs to aspects of community relates to a communitarian case for the welfare state (Goodin 1988).

Socialization

Socialization is the process by which people acquire the values and behavior patterns of society. Although little analytic work seems to have been done on the connections between

socialization and social housing policies in Canada, some work exists on the way the single-family home in the suburbs, the “dream home,” has been promoted and widely accepted as the preferred solution for shelter (Lorimer 1976). In a similar vein, Lithwick (1985, 31) notes the common argument “that the type and quality of housing influence greatly the social behaviour of the inhabitants; that good quality, owner-occupied homes lead to social stability, while poor quality rental units create slum mentalities.” This outlook can be linked to the issues of public housing projects and income-mix policies in Canadian social housing.

The strength of the ideal of the single-family home in the suburbs has very likely affected the way people in social housing projects think of themselves and how they are viewed and treated by others in the community. “The initial experience of the public housing program with large projects demonstrated the difficulties for tenants and management when people with social problems are concentrated and community opposition is mobilised against a project” (Armitage 1991, 49). In interviews with representatives from more than 30 groups related to social housing and social services in the Winnipeg area, Carter et al. (1993, 25) concluded that “it was felt that the large concentration of low income and ghettoization of special needs groups in the older public housing projects had a number of disadvantages.” At the root of at least some of these disadvantages and difficulties was the cultural contradiction between the separate social housing project and the mainstream value system. These large, concentrated projects were a sharp departure from the postwar ideal of the family home. One consequence of this value disjuncture was the stigmatization of project residents; another was the search for alternative social housing strategies.

Most nonproject housing cooperatives in Canada operate on the principle that complexes containing a mix of low- and moderate-income households will avoid becoming low-income or poverty ghettos like those created by the public housing projects of the 1960s. Tenancy blending and income-mix policies were introduced in 1973 changes to federal housing policy but produced political as well as program effectiveness problems of their own. Many people and groups questioned the flow of public subsidies to households that had no financial reason for occupying social housing. Because of such criticisms and growing fiscal pressure on government budgets, these policies were replaced in 1986 by policies defined by income and affordability considerations. A 1990 evaluation by CMHC of the federal cooperative housing program surveyed about 9,700 members living in 300

cooperatives. The evaluation reported that “resident survey data failed to confirm the existence of a positive relationship between project-level income mix and benefits accruing to low-income residents” (CMHC 1990, 3). In 1992, this program was terminated.

Thus, policy experience over the past 35 years suggests that the community function of socialization has been a problem for social housing schemes. Different approaches have been tried, each confronting difficulties of public acceptance. In contrast, federal politicians have regarded market-based housing policy “as a means to meet in a very visible manner the desires of middle-class Canadians—the core of the voting public—for homeownership” (Lithwick 1985, 39). To be sure, the emphasis of Canadian housing policy has been on promoting homeownership (Burns and Silzer 1987; Dennis and Fish 1972). Almost 39 percent of Canadian family units own a home with a mortgage, while 36 percent own a home mortgage free (Statistics Canada 1993). Market housing policy can therefore be seen as playing an important socialization function through furthering such values as “saving, materialism, achievement, a belief in private property, respectability, [and] a belief that private provision is superior to public provision” (George and Wilding 1984, 205).

Mutual support

The mutual support function of community refers to feelings of concern for the less fortunate in society and to self-help groups and nonprofit organizations that provide an alternative to private market or direct government action (Armitage 1988). Mutual support as a reason for intervention relates to the view of housing as a merit good and to the belief that if people who are poor or otherwise disadvantaged have adequate housing then the whole community benefits—morally, socially, and politically. The private housing market, on its own, does not satisfy this goal of social equity.

In 1954, the National Housing Act was amended to permit federal financing to provinces and nonprofit organizations for the construction and renovation of housing or hostels for low-income families, the elderly, people with disabilities, and students. By the 1960s, tenant associations appeared in cities across Canada. Other social housing programs of mutual support include the cooperative, urban native, and native housing programs of CMHC. While cooperatives are certainly mechanisms for mutual

support, they also are important institutions for social participation and political expression and will be discussed in the next section.

Carroll (1990, 94) describes the intention of the nonprofit housing program in the 1970s and its limitations in promoting broad-based mutual support in Canadian communities:

The non-profit and co-operative housing program was intended to overcome the stigma of government-managed public housing ghettos by having income-integrated housing delivered by local community groups who would develop and manage housing for low-income families within their community. Although intended as a form of self-help program, community groups had difficulty organizing. Instead, service groups and churches that had an existing program delivery capability and institutional support and non-profit agencies directly owned by provincial and municipal governments became the primary delivery mechanism. The delivery capacity for the program had increased but the goal of community self-help almost disappeared.

According to the new Canadian housing policy directions of 1986, while provincial and municipal nonprofit agencies can sponsor social housing projects, a federal objective "is that the provinces continue to use the third-sector, private non-profit organizations as project sponsors rather than exclusively developing and operating projects as public housing. This is intended to ensure that projects remain community-based, as well as to derive maximum benefit from non-profit enterprise" (Pomeroy 1989, 9). Similarly, for the urban native nonprofit housing program that serves native peoples living off reserve, federal-provincial housing agreements encourage the use of native organizations in the delivery of programs.

Canadian attitudes toward housing for low-income families suggest some cultural limits to the mutual support function. Noting that stigma was attached to the residents of the first public housing projects in the 1940s, Rose (1980, 166) says, "Attitudes towards those who require assistance have not changed much in more than four decades. Those families who are the prime applicants for socially-assisted housing accommodation are the focus of disrepute, resentment and a whole set of negative attitudes which set them apart from other Canadian families." Such sharply negative attitudes contradict the idea that feelings of a shared fate and generalized altruism underpin the mutual support aspect of community.

