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## What Factors Shape Canadian Housing Policy? The Intergovernmental Role in Canada's Housing System

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*“Housing Policies provide a remarkable litmus test for the values of politicians at every level of office and of the varied communities that influence them. Often this test measures simply the warmth or coldness of heart of the more affluent and secure towards families of a lower socio-economic status.” – John Bacher, 1993, 16.*

This paper provides a brief overview of the nature of Canadian housing policy and the role played by government. It is not about Canada's current housing problems. Rather, it seeks to outline an improved conceptual framing for thinking about housing problems and the role played by the different levels of government in Canada's housing system.

Three main 'building blocks' for such a conceptual framing are discussed. First is the need to recognize that each country develops a relative unique *housing system* – a method of ensuring (or not) that enough good quality housing is built, that there is a fair housing allocation system, and that the stock of housing is properly maintained. Government plays the central role in creating, sustaining and changing this system. It establishes and enforces the 'rules of the game' through legislation defining everything from banking and mortgage lending practices to tax and regulatory measures affecting building materials, professional practices (e.g., real estate transactions), subsidy programs, and incentive patterns for average households. This system is so ingrained into the culture and so intertwined with related systems (such as tax measures and welfare state benefits) that

it tends to be taken for granted, thereby potentially limiting the quality of the analysis and the range of policy options considered.

Understanding the dynamics of the jurisdictional issue in the housing system is the second 'building block.' What role does each level of government play in the housing system? All countries are organized differently with different levels of government having constitutionally defined roles and a set of practices that have evolved over time. Very similar Western nations have very dissimilar housing systems (Freeman, Holmans and Whitehead, 1996; van Vliet, 1990). In Canada it is the federal and municipal levels of government that have played the more important roles in shaping how Canadians are housed. Over the decades, no matter how the constitutional jurisdiction issue was defined, or what any particular provinces thought about federal involvement in housing, it was the federal government that played the major role in shaping how Canada's housing stock is financed and allocated. With the rise of contemporary land use planning regulations by the mid-twentieth century, municipal governments have played the major role in the nature of the form and density of the housing and residential districts that Canadians live in. This continues to be the case.

The third factor in understanding dynamics in Canada's housing system is to better understand why and how some groups benefit more than others. To do this we need to situate housing within the context of the full range of social benefits we tend to call the 'welfare state' and the housing relevant socio-political dynamics that shape it. Analysts have for some time noted that Western welfare states tend to have a dual system of benefits (Esping-Anderson, 1990; Myles, 1988). The nature of the welfare state system of benefits is important in defining the nature of the housing system. Canada has a housing system that allocates differential benefits for two groups of citizens, on the basis of whether they are in the primary or secondary part of the housing system.

## **1. Canada's Housing System: Policies that Privilege Ownership**

For some Canadians the term 'housing policy' is likely to provoke images of public housing, government subsidies for low-income households, and programs aimed at helping Canada's many unhoused individuals and families. It is easy, though inaccurate, to view housing policy as having this limited scope. One reason is that 95% of Canadian households obtain their housing from the private market. Close to two thirds of all households own their own home and half of these owners have paid off their mortgage. About a third of all renters at any time are on their way to eventually becoming homeowners. They are only passing through the rental market. Only 5% of Canada's households live in non-market social housing (public housing, non-profit housing and non-profit co-operatives), the smallest social housing sector of any Western nation except for the United States (Freeman, Holmans and Whitehead, 1996). In short, Canada has a housing system that almost exclusively relies on the market mechanism. Given the big role played by market dynamics, it is easy to assume that 'housing policy' plays a very small role in Canada. But this is not the case.

Many of the politicians, lobbyists and average citizens who like to 'fed bash' and complain about federal government intrusion in what they claim to be provincial jurisdiction are most likely homeowners. If it were not for federal government housing policies and programs, past and present, Canada's homeownership rate would be much lower. Mortgage lending and insurance institutions are necessary and, since the early 1970s, a steady stream of home ownership assistance programs have been necessary to simply maintain Canada's home ownership rate at just under two-thirds.

Until policy changes in 1963 that led to building some public housing in Canada, the Canada Mortgage and Housing Corporation, established in 1946, focused public funds almost exclusively on the ownership sector, mainly on making the amortized mortgage market work and helping ensure there was enough serviced residential land available. Most first time home buyers are able to obtain a mortgage thanks to the federal Mortgage Insurance Fund (MIF), introduced in 1954 to encourage banks to enter the risky mortgage lending market. Managing the MIF remains today as one of the major functions of CMHC,

a federal crown corporation. For about two decades most homeowners even obtained at least part of their mortgage loan directly from the federal government (joint public/private sector loans). Depending on when they first bought a home, Canadian households would have taken advantage of any number of federal homeownership assistance programs. These have included: the Assisted Home Ownership Program, the Canadian Homeownership Stimulation Plan, the Registered Homeownership Savings Plan, and the Mortgage Rate Protection Program. In 1992, as the federal government was ending its social housing programs for the poor, it created the First Home Loan Insurance Program which allows CMHC to insure mortgages up to 95% of the value of a house. This temporary program was made permanent in 1998 and is no longer limited to first time buyers. It enables a 5% minimum down payment instead of the previous minimum of 10%. In addition, another temporary program, the 1992 Home Buyers' Plan, is now permanent. It lets first-time buyers and anyone who has not been a homeowner for a specified number of years to borrow up to \$20,000 (\$40,000 for a couple) from their RRSP, tax- and interest-free, to buy or build a home. It is no coincidence that these measures were introduced just prior to a federal election.

