

# Rental Housing Dynamics and Canada’s Lower-Income Neighbourhoods: Some Themes from Research Literature

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## 1. Introduction

This paper reviews the role of housing processes and factors, especially in the rental sector, in explaining aspects of change in urban Canada’s lower-income neighbourhoods. The Neighbourhood Change Research Partnership (NCRP) has shown trends shared across cities: increasing numbers of low-income neighbourhoods, more of them in postwar areas, and more separation between the neighbourhoods where affluent and low-income residents live. In certain neighbourhoods there is a greater concentration of low-income households, rental housing, declining socio-economic profiles, and disadvantaged social groups. Why are these characteristics associated spatially, and why these trends?

This paper distils selected ideas and evidence from the research literature. Its focus is housing-related explanation and context for observed trends in Canada's lower-income neighbourhoods. The paper draws firstly on classic, seminal concepts about housing and urban space, and secondly on comparative housing research of recent decades. Although familiar to many scholars, these ideas are rarely invoked in recent Canadian research on neighbourhood change.

A combined focus on lower-income neighbourhoods and rental housing can create ambiguity about how much the focus is on one or the other. Exploring the relations between housing dynamics and neighbourhood change may help disentangle this – or explain an inescapable entanglement. As well, if we are interested in how spatial polarization in Canadian cities is tied to global economic forces and to neoliberal policy, we must probe in specific ways how forces in the market and in policy mediate and structure these.

While much neighbourhood research focuses on conditions of life or on documenting spatial patterns, it is also important to understand causes. Much spatial research does not consider housing (e.g. Jargowsky, 2002; Hunter, 2003; Johnston et al., 2007; Gibson, 1998; Stanger-Ross and Ross, 2012). But spatial patterns of income and ethno-racial geographies arise from the way things play out through spatial sorting in the housing system, among groups with different levels of resources and power in the market.

This paper has 10 sections, as well as introduction and conclusions:

- Sections 2 and 3 deal with housing in relation to other broad forces driving neighbourhood change. Firstly it is argued that housing-related factors are central in neighbourhood change. Secondly, the housing market must be analysed and understood in relation to the much larger and more fundamental economic sphere of the labour market.
- Sections 4, 5 and 6 deal with housing-system dynamics – forces at the scale of the broad urban housing market that ripple across the city to drive neighbourhood change. Firstly, real estate dynamics plays a central role and the unfashionable concept of “filtering” has great explanatory power. Secondly, the composition, mix and volume of housing production have big impacts on what segments of demand and change must be absorbed in older neighbourhoods where growth is *not* occurring. Thirdly, migration flows are a large force driving change across the housing market, and at the neighbourhood level.
- Sections 7 and 8 offer broader perspectives. First is the need to bring historical and political economy perspectives to bear on understanding urban Canada “then and now”. Second are two concepts from recent European research, socio-tenure segregation and residualization, which explain a lot about Canadian rental housing.
- Sections 9 and 10 consider the impact of rental subsectors other than the dominant private-rental apartment buildings, in the housing system and in “locating” low-income households. These cover first social housing; and then assisted private rental and rented houses.

The concluding section suggests a few implications for what this paper's themes imply for how we understand change in Canada's lower-income neighbourhoods, and for future research.

## 2. Housing and Other Factors in Neighbourhood Change

In recent research on spatial segregation in Canadian cities, the role of housing is much noted, but (except for gentrification) the housing-related causal mechanisms are little explored. Walks and Bourne (2006, p. 294) noted that in Toronto the "...spatial concentration of [rental] apartments is the most important single factor predicting the spatial patterning of neighbourhood low income...". The "three cities" account of Toronto polarization (Hulchanski, 2010) identifies housing as a major factor. But what are the processes operating?

Housing factors play a large causal role in the social patterns of urban space, and housing-related processes are the principal driver of change (Bourne, 1981; Grigsby et al, 1983; Van Kempen, 2005). Housing factors in turn are rooted in economics and demographics, and the political economy of urban development. Neighbourhood change is a function of urban growth, labour market structures and change, the consequences in household income, segmented housing markets, built legacies of housing stock, and how these are structured in the market and by policy in particular times and places. Neighbourhood change is propelled by the way constant flux in these plays out across urban space. In these matters, rental housing is the most significant housing part of the housing system for lower-income households.