The communitarian case for the welfare state, suggests Goodin (1988, 113–14), “trades on an analogy between mutual-aid institutions in village society and welfare state institutions in national society.” But the analogy is a strained one. The modern welfare state nationalizes the notion of community and by institutionalizing altruism renders it impersonal and compulsory. For those who support a role for state welfare services *and* mutual support, “either the altruism will have to be of a different and far more impersonal form, or else the welfare state will have to work in a highly decentralized fashion through existing community institutions. No doubt there is some substantial scope for the latter strategy” (p. 115).

Over the past 20 years in the housing field, the Canadian welfare state has decentralized its activities and responsibilities (Banting 1990). With the 1973 National Housing Act amendments that emphasized social housing, most provinces passed legislation in the mid-1970s enabling municipal governments to develop nonprofit housing. Cities such as Ottawa and Toronto resumed their direct role of providing social housing, and other municipalities created social housing corporations for the first time (Burns and Silzer 1987). Municipal housing authorities across Canada see fostering healthy and safe communities as a key part of their mandate. “Rising concerns about crime in our urban centers have highlighted the benefits of the traditional neighbourhood, in which people take collective responsibility for their safety” (Augustine 1993, 54). A good example of mutual support operating at the local level is the Safer Communities Project, which, like the Healthy Communities Project described later, takes a community development approach to creating more secure conditions in cities across Canada. The purpose of the Safer Communities Project is

to bring together decision-makers with responsibility for policy areas such as child welfare, schools, housing and urban design, as well as representatives of employers, merchants, police, criminal justice and civic authorities, and groups representing youth, women, elderly persons, visible minorities and, if appropriate in a given community, Aboriginal organizations. Their task is to identify problems and solutions, determine priorities, and allocate resources according to agreed priorities. (Canadian Council on Social Development 1991, 39)

The Safer Communities Project represents a partnership model of interagency cooperation and decision making and also

presents opportunities for connecting housing policy with other social policies at the community level.

Social participation

Social participation is closely related to the notion of community supported by the ideas of democracy, citizenship, and rights. This community function can be seen in Canadian housing in cooperative housing programs and complexes, the role of consultation in housing policy review processes, and the activities of neighborhood and resident associations. All of these can be means for democratic expression and personal engagement in community affairs.

When the National Housing Act was substantially amended in 1973, a new cooperative housing assistance program was included. Although only recognized formal cooperative associations had been able to secure loans before 1973, a central purpose of the 1973 program was to make it easier for low-income families and individuals to organize themselves into cooperatives to build new housing or to purchase and rehabilitate existing housing. Subsequently, cooperative housing programs were started by some provinces, notably Manitoba and Ontario (Selby 1989). In Ontario, for example, the Ministry of Housing established in the mid-1970s a community-sponsored housing program, under which nonprofit and cooperative housing groups could be sponsored by local governments, labor unions, welfare agencies, churches, and service clubs (Rose 1980).

In contrast to other types of housing, Canada's housing co-ops are distinctive because they have explicit goals of community formation and democratic self-management (Hulchanski 1992a). Cooperative housing is a collectively resident-owned, -designed, and -managed form of housing tenure. Co-op members do not own individual units but own a share in the project. Housing co-ops are run on an essentially nonprofit basis and, in practice, are assisted by or affiliated with voluntary or charitable organizations. The vast majority of housing co-ops in Canada are developed within government programs. The philosophy of the cooperative housing movement is "that land and housing ought not to be market commodities" (Dobson 1985, 20). As a housing initiative removed from the private market, cooperative housing endeavors to overcome the housing consumer's dependence on the landlord or market by placing decision-making powers in the hands of the consumer. As Carter et al. (1993, 23) express it,

third sector housing organizations “tend to be less focused on the delivery and management of housing units and more involved with individuals and family and with building a sense of community.”

Cooper and Rodman (1992), in a study of two housing cooperatives in Toronto, show how community can evolve and how various co-op members can perceive different images and benefits of community. Beyond providing affordable shelter, housing cooperatives offer the 200,000 Canadians who live in them collective ownership and democratic control of housing they lease at cost from the cooperative corporation. Cooperative housing provides several other benefits and opportunities:

1. Acquiring skills in finance and building maintenance
2. Developing skills in interpersonal relations and group participation
- 3 Working actively together for mutual goals
4. Revitalizing deteriorating housing stock and ensuring the availability of affordable housing in inner-city areas
5. Living independently in good-quality housing with, in many cases, the design features or support services required for people with special needs (Selby 1989)

Following restraint measures that had been applied to the federal cooperative housing program since the mid-1980s, the program was terminated in 1992 (Rice and Prince 1993) despite the lobbying efforts of the Co-operative Housing Foundation and other housing and social policy organizations.

Giving consumers a voice in the policy review and formulation process is another means for social and political participation in housing. The housing policy community, like other such communities, is a network of private and public agencies and actors that have a stake in, and knowledge about, shelter issues. The housing policy community at the national level in Canada consists of CMHC; the federal, provincial, and territorial government ministers responsible for housing; municipal government associations and major municipalities themselves; national organizations dealing with market housing, social housing, and native housing concerns; members of Parliament and legislatures; and consultants and experts in private firms, think tanks,

and universities. Such policy communities are usually also networks of differing power relationships and contending interests and preferences.