When an owner-occupied house is sold in Canada, if there is a capital gain, there is no need to pay taxes. This is because of effective lobbying when the capital gains tax was first introduced in the early 1970s. Owner occupied houses were exempted. The Department of Finance estimates that this subsidy costs \$1.5 billion annually, about the same as the annual subsidy bill for all federally subsidized social housing units ever built (Canada, Department of Finance, 2000). There is no equivalent tax benefit for either private sector renters or rental housing investors.

Homeownership is also a long-term investment that helps maintain a certain standard of living over the life-course. The 50 percent of Canadian homeowners who have paid off their mortgages spend only 11 percent of their income on housing and therefore have more funds available for other investments. A large, expensive house can also be traded for a smaller, less expensive one to free up money, or a reverse mortgage can be negotiated, providing regular annuity payments to the owner.

It is important therefore, when considering housing policy and the jurisdictional role of the three levels of government to place the discussion in context. Canada has a 'housing system,' not just particular housing policies and programs for poor people. Although many Canadians refer to the health care *system* or the social welfare *system*, few refer to the housing *system*. In most housing discussions in Canada most people refer to the housing *market* – as a non-governmental activity. They refer to housing policy as a government activity focused on redistribution – helping households in need of adequate housing. The housing market, in the ownership and rental sectors, exists because of public policies and programs. Canada has its current housing system thanks to a long history and to the ongoing role of government in creating and maintaining our particular approach to supplying, allocating and maintaining housing. The focus of the federal role in housing, since its first housing program in 1919, has been almost exclusively on the ownership sector. John Bacher aptly named his 1993 history of Canadian housing policy *Keeping to the Marketplace*. The home ownership sector of Canada's housing system has always had a well-financed lobby, sympathetic ministers and deputy ministers, and a majority of Canada's voters.

The point here is not that there is anything wrong with homeownership and a government focus on homeownership – it is to highlight the extent to which this key characteristic of Canada's housing system is generally ignored in policy discussions and in intergovernmental considerations of who should do what to help improve the housing system. The availability and cost of residential land and the cost of housing in each market area is shaped by what happens in the dominant part of the housing system – the homeownership sector.

Over recent decades, however, the growing gap between rich and poor Canadian households has increasingly manifested itself in the housing system because of the many impacts of a housing system that relies on government policies that privilege a housing tenure many Canadians cannot access. There is a great deal of *social need* for housing, but the households in need lack the money to generate effective *market demand*. Public policy decisions since the mid-1980s have exacerbated the problem and have failed to respond to several harmful trends.

The most extreme manifestation of the housing and income inequity problem in Canada is homelessness. Homelessness is not only a housing problem, but it is always a housing problem. The central observation about the diverse group of Canadians known as “the homeless” is that they are people who once had housing but are now unhoused. Canada’s housing system once had room for virtually everyone; now it does not. Homeless-making processes are now a part of Canada’s housing and social welfare systems. Homelessness does not occur by itself. It is not a ‘natural’ phenomenon. It is the outcome of ‘normal’ day-to-day practices. As Jahiel (1992) notes:

*The events that make people homeless are initiated and controlled by other people whom our society allows to engage in the various enterprises that contribute to the homelessness of others. The primary purpose of these enterprises is not to make people homeless but, rather, to achieve socially condoned aims such as making a living, becoming rich, obtaining a more desirable home, increasing the efficiency of the workplace, promoting the growth of cultural institutions, giving cities a competitive advantage, or helping local or federal governments to balance their budgets or limit their debts. Homelessness occurs as a side effect. (Jahiel, 1992)*

Having no place to live means being excluded from all that is associated with having a home, a neighbourhood, and a set of established community networks. It means being exiled from the mainstream patterns of day-to-day life. Without a physical place to call “home” in the social, psychological and emotional sense, the hour-to-hour struggle for physical survival replaces all other possible activities.

The “dehousing” processes operating in society are producing a diaspora of the excluded. Up to a quarter of the homeless people in some Canadian cities are Aboriginal and about 15 percent of Toronto’s hostel users are immigrants and refugees (Toronto, Mayor’s Homelessness Action Task Force, 1999: 19). Race is still a barrier to equal treatment in Canada’s housing and job markets. Families are now the fastest-growing group among the homeless. Some landlords refuse to rent apartments to families with children, single mothers, or to people on social assistance (Dion, 2001; Novac *et al.*, 2002). Many community-based services that used to help these families have lost their government funding. Federal and provincial human rights codes are well intentioned but often toothless documents with weak enforcement mechanisms. Budget cuts have also slowed progress in combating discrimination.

While most Canadians have adequate housing, about eight percent live in dwellings that require major repairs and about five percent in housing that is overcrowded. When we disaggregate this information, we find that almost 20 percent of renters, compared to 10 percent of homeowners, live in housing that is in need of major repairs or is overcrowded. Although the average household spends 21 percent of its total income on housing, homeowners spend 18 percent, compared to 28 percent for tenants (Statistics Canada, 2000).

The data on Canadian housing conditions reveal that Canadians are divided into two very different groups according to housing tenure. Owners are not only wealthier but have twice the income of renters. Although there is only one housing market, Canada's housing system has two pools of housing consumers with dramatically different incomes and assets.

The problem has become much worse over recent decades. In the late 1960s, when a great deal of private rental housing was built, the income gap between homeowners and renters was about 20 percent (Hulchanski, 1988). Between 1984 and 1999, the gap between the median income of homeowners and renters grew by 16 percent (see Table 1). In 1984, homeowners had almost double the income of renters (192%). By 1999, the gap had increased to more than double (208%). This represents an average growth in the income gap between owners and renters of about one percent a year. During the same period, the wealth of homeowners (which, for most people, is mainly the mortgage-free portion of their house) increased from being 29 times that of renters in 1984 to 70 times that of renters in 1999. Poverty and housing tenure are now much more closely connected (Hulchanski, 2001).