To say that housing-related processes are central in shaping urban spatial patterns and neighbourhood change is not to negate other factors. Public policy, the local economy and labour market, race relations, migration, urban development history, norms and preferences, and other factors – all these are important (Marcuse and Van Kempen, 2000). Housing can be seen as a frame, setting the context within which on-the-ground sociological factors play out, including group affinities, taste and "lifestyle", status and aspiration, and discrimination. To understand neighbourhood change or rental conditions as these affects key social groups – new immigrants, Aboriginal people, low-wage workers, poor seniors, or others – it is helpful to situate these in the broader dynamics of the housing system.

Housing markets generate change as they match a set of constantly shifting segments of demand onto a more slowly shifting stock of housing, also segmented. Key dimensions of market segmentation on the demand side are household type, social class and income, and taste and lifestyle; on the supply side price, associated quality and status, built form, and tenure. Segments may also be defined in spatial terms. Housing processes create neighbourhood change through a system-wide "sorting" of different types of households into different types of housing and neighbourhoods (Bourne, 1981, pp. 146ff; Van Kempen, 2005). At the neighbourhood level, this can manifest as differential turnover (where the profile of those moving in differs from those moving out); or as upgrading or downgrading in income, price, status, or quality.

Neighbourhood patterns of ethno-racial and immigrant groups must be understood through the lens of housing. People in a given social group often live in the same neighbourhood for many reasons: information networks in housing search, social familiarity and comfort and shared language, shared taste and aspirations, discrimination, social networks and supports, and having culture-specific shops and services at hand. Economic position, housing market options, and group affinity all interact to create immigrant and ethno-racial minority enclaves (Ray 1998; Galster et al. 1999; see also Ley and Smith, 2000), Yet structural factors in the housing system are central in the

geography of ethno-racial minority and immigrant groups (Abramsson and Borgegård, 1998; Musterd and De Vos, 2007; Arbaci, 2008; Van Kempen (2005). In Europe such enclaves often arise from movement from down-market private rental into social rental and then onward, in pursuit of better housing conditions (Musterd and de Vos, 2007). In Canada the geography of where turnover occurs in moderate-rent housing, intersecting with constrained choice, largely explains why lower-income immigrants move to less “desirable” housing and neighbourhoods (Suttor, 2007) – before discrimination, information networks, or group affinities are considered. “[E]xplanations that stress the importance of income, the supply of dwellings and the accessibility of those dwellings are generally more fruitful than explanations that emphasize the preferences and choices of individuals and households” (Van Kempen, 2005).

### 3. Labour Market and Housing Market

An understanding of housing processes that drive neighbourhood change requires some understanding of links between the housing market and the labour market. Spatial separation by group, and housing characteristics of lower-income households and disadvantaged neighbourhoods, are tangible visible manifestations of disparity in the labour market. Affluent households have the purchasing power to pay for higher housing quality, ownership tenure, and neighbourhoods with higher amenity (Badcock, 1984, pp. 172-175). Disparities in wealth, private pensions or investments, and non-market income also enter the picture, but earned income is primary. It is on a far greater scale than transfers or private pensions, and the latter are largely a function of prior earnings. For example, in 2010 in Canada, employment income was 75 percent of aggregate personal income; investments, private pensions and CPP/QPP 15 percent; and government transfers 9 percent (Survey of Household Spending, 2014).

Today's trends of polarization in housing and space are manifestations of labour market polarization (see Maclennan and Pryce, 1996; Lipietz, 1998; Murdie and Borgegård, 1998; Marcuse and Van Kempen, 2000; Walks and Bourne, 2006). “Polarization” in this context does not refer to an hourglass-like squeeze into poor and wealthy, but to widening disparities. The dominant labour market trend in the past three decades is *professionalization* (e.g. see Hamnett 1996), with most net job growth occurring in higher-skilled segments of the market. In the middle, there is far more movement upward into these growing segments than net downward movement. There is corresponding vast and ongoing expansion of middle- and upper-income suburbia. But the lower one-third (roughly) is left further behind in income terms, and also has less job security. This pattern is very different from the 1940s to 1960s, which saw “wage compression” and narrowing disparities in earned income. Also important to note is that disparities between broad upper, middle, and lower bands (e.g. income quintiles or deciles) are what matter in the housing system and urban space, not “the 1 percent”.