To stimulate debate and focus discussions on the development of new policy directions, the government of Prime Minister Brian Mulroney issued a consultation paper in early 1985 to more than 8,000 Canadians with interests in housing issues. Briefs and submissions came from all the provinces and territories, more than 70 municipalities and their associations, 26 national organizations, more than 60 elected officials, and about 100 private individuals. Upon receiving these submissions, the federal housing minister consulted directly with 21 interest groups that included social housing organizations; industry groups; municipal associations; mortgage lending institutions; and organizations representing the poor, the elderly, people with disabilities, and Aboriginal peoples (CMHC 1985). During this consultation process, there were also two federal-provincial conferences of housing ministers as well as bilateral meetings with the provinces and territories. For the federal government, the main objectives of the housing review and consultation were to direct housing funds more to those most in need and to improve the environment for private sector initiatives. Another goal was to improve federal-provincial relations in housing policy. In late 1985, when announcing the new housing policy, the federal government described the consultation as both extensive and comprehensive and as establishing the foundation for new directions in policy. CMHC also felt that the consultation had enhanced relations between the federal government and housing groups and the provinces (CMHC 1985). In the subsequent decade, however, repeated restraint measures in the federal housing budget badly strained these relationships.

Neighborhood and resident associations in Canada are an important element in community life, politics, and housing policy. Such associations serve many purposes for their members and communities, including their roles in community revitalization and in housing programs. To illustrate these roles, a brief example is given of the Downtown Eastside Residents Association (DERA) in the skid row area of Vancouver. Through the creation of DERA in 1973, the citizens of the area have established a dynamic local democracy based on the idea of local control, established a community identity focused on a legitimate neighborhood as opposed to the skid row image, reduced crime and made the neighborhood safer, and stimulated the renovation or building of thousands of housing units in the Downtown Eastside.

Of the multitude of activities in which DERA has been involved, housing has been the largest action area. DERA has created more than 500 units of housing costing in excess of \$35 million. The housing has been of four types: (1) one hotel of 72 units, no subsidy; (2) two co-ops under National Housing Act policy with 209 units, managed by the tenants; (3) one nonprofit under National Housing Act policy with 76 units, managed by DERA; and (4) two housing projects for seniors supported by the British Columbia government's housing agency with 204 units, managed by DERA. Since then, the provincial government has given DERA funding to build an 82-unit housing project for seniors and families. "Beyond DERA's direct housing action, their promotion of the housing needs has influenced the city to build or upgrade another 2,000 units. Of further note, DERA has taken on the managing of housing when necessary, but they don't like it. They would prefer tenant management" (Gerecke 1991, 16).

In comparison with those of other cities and other associations in Canada, the accomplishments of DERA are quite remarkable. Gerecke (1991, 19) says it is almost impossible to comprehend the whole community revitalization agenda of DERA but does conclude that "thousands of people . . . have contributed, been involved and had their lives changed. Revitalization is the product of collective action. Alcohol abuse has been reduced, lives have been saved, crimes prevented, and residents have reclaimed their citizenship. As well, housing has been built, parks and community services provided, and a voice been earned." This is the stuff of effective social action and participation. DERA, however, is not typical of the nonprofit housing sector in Canada. Most nonprofit housing groups have a narrow focus, many only on development, but increasingly are forced to expand into management functions in light of limited development work. Though not typical, DERA is an excellent example of a broadly focused community organization that may be a model for others to emulate as we think about integrating housing into the bigger social policy sphere.

Integration and stabilization

Integration and stabilization, or inclusion and security, are ideas central to the philosophy and practice of social policy in Canada and other contemporary welfare states. One of the keys to shaping social programs has been the integrative objective of furthering the sense of community by preventing alienation and including the members of minority groups in general society

(Titmuss 1968). Doern and Phidd (1992) describe the idea of stability—a dominant value in Canadian public policy—in terms of the predictability and reliability of income (and of other desired conditions) and a general appeal for order and continuity in social relations, such as the right to live and work in one's home region, near family and friends.

These ideas of integration and stability might be used effectively in social housing policy in light of demographic and economic trends and the special needs of certain groups in society. Armitage (1988, 8) observes that with the maturing baby boomers of the 1946–66 period now largely absorbed into the Canadian housing stock, “housing policy is primarily concerned with the housing of disadvantaged minorities.” This points to another demographic trend with important consequences for housing policy: the increasing ethnic and racial diversity of Canadian society. Carter et al. (1993, 6) comment on this changing nature of communities:

Prior to World War II and even into the late 50s, Canadian communities illustrated considerable homogeneity and a capacity to respond to social problems. The nature of community and the support network that went with it has changed. Homogeneity has been replaced by diversity. New immigrants represent a variety of ethnic groups. The changing nature of the family has added a number of household arrangements that are substantially different from the nuclear family so common two to three decades ago. The homogeneous geographic community has been replaced by a number of communities of interest widely dispersed in a geographic sense. We have become a very pluralistic society. New programs, new methods of delivery and/or revisions to existing programs may need to be considered to respond to this diversity.

Also relevant here is the economic trend of increased competition and rapid change in product markets and labor markets, referred to earlier as the new economy. “The variability of firms’ demand for labour and the fluctuations in the employment and earnings of their workers which this causes means that individual families’ incomes will rise and fall, and they may often move into, or out of, eligibility for selective social programs” (Osberg 1993, 14). A dramatic economic event such as a job layoff or a personal crisis such as a divorce can do great damage to a family’s financial resources in a short time. A key issue for public policy, then, is how best to deliver benefits in a timely fashion to meet the needs of families. In view of these

demographic and economic trends, we may increasingly hear housing programs justified on the grounds that thoughtfully designed housing policies can address matters of social integration and household stability.