**Table 1**  
**Comparison of Income and Wealth of Owner and Renter Households\***

	Median Income		Median Net Worth		
	Owners	Renters	Owners	Renters	
1984	\$41,380	\$21,554	1984	\$116,845	\$3,985
1999	\$43,478	\$20,947	1999	\$145,200	\$2,060
change	\$2,098	-\$607	change	\$28,355	-\$1,925
% change	5%	-3%	% change	24%	-48%

\*Canada, 1984 and 1999 (1984 \$ adjusted to 1999 \$)

Source: Statistics Canada, *Survey of Financial Security*, 1984, 1999.

As is the case the United States, though not in many other Western nations, there is a pervasive cultural and institutional bias against renting. This is a key characteristic of Canada's housing system. In his "history of renting in a country of owners," Krueckeberg (1999) puts the problem in the following terms:

*"We are the inheritors of a nasty and pervasive property bias in our society with roots that run deep, just as other strong biases of gender, race, and nationality still do in spite of our efforts to outlaw them. Our institutions and practices continue to embody and perpetuate the property bias, particularly in the tax system—in the subsidies given to owners but denied to renters and in many of the property tax laws that deny that renters are stakeholders in their communities. The celebration of homeownership in the United States stigmatizes those who don't, can't, or won't buy property. What is needed, it seems, is a civil rights movement for renters."*

Krueckeberg asks a question about the United States that more Canadians need to be asking about Canadian housing system: "Where are the institutions that promote and protect the economic and political interests of renters?"

Although many Canadians refer to the health care *system* or the social welfare *system*, they should also recognize that Canada has a housing system, not just a housing *market*. Homeowners are happy when they hear house prices are going up; renters who can afford a house or a condominium watch mortgage interest rates carefully. Few people, however, pay close attention to the rental market and to the social need for housing (i.e., households who do not have enough money to generate market demand). Yet Canada

does have a housing system, one that is out of balance, one that is discriminatory in the way it treats owners and renters, and one in which the market mechanism of supply and demand works for the ownership sector but not the rental sector. It has become an increasingly exclusive system, in the sense that some households are excluded from access to housing. Governments are always making choices when it comes to making decisions that affect the housing system. Public policy is responsible for creating, maintaining and exacerbating a housing system that is exclusionary (Hulchanski, 2002).

## **2. Intergovernmental Jurisdiction**

### **2.1 Federal/Provincial Relations**

When the federal government tabled its proposals for constitutional change in September 1991, housing and "municipal/urban affairs" were two of six sectors offered up as exclusive provincial domains because these are "more properly the responsibility of the provinces." The federal government, according to the proposal, was prepared "to recognize the exclusive jurisdiction of the provinces ... and to withdraw from these fields in a manner appropriate to each sector" (Canada, 1991:36-37). There is no explanation offered as to why these two, along with tourism, forestry, mining and recreation, are "more properly" the responsibility of the provinces.

During the negotiations that led to the August 1992 constitutional agreement, the federal and the provincial governments agreed that housing and municipal and urban affairs were among several areas over which: "Exclusive provincial jurisdiction ... should be recognized and clarified through an explicit constitutional amendment and the negotiation of federal-provincial agreements." This "should be accomplished," the agreement states, "through justiciable intergovernmental agreements, designed to meet the specific circumstances of each province." Provincial governments have the option of taking cash transfers, tax points, or requiring the federal government to maintain its spending in the province (from 28 August 1992 Charlottetown draft of the agreement, Section III, Roles and Responsibilities).

Though this constitutional agreement was rejected by the voters in a referendum the desire of the federal government to extricate itself from housing and urban affairs continued into the 1990s. In the March 1996 federal budget the government announced that it would transfer administration of federal social housing programs to provinces and territories, ending 50 years of direct federal involvement in the administration of social housing programs. As stated in the 1996 *Budget Plan*:

*CMHC will phase out its remaining role in social housing, except for housing on Indian reserves. The first step has already been taken – there has been no funding for new social housing units since 1993. To further clarify jurisdiction in the social housing field, the federal government is now prepared to offer provincial and territorial governments the opportunity to takeover the management of existing social housing resources, provided that the federal subsidies on existing housing continue to be used for housing assistance for low-income households. This should result in simpler administration and improved service to Canadians. The issue of the role for third parties in the administration of the social housing stock will be discussed with the provinces and territories.” (p. 43-44)*

This was a unilateral policy decision, not the settlement of a legal or constitutional dispute over jurisdiction. It was also a financial decision – a means of saving money at the federal level. The federal government, though maintaining its involvement in the homeownership sector and the housing market in general, would not provide any new money for meeting housing need. This policy decision handed responsibility down to the provinces and, in the case of some provinces, it was handed down to municipalities. The federal government will no longer be responsible for the stream of subsidies once the initial funding packages for the approximately 500,000 social housing units expire.

What about the provincial and territorial role in social housing and related urban and social programs in the period since 1993? Most of their policies and program changes have not been helpful. It is important, however, to place provincial and territorial budget cuts in housing, social spending and urban affairs in the context of the federal government’s downloading of the deficit onto provincial taxpayers. Provinces can either raise taxes to make up for the cuts in federal transfer payments (creating the conditions for a taxpayer revolt and boosting the popularity of politicians who promise tax cuts) or they can pass on the cuts to groups that have no electoral clout.

Federal cash transfers to the provinces and territories have been falling since the early 1980s. The share of federal expenditures transferred to the provinces and territories

ranged from four percent to 4.6 percent of GDP in the early and mid-1980s. Since 1996 it has ranged from 2.7 to 2.9 percent of GDP (Canada, Department of Finance, 2001). In short, huge amounts of money that were once transferred to provinces and territories were unilaterally withdrawn. The money had previously been used for health, education and welfare programs. Some federal funding, particular for health care, has since been restored.