Large inflows of new immigrants also have effects in the labour market. Hamnett (1996) viewed large immigrant labour supply as one of the reasons for the US having a large low-wage sector and being the extreme case of urban polarization. With a larger supply of highly educated workers than of job openings at those skill levels, there is excess supply of under-employed people in low end jobs, tending to depress wages. This was not prevalent in Canada in other high-immigration periods such as 1890-1914 or the 1950s. But in contrast to then, Canada in the high-immigration period since the latter 1980s has slower economic growth rates, little net labour demand in

agriculture or resources, and no open border across which jobless people can cross to a booming USA.

Widening disparities of income may get magnified into even wider disparities in urban space. This is rooted in the much larger share of income that low-income households spend on housing, compared to affluent ones. Disparities in market incomes are much wider than those in market housing costs. Housing therefore takes a larger share of income of the poor, and inequality in disposable income is wider after housing costs (e.g. Maclennan and Pryce, 1996, p. 1855; Jackson, 2004). For example, by quintile from low to high, a Canadian household in 2012 spent respectively 33, 27, 23, 21 and 16 percent of income on housing (Survey of Household Spending, 2014). To save \$200 to \$300 in monthly housing costs can make a large difference in after-rent disposable income for a low-income household. This is the difference (to illustrate with a Toronto example) between renting in a mid-market versus down-market neighbourhood. Constrained choice, and willingness to sacrifice quality for cost savings, may thus push low-income demand into lower-cost neighbourhoods in a way that is disproportionate to the income differences involved.

*How* do widening labour market and income disparities propel rising income disparities by neighbourhood? There are two main mechanisms (see Myles et al., 2000). Firstly, workforce trends hit poor areas harder. People who lose jobs in a recession or from plant closings or automation in manufacturing are more likely to be in lower-skilled, lower-paid positions – the same people likely to be living in either lower-income or working-class neighbourhoods. Secondly, wider disparities foster more “sorting” of poor and affluent households into affluent areas for the reasons just noted.

Housing options are very constrained for low-income renters. The housing market can be conceived of as a bidding hierarchy, with low-income households at the bottom (see Badcock, 1984, p. 189). Their incomes enable them to bid only for certain market segments not favoured by more affluent households – areas usually less desirable in quality, tenure, or location. This is exacerbated by rules, such as landlords' requirements on income, rental history, credit standing, and references (Lapointe et al., 2004). Constrained choice means that low-income households usually pay relatively rents that are high relative to the level of housing quality (Barlow and Duncan, 1994, p. 11; Grigsby et al., 1987).

In many Canadian cities, options for lower-income households tightened considerably over the 1980-2000 period, with a big fault line in the early to mid-1990s. Incomes for low and moderate income households overall have barely risen in 25 years. Yet numbers of moderate-priced rental units have dramatically declined. For example in Toronto (Toronto 2003, p. 28), at a typical income for low and moderate income households (first quintile or \$26,200 in 2000) one could afford an average one-bedroom rent at 29 percent of income in 1980 or 1990, but by 2000 it took 38 percent. An average two-bedroom took 35 percent of income at the earlier dates, but by 2000 it took 45 percent. Nominal income had gone up just 13 percent, falling behind inflation, while rents had risen 44 to 50 percent.

#### **4. Real Estate Dynamics, Filtering, and Neighbourhood “Decline”**

Central in neighbourhood change is the “filtering” of housing stock. Neighbourhood change and “decline” in Canadian cities today, and the emergence of more disadvantaged areas and more overall disparities, can be understood in large part as accelerated filtering.

Filtering refers to shifts in income levels, prices or rents, and quality, in a neighbourhood or market segment – although the term has been used and understood in various ways (see Galster, 1996; Baer, 1998). This is one element of the constant adjustment of slowly-changing housing stock to constantly shifting housing demand. Filtering normally refers downward shifts, although gentrification could be called filtering-up. Filtering does not necessarily mean decline in price (Skaburskis, 2006; Grigsby et al, 1983); but in looking at neighbourhood change, filtering in terms of income, status, and quality is pervasive.

It is important to distinguish filtering as a phenomenon in the housing market, from political claims that filtering is adequate as a supply strategy or urban social model. Whereas the political claim can be easily challenged, the market phenomenon is a widely observed reality.