The integrative objectives of including individuals and groups in the mainstream of the community are most evident in social housing programs for various special-needs groups. The private housing market is frequently unable or unwilling to attend to people with special needs:

Unusual behaviours due to mental handicaps or mental illness are unsettling to other tenants and the prudent landlord avoids such tenants leaving them vulnerable to homelessness or to exploitation by the landlord who will accept them for a premium. Unusual housing adaptation needs for the physically handicapped are often expensive and can not be justified by a building owner who is motivated by market rents and costs. Unusual social situations, e.g. victims of family violence, result in security conditions and short term tenures which no market landlord would want to manage. (Armitage 1991, 47)

The concept of integration as a justification for housing policy becomes even more apparent if one considers the role of social housing in responding to special needs. As a kind of tenancy, social housing, almost by definition, can respond to people with unusual circumstances and provide for their inclusion into the community because of the nonprofit basis for building and operating it. Social housing—hostels, group-living homes, boarding homes, neighborhood houses, safe houses, co-ops, and congregate or supportive housing—in conjunction with personal social services such as child welfare, family counseling, and meals on wheels can provide social adaptation, support, and integration.

Until very recently, the idea of stability has not been given much emphasis in the Canadian housing field as a social policy value. Housing's role as an economic stabilizer has long been recognized, but the idea of shelter as a social stabilizer in everyday living and in relation to the safety net seems fresher and almost painfully obvious when we think of the deprivations and risks associated with being homeless. Stability of tenure can provide links to, as well as reinforce efforts in, other social policy fields, such as income security, health, and education. In an exploratory study, Carter found that stabilization was a vital role that adequate, affordable social housing plays in the interaction between shelter and other social programs. "Security of tenure

allows households to access other social support services. Housing can be the focus for other supportive and preventive services that facilitate reintegration into society. It also supports independence” (Carter et al. 1993, 1).

Social control

As a community function, social control refers to the ways and means by which society—more specifically and commonly a dominant group in society—regulates and shapes the actions and life chances of individuals and groups. By preventing crime, widespread disease, or social conflict, certain social policies protect established and general interests in society (Hill and Bramley 1986). Compared with the other community functions already considered, social control offers a different interpretation and, certainly, a more critical look at the role of housing programs in society. Social housing programs can be seen not only as providing mutual support or social participation but also as a way of controlling the poor (or indeed the middle classes, if overall housing policy is considered).

Rose (1980, 165) represents early efforts toward slum clearance in Canada as a form of social control:

Programs of public intervention in housing just before and following World War Two rested upon the basic concept that it was desirable for the state to ensure adequate housing accommodation for certain individuals and families, not merely to protect the great majority of citizens from the threat of crime and disease but because the costs of slum dwelling had to be inevitably met by expenditures for social services, health services, correctional services, and the protection of persons and property.

In the 1920s and 1930s, in several cities across Canada, a housing reform movement emerged with the goal of improving housing conditions and the community. These early efforts in housing policy, suggests Rose (1980, 163), “had one substantial argument no longer applicable in advanced western countries—the danger of widespread infectious disease.” But neither social control nor public health matters are irrelevant considerations in contemporary housing policy.

The emergence of the healthy community movement in Canada in the 1980s indicates that improved housing conditions are again being seen as producing healthy and safe environments.

Begun in 1988 with funding from the Canadian government, the Healthy Communities Project seeks to encourage local policy actions in regard to a range of services, needs, and activities pertinent to a broad definition of health and well-being.

Like the housing reform movement active in Canada 60 to 70 years ago, the healthy community movement operates at the level of local governments and community groups. "Intuitively we sense that health and housing are related; communities, when asked what constitutes a healthy community, usually cite adequate, affordable housing as indispensable" (Doyle 1993, 60). More than 100 municipalities have joined the project, and for cities like Saanich, British Columbia, and Sherbrooke, Quebec, a healthy community means, among other priorities, reducing inequities in housing and providing housing for the elderly (Wharf Higgins 1992). Although housing still plays an important role in setting norms and expressing preferred types of community activities, housing can be seen as having more of an enabling than a constraining function. Likewise, the Safer Communities Project, described above in regard to mutual support, can also be seen as a locally based social control initiative.

The social control function, as it is more traditionally understood, is readily apparent in the dynamics of social housing projects. Here it concerns the structure and exercise of power as well as the control over shelter, an essential resource. Tenant eligibility criteria, eviction policies, management styles, and tenant-management relationships can all be perceived or experienced as forms of social control. People living in social housing, receiving a welfare benefit, may also be at the receiving end of close surveillance by landlords. Here the idea of social control deals with a focus on property management rules and a concern with problem tenants and inappropriate behaviors (Armitage 1991; Carter et al. 1993; Rose 1980). As a result, new immigrants or the "hard to house" may be disintitiled from social housing. In such cases, housing programs can be regarded as regulatory or even coercive, raising profound issues of the dignity of the applicant or tenant, possible exploitation, and violations of human rights (Hill and Bramley 1986; Spicker 1995).

Social housing policy, welfare reform, and family self-sufficiency

Social housing can provide security of tenure, safety, and stability for people with mental disabilities, the frail elderly, the homeless, youth at risk, single mothers, and women (and their

children) who are victims of abuse (Baker and Prince 1990; Harman 1989; Mondor 1990). In a study of women's social housing projects in eight Canadian cities, Wekerle (1988) found that second-stage housing—longer term transitional accommodation—for victims of abuse provided women and their children with a breathing space: a time to gather strength, learn the social service system, find a job, and make plans for the future. In this context, the role of housing in providing safety and stability can be linked to the concept of empowerment—that is, gaining control over one's life and accessing resources. While housing must provide more than a stable base for living, in the face of the contemporary economic turbulence, security of tenure provides the advantage of shelter—a basic need—in a timely fashion.