Another way of looking at these federal budget cuts is to examine the share of total budget revenues that federal cash transfers represent. In Ontario, for example, during the first period (1980–86) an average of 17 percent of provincial revenues came in the form of federal cash transfers. During the second period (1987–95) this had fallen to an annual average of 13.4 percent. By the third period (1996–2001), only 9.3 percent of Ontario's budget revenues came from federal cash transfers (Canada, Department of Finance, 2001).

This historic shift in transfer payments makes it more difficult for provinces and territories, if they wanted to, to replace federal cuts in social housing spending. Most provinces, of course, did not want to engage in social housing spending, with the exception of Quebec and, until recently, British Columbia. From time-to-time some provinces have played an active role in housing but this is usually an exception. Between 1985 and 1995, for example, the Province of Ontario played a significant role in adding to the social housing stock of the province and assisting with housing need in other ways (such as raising social assistance benefits and the minimum wage).

The federal government during the 1990s not only cut the transfer payments to provinces but also reduced its direct spending on housing, saving the treasury about \$1.5 billion a year. The approximately \$2 billion of federal money now spent on housing (one percent of total federal spending) pays for subsidies on about 550,000 social housing units built before the 1993 termination of the federal role in subsidizing new social housing units. Dismantling the social housing supply program meant that provinces and municipalities had to bear the indirect costs of inadequate housing and homelessness. These include the costs of physical and mental health care, emergency shelters and services, and policing.

In contrast, 18 years earlier, at the January 1973 Federal-Provincial Conference on Housing, the federal minister of urban affairs defended his government's position on provincial demands for block funding by arguing that housing and urban programs are "matters of national concern," that block funding would "clearly weaken the Federal Government's role in providing leadership and co-ordination in housing and urban programs across Canada," and that housing "has obvious social and economic impacts on the country -- and is relevant even to the question of national unity" (Canada, Ministry of State for Urban Affairs, 1973:8).

By the time they were elected again, in 1993, the federal Liberal Party simply implemented the Conservative's government's termination of the social housing supply program. The 1996 decision made by Finance Minister Paul Martin to download federal social housing is also in sharp contrast to what opposition Housing Critic Paul Martin recommended a few years earlier in his 1990 task force report on housing.

*The federal government has abandoned its responsibilities with regards to housing problems ... The housing crisis is growing at an alarming rate and the government sits there and does nothing ... The federal government's role would be that of a partner working with other levels of government, and private and public housing groups. But leadership must come from one source; and a national vision requires some national direction. (Martin and Fontana, 1990)*

The recommendations of the National Liberal Caucus Task Force on Housing, chaired by Paul Martin and Joe Fontana, provided a detailed and comprehensive set of housing recommendations (see Table 2 for a summary). The report called for "the development of a national housing policy and related strategies" and named specific categories of housing programs that ought to be federally funded. These should form an outline for moving forward. Yet, the fact that during the 1990s the Liberal government failed to implement them, raises the question, why? This demonstrates a lack of political will to build an inclusive housing system. But why was there a political will prior to the 1990s by the Liberal Party and government and not after?

The main point here is that it is politics – policy decisions by the government of the day – and not any legal or constitutional constraints that have defined the federal role in

housing in the past as well as the present. There is no legal or constitutional impediment to federal or provincial governments engaging in any variety of housing system policies and programs. They have historically engaged in many different programs, both unilateral and joint. The jurisdictional issue only appears to be significant because politicians raise it when they don't want their level of government to be responsible for a particular housing issue or problem.

**Table 2**  
**Liberal Task Force on Housing, May 1990: Ten Key Recommendations**

<b>All Canadians have the Right to Adequate Housing</b>	That the issue of housing rights be placed on the list of items to be discussed at the next First Ministers' Conference.
<b>Restore Cuts to Transfer Payments for Provincial Social Assistance Programs</b>	That cuts in transfer payments to the provinces for social assistance be restored and that negotiations be initiated with the provinces to increase the shelter component of provincial social assistance allowances.
<b>An Income Supplement for the Working Poor</b>	That the federal and provincial governments establish a new social program providing an income supplement for workers whose earnings from employment leaves them below the poverty line.
<b>A National Conference on Homelessness be Convened</b>	That a National Conference on the Homeless be immediately convened to set real objectives and policy responses for the eradication of homelessness in Canada.
<b>Eliminate all Sub-standard On-reserve Housing</b>	That the federal government set the year 2000 as the target for the elimination of sub-standard on-reserve housing and allocate the necessary funds to accomplish this objective.
<b>Restore Funding for the Federal Co-op Housing Program</b>	That funding for the Federal Co-operative Housing program and the Rent Supplement Program be increased to allow for the construction of 5,000 new co-operative housing units annually.
<b>Provide Affordable Housing for all Canadians with Special Needs</b>	That the federal government ensure that an adequate supply of affordable housing units be made available for individuals with special needs.
<b>Develop a New Community Housing Investment Mechanism</b>	That the federal government immediately develop new community and housing investment mechanisms that facilitates the supply of affordable housing through public-private and non-profit-private partnerships.
<b>Review all Forms of Taxation on Housing</b>	That the federal government convene a special meeting with the Federation of Canadian Municipalities to review the full range of consequences of housing taxation at all three levels of government.
<b>Develop a National Housing Policy</b>	That the federal government convene at the earliest possible date a National Housing Forum to discuss the development of a national housing policy and related strategies such as municipal infrastructure, aimed at alleviating the housing crisis in Canada

Source: Martin and Fontana, 1990. See [www.housingagain.web.net](http://www.housingagain.web.net). There were a total of 25 recommendations.