Filtering arises from four economic realities in housing production, maintenance, and demand (see Rothenberg et al., 1991). Growth occurs across the income spectrum, but in a market-dominated housing system most new supply is targeted to and affordable by the upper half only. Secondly, it takes gradually more ongoing spending to keep housing at a high quality as it ages. Thirdly, for most rental properties (excepting higher-income segments), profitability is most easily sustained by lowering costs rather than by sustaining high-quality maintenance in the vain hope of higher rents. Finally, lower-income households have little power in the market, pay high shares of income on housing, and are therefore more willing than others to sacrifice quality to get lower prices.

One systemic consequence is that the lower-income segments of ongoing growth are accommodated mostly by change in occupancy of existing stock. Filtering is the main long-run market mechanism to supply housing at lower cost to lower-income households. The result is neighbourhood change in terms of income and housing quality in many older areas.

Forces of growth and change from outside a neighbourhood, rippling across the broad urban housing market, are the main drivers of change within a neighbourhood (Galster, 2003). A central driver of neighbourhood “decline” is this: How does a housing system which is not building housing for low-income renters absorb the lower-income segment of ongoing growth? The large numbers of lower-income households added as part of ongoing growth cannot possibly be accommodated in existing lower-priced, lower-status areas. Market segments which are less desirable to middle and upper-income buyers therefore adjust to meet added lower-income demand. Especially vulnerable today are postwar neighbourhoods, where the housing is now lower in quality and status than in newer suburbs. Most vulnerable is postwar rental housing where middle-income demand is increasingly absent. The decline of many postwar suburbs and most postwar rental stock, in terms of lower housing quality and more low-income households, is readily explained as filtering. The growth of our urban areas propels enormous change in neighbourhoods where net growth in households is *not* occurring.

In a large growing urban area, the scale of ongoing added demand – and therefore filtering – is enormous. Looking at Canada's eight largest centres plus Halifax, Toronto has recently averaged 340,000 added households per decade, Montreal 189,000, Vancouver 141,000, Calgary 94,000, Ottawa 75,000, Edmonton 72,000, Quebec 54,000, Halifax 23,000, and Winnipeg 20,000 (census/NHS, 1991-2011, CMAs except GTA). This growth is spread across the income spectrum, with typically up to 15 percent being low-income renters (i.e. in the lowest income quintile, below LICO, or below half of median income). This implies in round terms up to about 45,000 added low-income renters per decade in Toronto, 30,000 in Montreal, 20,000 in Vancouver, 15,000 in Calgary, 10,000 each in Ottawa and Edmonton, and a few thousand each in Quebec, Halifax and Winnipeg. (Actual increase in low-income renters will vary, depending on income and rent trends' effects on household formation, and the role of low-income ownership.)

A second systemic consequence is that problems of affordability, suitability (potential crowding) and adequacy (poor quality) are inherent in market responses to low-income demand, and inevitably more prevalent in neighbourhoods with large low-income market demand. These standard dimensions of "Core Housing Need" (CMHC, 2013) are direct results of the dynamics described. To afford rent in the market at low income, a tenant reduces non-housing consumption, settles for lower-quality housing, and/or reduces the amount of housing space consumed. Negative readings on Core Need indicators are a function of constrained choice and the mismatch of market rents to low-end incomes. Core Need is highly correlated with low income – indeed in spatial terms it is a good surrogate variable for low-income renting. Low-income tenants also settle for poorer neighbourhood conditions and they experience more residential instability (involuntary moves) – two dimensions not measured in Core Need.

In market-dominated systems, spatial sorting and separation by income and social class is a predictable result of filtering. Filtering in quality or income or relative price usually occurs in spatially uneven ways, leading to spatial concentrations, for several reasons (Rothenberg et al., 1991). Stock of similar vintage and locational value tends to be in certain neighbourhoods or rings of the city. Status and stigmatization come into play. Declining status and value of a neighbourhood means that there is less payoff (in rent or long-run capital gain) from better maintaining a given property. The consequence of this spatial unevenness of filtering is spatial segregation of lower-income households.

The fact that demand is constantly shifting while housing stock (supply) is relatively permanent has major implications for neighbourhood change. Built form changes very little except in new development areas, while tenure and price change only gradually in most (not all) contexts. Although demand drives supply at the aggregate metropolitan level, the slowness of change in stock means that at the neighbourhood level it is most helpful to see supply as driving demand. The price-tenure-structure mix of housing in a given neighbourhood has strong implications for its social profile, and changes only gradually. The housing in a given neighbourhood occupies certain market segments in a diverse urban housing market. Those segments are, at a given time in a given city, attractive to certain segments of demand and less so to other segments. Therefore the type of stock in the neighbourhood, *in relation to* the rest of the housing system, has predictable implications for that neighbourhood's social profile and trends.