In contrast to the recent experience in the United States, only a few initiatives exist or have existed in Canada that have explicitly aimed at linking housing policy with efforts to promote family self-sufficiency. In the 1970s, the New Brunswick Housing Corporation had a program in which social assistance recipients participated in a work activity program to upgrade public properties, possibly to give them sufficient weeks of work to qualify for the federally funded unemployment insurance plan. In Prince Edward Island, a social housing program made available up to \$4,000 in assistance per dwelling to rehabilitate residences belonging to welfare recipients (Rose 1980). Such links between social assistance and housing, welfare, and job training were sporadic exceptions in the 1970s and 1980s. In the 1990s, in the current wave of welfare reform in Canada, there appears to be growing interest in the relation between housing and self-sufficiency. The Metropolitan Toronto Housing Authority has estimated that “within public housing in Canada, a fully operational and effective program similar to the family self-sufficiency program in the United States could help us free up over 20,000 dwellings per year” (Augustine 1993, 54). Family self-sufficiency, or economic independence, is a goal in several American public policies and has been defined as a multidimensional process of “reducing welfare assistance, increasing employment, developing greater human capital, and increasing family income” (Shlay 1993, 459–60).

In Canada, the interest in the link between housing and family economic independence is perhaps most apparent as part of welfare reform strategies in a number of provinces. The current interest by governments in welfare reform is largely driven by the increase in welfare rolls. During the 1980s, the number of people on welfare in Canada rose, declined, and rose again, to 1.8 million at the end of the decade. It then jumped to almost

2.3 million in 1991 and increased again in 1992 to 2.7 million, about 10 percent of the country's population (National Council of Welfare 1993). Welfare reform agendas are also shaped by the pressures of fiscal restraint; the growing number of unstable and low-paying jobs; and the increasing incidence of poverty among young families with children, especially single-parent families headed by women. By the 1990s, the sharp rise in the welfare rolls and the growing welfare costs to governments

reinforced lingering doubts about the purpose of welfare and led to a renewed emphasis on individual responsibility. Advocates of this new point of view argued that individuals, rather than the state, must take primary responsibility for their own well-being. The role of the state was to encourage self-reliance and to provide assistance only when absolutely necessary. Terms such as "income security" were heard less often in government circles. Instead there was talk of the proper role of welfare as a "springboard" to the labour market and new emphasis on a process known as "employability enhancement." (National Council of Welfare 1992, 4-5)

Carter et al. (1993, 48) also identify this new social policy metaphor as an important part of the external environment in which the interaction between social housing and other social programs occurs: "the current political rhetoric and philosophy talks about turning the social safety net into a 'social trampoline'. The safety net catches them but in turn is supposed to bounce them back into the mainstream of society."

In the current context, is housing policy properly seen as part of the safety net or as a social trampoline? Rose (1980, 9) reminds us that Canadian social housing programs traditionally embraced socioeconomic goals "to enable families to re-organize or re-order their spending patterns, to save money if possible, and to leave public housing for the private rental or purchase market." But social housing may not be as transitional as these program goals suggest. A 1990 CMHC evaluation of the public housing program found that more than 60 percent of residents of family public housing units had lived there for five years or more, while more than 25 percent had lived there for at least nine years. Furthermore, 87 percent of the public housing residents surveyed said they were satisfied with their accommodation, a level of satisfaction higher than that among the general renter population. These results suggest that, for most residents, "moving to public housing was associated not only with an improvement in housing affordability but also in the physical

condition, size and privacy of their dwelling” (Chamberland 1993, 14–15).

If social housing is part of the safety net, emphasizing security and stability, then permanent or long-term residency in a social housing unit is probably a desired outcome. If, on the other hand, social housing is seen as a social trampoline, emphasizing temporary tenure, then some critical policy questions arise. Fallis (1993, 26) poses several of these questions:

Should only new social housing units be given the focused mandate or should the clientele of existing units be gradually shifted?

How does one reconcile the desire to create a stable residential setting with the long run objective of re-integrating households into society as independent and self-supporting people?

Should social housing service the long-term poor or only those for whom transition is very likely?

This last question illustrates the strength of the new rhetoric and the conservative critique of the welfare state. If social housing programs did not serve the long-term poor, who would address their shelter needs—churches, charities, and emergency hostels?

In Canadian political discourse, the idea of family self-sufficiency has been expressed in terms of personal independence, self-reliance, and enhancing the employability of able-bodied individuals. Over the past 10 years, welfare policy measures have focused on reducing benefits for people judged employable, improving work incentives of welfare recipients, and addressing inequities between people on welfare and the working poor. In Canada, welfare is a provincial responsibility, and each province has a relatively distinct social welfare system. In all provinces, though, the *basic* social assistance that households receive generally includes an amount for food, clothing, shelter, utilities, and some personal and household expenses. *Special* assistance for one-time needs includes moving costs and emergency home repairs. Rates of basic assistance are reduced in all provinces when unrelated individuals share housing. Because each province uses a different method of calculating assistance, the shelter component varies across jurisdictions and may even vary by region within a single jurisdiction. Most welfare recipients in Canada have housing in the private rental market, and

for many the shelter component of social assistance does not cover market rent demands. In Ontario in the early 1990s, about one-third of welfare recipients paid market rent above their shelter allowance (Stewart 1991).