## **2.2 The Municipal Role**

There is a constitutional barrier when it comes to a direct federal/municipal relationship in a policy area. Municipalities can only do what their provinces allow them to do. In practical terms, however, this has not been a barrier for federal government involvement in local housing and related neighbourhood issues. If federal money is made available to municipalities it is politically difficult for a provincial governments to deny municipal government access to that money. There is a long history of federal government programs that assist municipalities on key housing and neighbourhood issues.

Even before the Ministry of State for Urban Affairs was established, the federal government supplied 'slum clearance' funding to municipalities under the 1944 National Housing Act (NHA), 'urban redevelopment' funding under the 1954 NHA, 'urban renewal' funding under the 1964 NHA, and then 'neighbourhood improvement' funding under the 1973 NHA. As a result of the decision to build more public housing in 1964, the provinces created housing corporations to channel federal money to municipal housing corporations (e.g., the Ontario Housing Corporation). When the federal government wanted direct credit for its housing activities, it changed from federally funded public housing developed and administered by the provinces to non-profit housing under the 1973 NHA amendments (Rose, 1980). After 1973 the federal government directly funded, without provincial involvement, new social housing projects built by non-profit societies as well as non-profit housing corporations established by municipalities for that purpose. And when, as noted above, the federal government did not want to fund any further new social housing, they stopped all such funding as of 1993. And further, when the federal government no longer even wanted to administer the social housing they funded, they downloaded it starting in 1996, offering incentives to provinces to take the housing units (Hulchanski, 2002).

There was also no constitutional problem with the federal government establishing a Ministry of State for Urban Affairs (MSUA), as it did in 1971. It dealt with urban issues, not municipal government issues. It was an experiment in building a new kind of federal government institution for policy development and for advising government on issues that

cut across many departmental and governmental jurisdictions. After the Second World War, the federal government had a considerable impact on urban areas through its involvement with airports, transportation, health care, post-secondary education, children's programs, social services, Aboriginal peoples, military installations, the location of government facilities, employment and training programs, research and innovation, and regional economic development. These actions were not coordinated and were not part of any federal urban strategy or agenda (Oberlander and Fallick, 1987).

During the 1960s it became clear that many federal programs were *de facto* urban programs, yet their urban impact was rarely mentioned or considered. MSUA had a mandate to coordinate and integrate federal initiatives and policy relating to urban regions. The ministry had two main functions: (1) the coordination of well-established federal activities in fields such as housing, transportation and public works as they affected urban Canada, and (2) policy advice on this federal urban connection. The ministry would conduct research to create and sustain an effective information and analytic base for urban public policy, and carry out interdepartmental and intergovernmental consultation, including consultation with those most directly affected – municipalities (Gertler, 1987).

Many provinces, Quebec in particular, were not happy about this new federal initiative. They chose to view “urban affairs” as synonymous with “municipal affairs,” which they saw as a provincial responsibility. Meanwhile, municipalities were not very well organized and had no unified position or voice. This has changed recently because the Federation of Canadian Municipalities (FCM) has become an increasingly active and effective national organization and lobby on behalf of municipal governments.

In 1979 the MSUA was abolished. Michael Pitfield, the Secretary to the Cabinet at the time, provided the following explanation for the ministry's demise:

*As the '70s came to an end, the Trudeau Government came to look upon MSUA first, as a front for a retreat to show the public federal sensitivity to provincial demands and, ultimately, as a piece of government apparatus to sacrifice in order to demonstrate federal sensitivity to popular concerns with 'Big Government.' As the 1979 general election came down upon it, the Trudeau Government declared victory and wound up the Ministry of State for Urban Affairs. (Pitfield, 1987: 34)*

He added: “From my own perspective, it was wound up just as it was beginning to succeed” (Pitfield, 1987: 35).

From that point on, until very recently, the federal government showed no interest in formulating a national urban strategy, understanding urban trends and the impact of federal policies on cities, or providing resources in a coordinated fashion. In fact, starting in the mid-1980s, as the federal government withdrew transfer payments from the provinces, the provinces in turn withdrew resources from municipalities and, in some cases, downloaded expensive activities to them. Recent federal initiatives affecting urban areas have been ad hoc, usually responses to immediate political pressures. As a result, urban social problems have increased and compounded.

It is not surprising that, two decades after the demise of the Ministry of State for Urban Affairs, the Prime Minister established a Caucus Task Force on Urban Issues. In its 2002 interim report, the task force noted the need for “coordination, collaboration, cohesiveness and commitment to a new approach to Canada’s urban regions” (Sgro, 2002: 2). Twenty-two years earlier, the Speech from the Throne had drawn attention to the “new accumulation of problems” caused by rapid urbanization and the need to “foster coordination of the activities of all levels of government and contribute to sound urban growth and development” (Canada, *House of Commons Debates*, October 8, 1970). The Task Force’s interim report opens with a now widely accepted assertion that Canadian cities are in crisis:

*There is mounting evidence that our cities are ailing due to deteriorating infrastructure, declining air and water quality, traffic gridlock, homelessness, growing income polarization and marginalization, and budget crises. With few ways to generate revenue other than through property taxes, urban regions are finding it increasingly difficult to provide basic services and make repairs to infrastructure (Sgro, 2002: 2).*

The problem is one of political will. There is talk by federal cabinet ministers but no willingness to actually act and allocate the necessary resources— administrative and financial.

Is there anything special about municipal government commitment to and action on housing issues? The answer, for the most part, has to be no. Voter turnout at municipal

elections tends to be very low, with homeowners voting in greater numbers and demanding proper attention from city council on zoning matters. The ‘not in my back yard’ (NIMBY) pressures on municipal politicians are great. It is very difficult to locate housing or housing-related services for low-income people in most municipalities. While they do not have a great tax base, they do have resources and rarely do city councils vote on a consistent basis in favour of programs or initiatives that target the very poor in their communities.