Once these dynamics are set in motion by broad housing market forces, other factors may come into play, including ones *within* the neighbourhood. There may be obsolescence – i.e. the housing is

no longer at current standards of taste or facilities. For example, postwar bungalows are unfashionable, and postwar apartments have lower status than rental condos. The downward shift in neighbourhood income and housing quality may be echoed in lower status or even stigmatization – which can reinforce out-migration of more affluent residents. But status, or the demerits of a neighbourhood's particular housing stock, are significant not in themselves but in how a given neighbourhood compares to other areas (Grigsby et al., 1983).

The locale of filtering and urban “decline” has shifted in a parallel way in Western Europe, the USA, Canada, and Australia. Much classic US filtering literature evokes the single dwellings or 2-to-4 unit buildings that (except in New York and San Francisco) dominate US central-city rental stock. Today the main locale of filtering is no longer the gentrifying central city, but postwar suburbs (Lucy and Phillips, 2000; Dreier et al., 2001; Madden, 2003; Randolph and Holloway, 2005). In Canadian cities today, the stock affected by filtering is above all rental apartment buildings in central cities and postwar areas, and older bungalows in postwar areas. But the causal dynamic is the same, a supply response to shifting demand, concentrated in lower-status segments of the housing market and of urban space.

An increase in low-income households in a neighbourhood can arise from other factors besides the ripple effects of ongoing growth. It can also arise from relative increases in the presence of poor households in the urban area due to broad labour market and income change; or from in-migration of large numbers of poor households (see McConville and Ong, 2003; Strait, 2006). It appears likely that all of these apply in different degrees in Canadian cities. There is a much larger population in precarious labour market situations and low income than a generation ago. Postwar suburbs in Toronto or Vancouver, or Winnipeg's North End, have seen large in-migration of people who (whether high-skilled or low-skilled) have lower incomes.

## **5. Composition, Mix and Volume of New Supply**

The composition and volume of new housing production in an urban area has profound implications for housing trends in disadvantaged neighbourhoods, in three main ways. Firstly it affects how much net out-migration of affluent households occurs from older areas to newer ones (see Grigsby et al., 1983). Secondly, if an older area has new development taking place, this can mean added middle and upper-income residents that may balance the filtering and income decline trends; but if not then filtering and income decline may dominate. Finally, new development may directly absorb a portion of ongoing growth in lower-income demand – or not.

The recent emergence of more spatial disparities and disadvantaged neighbourhoods in Canada is partly a function of a shift from a postwar production regime with a strong mix of price and tenure, to one very skewed to homeownership and to the upper-income half of society.

A remarkable feature of postwar Canada is that a large share of low and moderate income demand was met in newly built rental housing. From 1955 to 1980, purpose-built private rental apartments (and some townhouses) were 33 percent of total housing production. Far less of postwar Canada's rental demand was met by filtering than in the USA. It is mistaken to suppose that the postwar rental stock is a “landscape of MURBS” – a product of 1970s tax incentives (see below). It rested a distinctive demand context, supply system, and policy regime. Rental demand was large because of



Canada's high immigration, rapid urbanization, and strong shift to living in small households. In postwar Canada, 42 percent of added households were renters, peaking through the 1960s at 57 percent. Rental in the 1960s housed a spectrum from high to low income, its distribution by quintile almost mirroring Canadian society. On the supply side, rental production was integrated into the business model of large development firms (unlike the USA or Australia). Canadian rental production per capita was far higher than in the USA or Australia. On the policy side, Canada gave weaker tax and program support to homeownership than the USA and Australia, and fostered rental through tax policy, mortgage insurance, and some direct developer financing (see summary in Suttor, 2009, drawing on Fallis, Miron, and others). Although this private rental production regime crashed in the 1970s, federal housing policy extended high rental production well into the 1980s through assisted private rental and social housing (discussed below).

Since the 1980s but especially the 1990s, this production regime has fundamentally changed. Almost all production is priced for the upper-middle and upper quintiles (above \$71,000 in 2011).<sup>1</sup> Added demand in the middle and lower-middle (\$26,000–\$71,000) is met mostly by ownership acquired earlier in the lifecycle, market rental, and (above median income) affordable resale homes. Growth in the lowest quintile (under \$26,000) is met by existing rental units shifting from occupancy by other, typically middle-income renters as they move out.