For social housing, welfare reform in the early and mid-1980s generally meant a retrenchment in social assistance funds for shelter needs. In Alberta, for example, cutbacks in social service spending in 1983 included a 50 percent reduction in funding for special benefits such as household appliances, home repairs, moving expenses, and emergency accommodation (National Council of Welfare 1987). More recently, some provincial governments have directly addressed the housing component of welfare reform, but unlike the reform in the 1980s, today's changes are usually positive inducements for the transition to work and economic independence. For instance, in 1989, the government of Prince Edward Island increased the ceilings used for calculating the shelter component of welfare by 11 percent and introduced a homeowner allowance of \$300 a year to cover minor repairs. A new policy introduced in 1990 aims "to ease the entry of welfare recipients into the labour force. When recipients get jobs or enter training programs, any income they receive does not affect their welfare cheques during the first month. In the second month, full shelter allowances are provided, but other welfare allowances are reduced because of the outside income. In the third and subsequent months, the normal earnings exemptions apply" (National Council of Welfare 1992, 10–11). Ontario made a number of changes to its welfare system that became effective in 1990 and 1991; these included an improved system of shelter allowances. In perspective, these housing-related welfare reforms by various provinces are incremental and internal to the welfare system as a safety net.

A potentially more substantial reform is the Social Assistance Recipients Self-Sufficiency Project, announced by the Canadian government in 1992. Recognizing the possible disincentives associated with entry-level wages, the federal government is providing \$69 million for a pilot project in two provinces—British Columbia and New Brunswick—to assess the impact of an earnings supplement to help welfare recipients with dependents, most of whom are single mothers, get off welfare. The main elements of the project are as follows:

The project provides earnings supplements for up to three years to welfare recipients ready to work, but whose family needs are greater than entry-level wages. The hope is that participants will gain the experience and connections

necessary to progress to higher-level jobs with higher levels of pay within a limited period of time.

The supplements cover half the difference between actual earnings and “ceiling” earnings. The ceilings are \$30,000 in New Brunswick and \$37,000 in British Columbia. A person in New Brunswick earning \$12,000, for example, would get a supplement of \$9,000 and would wind up with total income of \$21,000. A person earning \$20,000 would get a supplement of \$5,000 for a total income of \$25,000. (National Council of Welfare 1993, 50)

The earnings supplement will be offered to about 4,000 single parents in the two provinces. The National Council of Welfare has estimated that in both provinces in 1992 a single mother on welfare received 53 percent of the average income for a single mother in the labor force. To lessen the chance that employers will offer lower than usual starting salaries (or withhold regular pay increases), participants will not be identified to employers as former welfare recipients. The project will be evaluated to determine the effectiveness of an earnings supplement and to identify the types of participants most likely to benefit. “The results for participants will be compared with the results of a group of non-participants. Both groups are being selected at random and followed through the life of the project to ensure the most accurate findings possible” (National Council of Welfare 1993, 51). Augustine (1993, 55) has commented that “these projects are a step in the right direction, but they must be sustained for a longer time and expanded to other areas and jurisdictions to bring about real and permanent change.”

The Self-Sufficiency Project in Canada shares some features with projects in the United States. In both countries, the projects are multiyear programs and encourage family economic independence and voluntary participation, although some screening may be done. At the same time, the American and Canadian projects also have features that set them apart. In the United States, the self-sufficiency initiative is part of the National Affordable Housing Act of 1990 and is implemented through public housing authorities with programs on neighborhoods, low-income homeownership, and housing subsidies (Shlay 1993). In Canada, the Self-Sufficiency Project is an experimental social program focused on social assistance recipients, and the project has connections with the unemployment insurance, welfare, education, and training systems of the federal and provincial governments. Hence, in the United States, housing policy and assistance are explicitly recognized and incorporated into the self-sufficiency

strategy, while in Canada the emphasis is on learning, training, and income assistance. Housing policy is on the fringe but not entirely absent from the Canadian project. In general, the connections of social housing to work incentives and disincentives, welfare recipients and the working poor, and security of tenure and upward mobility are complex issues not yet adequately understood in the Canadian context (Augustine 1993; Carter et al. 1993; National Council of Welfare 1993).

Linking social housing policy with other social policies

For those who love policy puzzles, the housing field in Canada presents an interesting paradox: Although housing programs, particularly social housing programs, are essential to the social welfare of many Canadians, these programs have operated in a manner detached from the overall social policy system. A related and more distressing housing paradox is that as general living conditions in Canada have improved over the decades, a significant number of Canadians since the 1980s have lost ground in their ability to obtain adequate and affordable housing, and homelessness is a much bigger problem than most Canadians had believed (McLaughlin 1990; Stewart 1991). These paradoxes are related, and if we ever hope to tackle the later problems we need to address the separateness of housing policy from the economic and social policy fields.

In addressing the links between housing policy and social policy, this section advances three points. The first is that while the literature frequently laments the absence of coordination across policy fields, there are already forms of linking at the micro level of program delivery and use. The second point is that there are advantages to a fuller and more explicit coordination between housing and other social policies. The third point is that despite any advantages, there are real obstacles to coordination that need to be studied.

Several examples follow of the lack of coordination between housing and other policy fields. A recent exploratory study by Carter et al. (1993) provides the first look at how social housing interacts with, complements, or contradicts other social programs from the viewpoint of service providers and client groups. Carter and associates found that most people they consulted did not believe that housing is integrated into the social service system. With respect to the income security system, social housing programs have been called “unreliable partners” because

only a portion of the population in need actually benefits (Armitage 1988, 161). Moreover, social housing budgets and social assistance budgets “have seldom been considered together in research or policy discussion on the most appropriate avenue to address housing-related problems” (Chamberland 1993, 22). The promise of integration “remains largely unfulfilled” despite efforts by provincial and local governments to connect social assistance with social housing, education, and other programs (Stewart 1991, 71).