### **3. The ‘Dualism’ in Canada’s Post-war Welfare State**

The welfare state refers to the set of social practices and strategic accommodations designed to address specific problems of the day relating to both the production of goods and services and their distribution (Myles, 1988:74). Since the early 1990s, and in view of the large package of dynamics subsumed under the term ‘globalization,’ the welfare state is undergoing a historic shift that we have yet to begin to fully analyze and understand. Canada has (or perhaps, has had) what is usually described as a liberal welfare state in which means-tested assistance, modest universal transfers, and modest social insurance plans predominate, and in which interference with the commodification of goods and services is minimized, the granting of social rights is minimized, and a dualism between market and state allocation is maintained (Esping-Anderson, 1990:26-27; O’Connor, 1989; Myles 1988). The dualism relating to the allocation of benefits is helpful in understanding Canada’s housing system.

Until the development of the post-war welfare state, government provision of help to those in need was based on a social assistance model, in which welfare assistance for certain categories of ‘worthy’ poor was designed to allow individuals and families to subsist. After the 1940s the *social security* welfare state emerged along side this *social assistance* welfare state. It was and is not an anti-poverty welfare state but one that was designed to ensure continuity of living standards over the ups and downs of the economic life cycle. It was designed to provide wage stabilization for the emerging middle class, not to provide subsistence to the poor. In contrast to means testing, there are two principles of state distribution: universality and wage replacement. Universality means payments become

entitlements, rights of citizenship or earned benefits. Wage replacement means that benefits are linked to past earnings and are at levels high enough to maintain a continuity of living standards when the wage earner leaves the labour market through illness, unemployment or disability. The aim of the social security welfare state is "to smooth the flow of income over the ups and downs of the economic life cycle of individuals and families" (Myles, 1988:86-87).

The problem the social security welfare state sought to address is the maintenance of high and stable levels of mass consumption. This was part of the more general Keynesian approach to management of the economy. The big problem during the post-war years was not how to produce enough, but how to stabilize product markets. Systems of wage stabilization helped to solve this problem. The post-war federal government housing activities have been part of this process by focusing its housing efforts on achieving high and relatively stable levels of housing starts. This contributed to overall economic growth and provided many good paying jobs. The federal government successfully carried out this housing activity in a fashion that is compatible with and assists, rather than replaces, housing, land, mortgage lending and real estate *markets*. This aspect of housing policy, part of the *social security* welfare state, has nothing directly to do with assisting impoverished households obtain adequate housing -- which is a function of the *social assistance* part of the welfare state.

The most relevant feature of Canada's welfare state for assessing the dynamics of housing policy (i.e., who gets what, of what quality, and with what state assistance) is the dualism in the provision of benefits. There is still the social assistance welfare state that has continued to develop since the last century, but, in addition, there is now the social security welfare state along side it. There is some overlap where benefits are universal. In general, however, a dualism exists. Dualism refers to the existence of two different benefit systems, for two different groups in society. One is based on market-differentiated benefits in which the state plays a key but often an indirect role in developing and maintaining benefits, the other on social assistance programs (direct subsidies to individuals). The nature of these two parts of the housing system largely reflects the historical legacy as well

as current ability of groups to mobilize politically and develop socio-political coalitions over time.

How can we best conceptualise Canada's housing system? The dualism means that there are two separate parts to Canada's housing system, a primary and a secondary one, each with its own distinct and unequal range of government activities and subsidies, and each, therefore, with separate policy trajectories. These two mirror the dualism in Canada's welfare state. The primary part of the housing system is a component of the social security welfare state, whereas the secondary part is a component of the social assistance welfare state. Figure 3 provides a summary of the key features of Canada's dual housing system.

The primary part consists of about 80% of households, including most homeowners and those tenants who live in the higher end of the private rental market. It also includes those households who live in the co-operative housing sector and some but not all of those who live in non-profit and public housing. These households have secure tenure in good quality housing appropriate to the needs of their household and at a price they can afford. The secondary part consists of everyone else, including the tenants in the lower half of the rental market, residents of poor quality and poorly managed subsidized housing, and rural and impoverished home owners. The division is in large part, but not totally, based on tenure.

With a two-part housing system, there are also two categories of government responsibilities relating to housing and urban programs; one involves a relationship with the primary part, the profit-motivated housing industry and those consumers who can afford to enter this part of the housing system (both the home ownership sector and the higher end of the renter sector); the other relates to everyone else who are either temporarily or permanently in the secondary part.

The very nature of the type of welfare state Canada has developed, and in particular, the dualism in the distribution of state benefits, is key factor in shaping Canada's housing policy and programs. It is this broader policy context in which decisions about

housing policy and programs are made. The primary part of the housing system receives benefits mainly in the form of entitlements (universal rather than selective), as "natural" parts of the way the housing system operates. These include, for example, the government created and managed mortgage lending system, the government mortgage insurance program, the special tax treatment of capital gains on owner occupied housing, the occasional programs to assist with the initial down payment, and the generally superior community services and amenities in districts with higher cost owner and tenant occupied housing. Households, who lack the money to be part of the primary system, if they do receive any benefits, generally do so on a selective means-tested basis aimed at meeting minimum needs.

Those households in the secondary part of the housing system have little political clout and, in the new economic realities since the early 1990s – "globalization," more "flexible" labour markets, and the like – may have even less. The housing options for the households in the secondary part of Canada's housing system are limited to the low end of an aging and declining private rental sector and a very tiny non-market social housing sector. The non-market social housing sector in Canada, about 5% of the housing stock, is very small compared to most Western nations. In Western European countries, the percent of the housing stock in the social housing sector is much higher: 40% in the Netherlands; about 20% in France, the United Kingdom and Sweden, and about 15% in Denmark and Germany.