The postwar rental production regime, integral in urban development, fostered spatial mix of incomes. Lesser reliance on filtering meant that the lower-income segment of rapid growth would not be inevitably accommodated in older down-market areas. In many larger cities the postwar private rental buildings were sprinkled across the pre-war central city and the postwar suburbs. Toronto was the most this way, but it is evident also Montreal, Vancouver and Ottawa. (It appears to this author that in Winnipeg, Quebec City and Hamilton, rental production was smaller and the buildings more often centrally located.) In Toronto, rental apartments and townhouses accounted for 40 percent or more of dwellings in post-war suburbs by the 1970s (Suttor, 2007). A map of social housing in Toronto, Montreal or Vancouver shows a geography similar to postwar private rental, with some concentration downtown but much dispersion across postwar areas.

The post-1970s production regime, and thereby urban development pattern, was very different. For example, in Toronto's outer suburbs, areas built in the 1980s had about 20 percent of their stock in rental apartment buildings and townhouses, half the level postwar areas had at a similar "age", and this declined to about 15 percent by 2001 as the home-owner sector expanded. Areas built in the 1990s had only 10 percent of their stock in rental apartment buildings and townhouses (Suttor, 2007), likewise declining over time. In effect, as the homeowner sector expanded constantly outwards in urban space, the rental sector moved socially downward in its existing postwar locations. "In 1981 a tenant was only 15 percent more likely than a home-owner to live in a post-war suburb; by 2001 about 50 percent more likely" (ibid.).

A second result of the postwar production regime, beyond the spatial, was that rental units then were mostly new. Lower-middle and indeed lower-income renters lived in housing of middle to good quality as a function of its newness. This is quite different today. Most renters still live in that same postwar rental stock, but most buildings are 40 to 60 years old (except in Montreal where the pre-war rental stock is similarly large). The cost of maintaining an older rental building at a high

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<sup>1</sup> Data from CANSIM 202-0405.

standard makes economic sense to an investor if there is a payoff in higher rents. Much of the postwar rental stock remains in fair to good condition, and much of it has received considerable recent investment in capital repairs. But given the increasingly low-income profile of Canadian renters, there is little revenue payoff to good repair in significant segments of this rental stock, or in certain postwar rental neighbourhoods of Canadian cities.

## 6. Urban Migration Flows

The large impact of immigration on Canadian cities, housing markets and neighbourhoods since the 1980s is well documented, and there is some research on Aboriginal migration in Prairie cities. It is useful to look at major migration flows through a housing lens: firstly in terms of broad impacts across the urban housing market, and secondly in terms of in- and out-migration at the neighbourhood level.

Rothenberg et al. (1991) considered migration flows among other large factors in their neoclassical analysis of demand and supply in a segmented housing market. Two of their scenarios, paraphrased here, are highly relevant to this paper (*ibid.*, pp. 222-230): firstly a reduction in demand by affluent households, and secondly the impact of an influx of lower-income households. Less presence of affluent households means less demand for higher-quality housing.<sup>2</sup> This creates an incentive for some owners to shift to lower quality, because fewer can pay high prices. It makes business sense to sustain profits by lower maintenance at moderate rents, not to hope that good maintenance may attract middle-class tenants willing to pay more rent for better quality. In the second scenario, the influx of lower-income households has different short- and medium-term impacts. In the short term it propels price increases, and leads to some net movement of expanding lower-income population into more expensive but available mid-quality stock. In the medium term the lower-income influx induces a shift of stock into lower-quality submarkets to match that demand. In either case, there should be ripple effects across higher, middle and lower price-quality submarkets, as demand tilts toward the low end and quality declines.

This theory, articulated with reference to postwar US cities, is relevant to Canada today. For Rothenberg et al., these scenarios analysed US central cities in the 1950s to 1980s: exodus of middle-income households to the suburbs, and influx of lower-income residents, especially Black rural-urban migrants. That influx "located" there because in a context of racism and a market-driven housing system, other areas offered almost no supply response to this low-income segment of rapid growth. For Canada today, these scenarios are a description of postwar rental (and some "inner ring" homeowner areas): exodus of middle-income households to the newer suburbs, and influx of lower-income residents – mostly new immigrants but in some cities Aboriginals. That influx "locates" there because other areas offer almost no supply response to this low-income segment of rapid growth. In both cases the supply response can engender a negative cycle of stigmatization and disinvestment (soft or severe), and the shift is reinforced by racial divides. While many differences exist between US central cities then and postwar Canadian rental now, the parallels are worth contemplating. Just as US and West European scholars have found it fruitful to compare poverty neighbourhoods in their respective urban contexts (De Souza Briggs, 2003;

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<sup>2</sup> "Demand" for given quality refers not to what one might wish to have, but what one is willing and able to pay for.