The problem is not only the lack of coordination but also a lack of wanting to be coordinated. Canadian housing policy in general, and the CMHC in particular, has a history of remaining distant from other federal government policy processes. A review of 14 major social policy reports in Canada, spanning the 1940s to the 1980s, found that while housing is seen as part of the social policy domain contributing to income security, health, and economic development, there is a tendency to analyze and treat housing as a separate policy world (Prince 1989).

This exclusionist tendency is again apparent in the federal government’s plan, announced in January 1994, to review and reform Canada’s social security system over the following two years (Axworthy 1994). The focus of the reform is on unemployment insurance, training and employment programs, social assistance and income security, aid to education and learning, labor practices, and taxes that affect job creation. Because housing policy is conspicuously absent from this wide-ranging review of the social security network, it does not augur well for coordinating social housing with other social policies. It seems doubtful that the reform of social policy and social housing will proceed together.

In the world of policy and practice, there can be different levels of coordination. As in other policy areas, housing cannot be understood at only a macro level. At the level of explicit policy, housing is usually not coordinated with other social fields, but it often is coordinated at the level of program delivery and everyday life. At this level of service providers or housing consumers, a form of *de facto* coordination that is not widely or formally recognized may exist between social housing and other social policies (Carter et al. 1993). Lithwick (1985, 35) provides an example of coordination in the perceived links among housing types, social service demands, and local government preferences in development policy making:

Low-rent units yield modest taxes and require higher social service levels (education, health, crime prevention, counseling, etc.) and hence are less attractive to local government. New housing developments, despite their high social capital cost for the municipality, yield relatively high taxes and hence are vital to the city's otherwise somewhat limited tax base.

Another form of de facto linking occurs through the impact of economic trends on the population living in social housing. As a result of the substantial increase in the 1980s in the number of people in social housing who are social assistance recipients, "the commonality between the beneficiaries of social housing programs and other social safety net programs has increased" (Chamberland 1993, 13).

If policy coordination is a virtue, what is the good of it in housing? It may enable us to do more with less, and to eliminate disincentives to self-sufficiency and community development, and in the 1990s it may be "the only politically saleable approach" (Pomeroy 1993, 129). Duplication, competition, and gaps between agencies and programs ought to be addressed, too, of course. Augustine (1993, 55) echoes these comments and adds some ideas:

Ultimately, this kind of integrated approach is not just a means to improve efficiency, but a survival technique for housing professionals. If we allow social housing to remain simply another method of income redistribution, we risk losing the very programs that are the basis of our livelihood, we face criticism over the duplication of our efforts between housing programs and other elements of the social safety net, and most important, we fail our present and potential future clients.

Some housing analysts see pressure for coordination and more holistic approaches to social policy coming from trends such as changing community needs, public expectations, competitive challenges in the new economy, and fiscal restraint (Chamberland 1993; Pomeroy 1989). Indeed, Fallis (1993) advances what may be called an inevitability thesis of the integration of Canadian housing policy with other policy areas. On the basis of continued and acute budgetary pressures facing governments, Fallis predicts that certain social policies, especially income assistance and social housing, will be forced together:

With little new money to spend, the emphasis will be on the efficient and equitable use of existing funds. The emphasis on efficiency and the realisation that new initiatives can only emerge if existing programs are cut back, will imply that all assistance programs will be looked at together. Social housing will be coordinated with and integrated into the social safety net. (p. 5)

The explicit coordination of social housing with social policy is desirable on many counts, but it is not fiscally predetermined. Under conditions of financial constraint, different policy approaches are still adopted by different governments (Maslove, Prince, and Doern 1986), and the bureaucratic reflex is more likely to be agency cocooning than agency coordinating. And even when public purses are flush, it remains uncertain whether the full integration of housing with the social security system would be achieved. It did not happen in the 1960s, so why would it at some future period of expanding budgets and policy innovations?

When we talk about housing or health or social welfare as a policy field, we are using a conceptual category, a way to label and classify the multiple activities of the modern state. Policy fields, however, are more than an analytical concept; they are also organizational, economic, and political configurations. Partially distinct ideas, histories, agendas, techniques, and centers of power govern these fields. Viewing policy fields this way highlights some of the obstacles to coordinating housing and other social policies: fragmented service delivery systems, compartmentalized budgets, divided jurisdictions, competition between service providers, and a lack of awareness by social housing managers of client needs and community supports available (Bella 1992; Carter et al. 1993).

Furthermore, policy fields such as housing, income security, and social services are not, in themselves, cohesive and unitary systems. A dualism exists in Canada's housing system: The primary part of the housing system refers essentially to the profit-motivated housing industry and relates to the social security role of the state; the secondary part, the social housing sector, is linked to the social assistance role of the welfare state. "The nature of these two parts of the housing system largely reflects the historical legacy as well as the current ability of groups to mobilize politically and develop sociopolitical coalitions over time" (Hulchanski 1993, 23). In these terms, policy coordination or differentiation is a function of political power.

Building political support for social housing policy in the 1990s: A daunting task

Although Canadian housing policy goes back at least 75 years, it is only in the past 20 years that every provincial and territorial government, along with the federal government, has been actively and continuously involved in housing programs; each has its own legislation, housing corporations, trained personnel, and administrative arrangements in place. Rose (1980, 4) commented that “it is still a moot point whether the majority of our citizens . . . view public activity in the field of housing as desirable, permanent and inevitable.” In a recent article on housing policy in the United States, Canada, and Britain, Stegman (1994) noted that housing for the disadvantaged is essentially absent from the political agendas of the three countries and that a common challenge facing housing advocates and policy makers is broadening the constituency for social housing policy.