One way of conceptualizing Canada's two-part housing system is to say that it is incomplete – that progress to date has succeeded in housing the majority of Canadians and that the remaining task is to find a way for properly housing everyone else. This is an inadequate description, since it ignores the now decades long evidence that there is little interest among powerful interests in the primary part of the housing system – the profit-oriented housing industry and many middle class home owning taxpayers – nor much interest on the part of any level of government, in completing the housing system, which means bringing everyone into the primary part. A better conceptualization of Canada's housing system for purposes of analyzing government activities is to note that there are two separate and distinct housing sub-systems. Each has its own distinct form of government

involvement. Government will react differently to housing problems based on which 'sub-system' the problem is in.

**Figure 3**  
**Canada's Two Part Housing System: Key Features**

	<b>Primary Part</b>	<b>Secondary Part</b>
	Includes most home owners, Tenants at the higher end Of the rental market, and Some social housing residents  (About 80% of households)	Includes tenants at the lower end of the rental market, some rural and impoverished home owners, and some social housing residents  (About 20% of households)
<b>Welfare State Type / Logic</b>	Social Security welfare state -- ensure high living and accumulation standards over the ups and downs of the economic cycle	Social Assistance welfare state -- ensure subsistence for the "deserving" poor, without competing with market mechanism
<b>Method of Distributing Benefits</b>	Universal benefits, distributed as enti- tlements, as "rights" "earned" by investors and owners	Selective discretionary benefits, dis- tributed by means testing and targeting
<b>Economic Rationale</b>	Ensure high and stable levels of con- sumption and accumulation (housing as a key sector of the economy)	Meet basic (minimum) housing needs of some of the "truly needy," while minimizing deco modification effects of programs
<b>Political Rationale</b>	Political clout of middle class and of house building, mortgage financing and real estate industries	A "stop and go" process of addressing housing needs, depending on political circumstances and strength of the beneficiary groups
<b>Federal Role based on Con- stitutional Con- siderations</b>	Federal government will continue to be involved no matter what the constitutional arrangement; economic and political management issues are more important factors	Likely only <i>iff</i> federal government seeks to enhance national unity by a strategy requiring higher federal profile on cer- tain issues deemed to be of national significance

## **4. Canada's Two Housing Policies**

Based on this analysis of the history of the government role in housing, there are two sets of trends that help define likely policy trajectories, one for the primary part and another for the secondary part of Canada's housing system. The likely trend at the federal, provincial or municipal level of government is different for each part of the housing system.

### **4.1 Policy for the Primary Part of the Housing System**

For the primary part of the housing system, the federal and provincial governments will continue to play an interventionist role during difficult economic times, whether or not exclusive jurisdiction is given or taken or claimed by either level. The house-building sector is a key part of the economy and, with the support of middle class homeowners, is able to mount an effective lobby. Federal government housing activity relating to the primary sector, whether direct (budgetary spending programs) or indirect (tax expenditures), is rarely considered to be a subsidy or a drain on the economy or on the federal budget. Rather these actions are viewed as the proper responsibility of government in difficult times and the subsidies are considered incentives and entitlements, as rights associated with the investing in and owning of housing.

For the federal government it is very practical economic and political rationale based on immediate short-term considerations that govern the decision to either take action or refuse to take action. This is the historic record and there is no reason to project any change. Political philosophy and constitutional and jurisdictional nuances matter little when confronted with the political pressure capable of being mobilized when there are problems in the primary part of the housing system. "Problems" here include any range of policy decisions on issues that provide special treatment for the primary part of the housing system.

An example is the introduction of the tax on capital gains in 1972. One category of capital gain was exempted from the tax – the capital gain on the sale of owner occupied houses – even though it was recognized that such an exemption was regressive in nature among homeowners (the beneficiaries) and that it was discriminatory in that it excluded one-third of households (renters) (Powers, 1992; Dowler, 1983).

A more recent example is the federal government's decision, announced in the 1992 budget, to introduce the Home Buyers' Plan which allows house buyers to use up to \$20,000 in tax sheltered retirement savings as part of their downpayment. This was resisted by federal officials because it risked retirement savings, introduced an ad hoc benefit for some house buyers, and there was no evidence that such incentives do anything more than move demand for new houses forward (i.e., there is no long term net gain for the economy). The pressure "to do something" during a severe construction slump, however, became so great that the federal government granted the demands of the house building and real estate lobbies. In his budget speech (1992:12-13), the Finance Minister admitted that the Home Buyers' Plan "responds to requests from industry groups, provincial governments and individuals" and that it "will support strong growth in the housing sector this year." In the same budget, however, social housing was further cut from the expected 12,400 units to about 8,000, and the co-op housing program, about 3,500 units, was terminated. All social housing supply programs were terminated in the next budget.

The proposed Constitutional agreement that was reached in August 1992 does not appear to affect the federal role in relation to the primary part of the housing system. It has been implemented, however, in relation to the secondary part of the housing system (the 1996 downloading of federal social housing to the provinces). It should be noted that the preamble to Section III of that agreement, a section on roles and responsibilities, states that "when the federal spending power is used in areas of exclusive jurisdiction" it should, among other things, "contribute to the pursuit of national objectives." This implies little or no change in the ability of the federal government to initiate its own housing measures even if the voters had approved that constitutional accord. Are there any federal policies or programs about which it cannot be claimed that they "contribute to the pursuit of national objectives"?