Over the past 30 years, housing has been a priority at the national level in Canada for only two brief periods. The first was in the late 1960s, when interest rates were relatively high, building and land costs had increased, and property taxes soared. “Housing costs were beginning to affect the opportunities for people higher up on the income scale to buy their own house. It was this . . . vocal minority,” according to Guest (1985, 164), “that created the political furore and the talk of a ‘housing crisis’ at the end of the 1960s.” The second period was in the late 1970s and early 1980s, when interest rates on conventional mortgages jumped from approximately 15 percent to more than 21 percent before they declined to the 12–14 percent range in 1983. These “record-high mortgage rates pushed homeownership beyond the reach of many Canadians,” and “having to renew a mortgage often became a financial nightmare for many families” (Guest 1985, 204). In 1979, the Conservative federal government announced plans for a mortgage interest and property tax credit, but when the government lost the 1980 general election the plan was never implemented. In 1981, the Liberal federal government introduced the Canada Mortgage Renewal Plan to offer relief to homeowners renegotiating a mortgage and, over the next few years, tried several other short-term programs (McLaughlin 1990).

These two periods in which housing has briefly been a national priority suggest that the federal government will play a role during hard economic times when the interests of middle-class homeowners—that is, members of the primary part of the housing system—are at stake. The two episodes also support

Stegman's and Hulchanski's comments that housing for the disadvantaged—the secondary part of the housing system—is barely on the national policy agenda. Getting social housing on the public policy agenda requires expanding political support for this sector of housing.

Both opportunities and obstacles exist in building public support for social housing in Canada. Consider the opportunities: First, the 652,000 units of social housing stock represent a major investment of social capital across the country. They are an economic asset, part of the infrastructure of a multitude of communities. In a modest way, federal housing policy is an element in the Liberal government's economic growth agenda. Second, an extensive network of nonprofit and cooperative housing groups and associations exists across the country. Third, provincial governments and many municipal governments are taking greater responsibility in housing matters. As the review of community functions revealed, some municipal governments have developed social planning capabilities, and through the healthy community movement and Safer Communities Project, many are establishing partnerships with a range of community-based organizations. Fourth, interactions between social housing and other social programs are beginning to be systematically explored by academics and professionals. With the creation in 1989 of the Centre for Future Studies in Housing and Living Environments, within CMHC, this research and debate will continue. In fact, in conjunction with other federal agencies, CMHC is developing a longitudinal administrative database on the dynamics of income, employment, and family composition of Canadians that will provide, for the first time in Canada, information on social housing residents. This database could prove quite useful for policy measures aimed at welfare reform and family self-sufficiency. Fifth, certain interest groups and social movements, such as the women's movement, may become more important sources of support for social housing policy. Women constitute the majority of adults living in Canadian social housing units (Chamberland 1993), and, as housing consumers, women express a strong interest in the co-op and rental sectors (McClain 1983; Wekerle and Muirhead 1991). In 1993, the Alliance of Canadian Second Stage Housing Programs was created for facilities with a mandate to provide safe and affordable housing exclusively to assaulted women, with or without children. The mission of the alliance is to provide an information network and a forum for social and political action.

Yet efforts to increase political support for social housing also face important obstacles. There seems to be less confidence today

in the ability of governments to practice Keynesian economic management. Although the existing social housing stock has served the needs of thousands of Canadians for many years, this achievement unfortunately does not make front-page headlines. A disturbing trend of the 1980s and early 1990s is the way that “families in social housing have become poorer and more dependent on income security programs” (Chamberland 1993, 20). Unresolved is the policy question of the extent to which social housing should be viewed as a form of permanent support rather than temporary assistance as well as policy issues of equity between welfare recipients and the working poor and between market housing and social housing programs. The challenge, noted earlier, of ongoing fiscal restraint makes it unlikely that there will be any new federal expenditures for social housing in Canada over the next several years. As a consequence, few new social housing units will be built, and the target clientele for social housing will shrink from the 15 to 20 percent of the Canadian population previously included to perhaps only 5 to 10 percent. “The more focused mandate implies that there will be greater concentrations of people with severe economic and personal problems in social housing buildings, [and that] there will be less mixing of people by income” (Fallis 1993, 25). This is a disappointing picture that conjures up the old images of the ghettoization and stigmatization of residents and the opposition of area neighborhoods to social housing. Together, the construction of few new units and the narrowing of the clientele could seriously erode the base of public support for social housing. Increasing political support in the face of a declining clientele seems a daunting task.

Endeavoring to broaden the support for social housing effectively means altering the housing policy community by changing its composition and thinking. As well, it means altering the link between social housing and social policy. It means rethinking and possibly reforming the way public policy decisions are made within governments. It means building and strengthening coalitions with other groups, networks, and constituencies. It means understanding better and tapping into the needs and insecurities of people living in a changing economic and social order. In Canada, the broader roles of social housing with the most promise for building public support seem to be the economic function; the community functions of social participation, integration, and stabilization; and, perhaps, the link in social welfare reform between housing and family economic independence.

Author

Michael J. Prince is the Lansdowne Professor of Social Policy in the Faculty of Human and Social Development at the University of Victoria, British Columbia, and is currently an Honorary Visiting Associate at the International Social Sciences Institute at the University of Edinburgh, Scotland.

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