Housing plays such an important role in the economy that during recessions, in particular, both the federal and provincial governments have a consistent record of introducing short term programs, most often focused on assisting home ownership and tenants in the high end of the rental market (that is, the primary part of the housing system), particularly those who are able to buy a house. During the 1970s and 1980s there was a consistent pattern of introducing short-term private sector subsidy programs (of which the early 1990s Home Buyers' Plan is also an example, though that one is now permanent). This type of federal housing program activity is due to economic and housing market conditions, and to the stronger political clout the actors in the primary part of the housing system.

In the mid-1970s, as a result of the recession during which housing starts and rental starts fell sharply and vacancy rates fell to the 1% to 2% range in most major metropolitan areas, the 1974 and 1975 budgets introduced the following programs: the Multiple Unit Residential Building (MURB) tax incentive, the Registered Home Ownership Savings Plan (RHOSP), the Assisted Home Ownership Program (AHOP), and the Assisted Rental Program (ARP). The finance minister explained in his June 1975 budget that these measures were designed to "stimulate demand" and to "give an important stimulus to a sector of the economy which has not in recent months played its full role in providing jobs for Canadians". These were introduced within the context of a government wanting to assert the federal role, but these particular measures are directly the result of the economic conditions of the day as they affected the housing system. All these measures were targeted at the primary part of the housing system -- home ownership and the higher end of the rental sector.

During the early 1980s, in response to housing sector pressures created when mortgage interest rates hit their highest level in history, 21% in August 1981, a number of new federal housing initiatives were announced in the 1981 and 1982 budgets designed to "spur recovery in the housing industry." Short-term subsidy programs were implemented for homeowners (the Canada Home Ownership Stimulation Program and the Canada Mortgage Renewal Plan), and for investors in the higher end of the private rental sector (the

Canada Rental Supply Program). There was also a temporary increase in social housing units allocation (2,500 more units in 1982 and another 2,500 in 1983). Both parts of the housing system received some assistance at that time.

#### **4.2 Policy for the Secondary Part of the Housing System**

Political philosophies and legal nuances in constitutions and inter-governmental agreements *do* matter, or at least seem to, when it comes to the secondary part of the housing system. Housing subsidies for lower income households are part of the social assistance welfare state, over which the provinces claim jurisdiction. They certainly want federal money, but want to distribute it through programs of their own choosing.

Trends in the federal role in the secondary part of the housing system depend very much upon the particular nature of the federal/provincial relations and disputes of the day. The constitutional and social policy philosophy of the federal political party in power is also very important as is the effectiveness of national housing and social welfare organizations in mobilizing popular support for specific housing and urban policies and programs. The federal government will unilaterally do what it wants if it has the political will to do so. Jurisdictional issues are not in the way. But alleged jurisdictional issues are a problem if the federal government does not want to change its policy or engage in a particular program. The in between measure is the joint funding formula – offer federal money if it is matched by provincial governments. This is a good delaying and even avoidance tactic and allows the federal government to point the finger at the provinces when citizens complain that something should be done. The recent federal funding for some ‘affordable housing’ (not necessarily social housing or housing targeted at the greatest need) is an example. After two years very few units have been subsidized and very little money has been spent. The subsidy levels are relatively shallow so the money may not assist many people currently in the secondary part of the housing system.

The trend in federal housing and urban affairs activity in relation to the secondary part of the housing system is, therefore, difficult to predict. For the immediate future current policies will likely continue, creating a growing division between the quality of the housing

for those fortunate enough to be in the primary part of the housing system, standards which are among the highest in the world, and the households stuck in the secondary part. Growing homelessness in the 1990s did not result in governments doing anything that has resulted in fewer homeless people. The problem is larger today than four years ago when the federal government started its “Supporting Communities Partnership Program” which has sprinkled the country with some money for services for homeless people and with many press releases about this federal initiative. It will take a very serious deterioration in the quality of the existing aging rental stock (which has already begun to occur) and widespread discontent and effective organization by grass roots organizations for positive and effective federal action to be taken.

An emerging reality that has likely affected (and explains) the current federal government’s decision to ignore the secondary part of the housing system relates to changes in the broader economic situation. Global economic trends and domestic corporate investment strategies (economic globalization) mean that there is no institutional or structural imperative to do much about the people in the secondary part of the housing system, other than to forestall embarrassment (too many homeless on the streets). A large unskilled pool of labour is no longer required as it once was.

Such a trajectory for federal housing policy also means growing regional disparities between the larger and economically stronger provinces and the rest of the country. Regional housing market situations combined with changes in provincial governments can result in provincial activism in social housing and urban affairs in the wealthier provinces, which only makes regional disparities even greater. Between 1985 and 1995, for example, Ontario produced about 50,000 housing units with its own funds— removing this many Ontario households from the secondary part of the housing system. In addition, up to 1995, Ontario used its own funds to supplement the federal/provincial social housing program to eliminate what it considers to be the more regressive regulations imposed by the Conservative government in the 1980s and early 1990s.

For the foreseeable future there is likely to be a very little federal activity in the secondary part of Canada’s housing system. Support for the primary part will continue. In

the end, the debate over whether and how to address housing need and homelessness (the secondary part of the housing system) comes down to a set of ethical questions. This is a political problem. There is no scientific or objective way to arrive at an answer about a political problem. The nature of the problem is well understood and the potential sets of programs are not complicated or even very expensive for a country with Canada's wealth. The question about serious and effective government action on current housing and urban problems is a question about political will. What pressures are there for government to address homelessness? Why worry about poor quality housing for poor people, urban and rural? There seem to be no economic or significant political pressures to address problems in the secondary part of the housing system. It is, by definition, secondary – not primary. All three levels of government will continue to worry about problems as they arise among households in the primary part of the housing system. The major change affecting the 'welfare state' and the sense of nationhood since the early 1990s may mean that the secondary part of the housing system does matter at all.

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