Friedrichs et al., 2003), we in Canada can learn much by interpreting through the lens of others' experience and concepts.

Moving down to the scale of the neighbourhood, differential in- and out-migration is the key "proximate" driver of neighbourhood change. Although broader demographic, labour market and housing market forces drive migration, significant neighbourhood change occurs precisely when people moving into a neighbourhood differ significantly from those moving out in terms of income, household type, ethno-racial or other characteristics. Differential migration as a driver of urban change, including income trends, is well documented (Jargowsky 2002; Pomeroy 2005; Hamnett 1986; Squires and Kubrin 2005). In today's City of Toronto in 1986-1996, about 1 in 6 homes (over 150,000) – including 1 in 4 rental homes – turned over each decade from established residents to new immigrants (Metro, 1996; Toronto, 2000).

We should not conflate downward-moving neighbourhood profiles with downward individual household mobility. There is an "odd paradox: The downward trend for the place is the opposite indicator of the upward trend enjoyed by the residents themselves" (Myers 1999, pp. 924, 950). Profiles capture successive waves of disadvantaged people recently arrived, not the upwardly mobile trajectory of those who move out. The typical experience is mostly of upward mobility from the difficult years on first arriving, with rapid improvement in income and housing, including homeownership (e.g. see also Musterd and de Vos. 2007).

## **7. Historical and Political Economy Perspectives**

It is important to understand housing and neighbourhood change in historical and political economy perspective. The postwar era, from the late 1940s into the 1970s, differs markedly from the current neoliberal era in important matters of public policy, and in the characteristics and trends of the labour market and the housing market.

The housing system is significantly structured by public policy: through urban infrastructure, taxation, monetary policy, regulation of mortgage lending, mortgage insurance, land tenure law, urban planning, and so on. The state also subsidizes a non-market (social) housing sector. These broad characteristics of the state role in housing and of the state-and-market relationship vary significantly by period and by country. This is referred to as a housing regime, and it is a significant element of the broader political economy of the welfare state. In a largely market-driven housing regime such as in Canada it is easy to focus on market forces and take for granted the political economy context. European scholarship, with more nation-to-nation variation and a stronger state role on average, has been attentive to the state role in structuring the housing system in a mixed economy (e.g. Hamnett, 1996, Musterd and Ostendorf, 1998; Arbaci, 2008).

All affluent countries have undergone a shift from a postwar era of strong growth and an expanding welfare state, to a contemporary, post-industrial era with slower growth and a plateaued welfare state (Mishra, 1999; Jessop, 2002; Banting, 2005). The postwar economic and social welfare model gave way to a new period of neoliberal ideas and global forces, especially transnational corporations, wage competition, and globalized capital markets (Mishra, 1999, Chapter 6).

Despite global trends of market-oriented policy and more income polarization, national systems significantly mediate between such forces and their consequences on the ground in cities. The largest sphere is the labour market and, related to it, income security. The extent to which a low-wage, low-income social segment emerges depends considerably on institutional regulation of the labour market and related factors. These include the way that entry and exit from the labour market, non-participation, and unemployment are structured by education and training, wage laws, child care, transport costs, unemployment benefits, and retirement pensions and rules. Indeed the class structures of post-industrial society are significantly shaped by each nation's political economy (Esping-Andersen, 1999). In particular, the "extent of underclass and new lower class formation depends on a deficit of institutional regulation in economy and society" (Lash and Urry, quoted in Hamnett, 1996, p. 1425).

Likewise in housing: the housing regime can be significant in mediating urban inequality and in structuring urban spatial patterns. This follows from the way housing shapes urban spatial patterns, plays a large role in inequality, and is structured somewhat by policy. In much European framing (e.g. Musterd and de Vos; 2007; Van Kempen, 2005), this is explicit: that housing mix shapes social mix; that the state plays a role in managing both housing and mix; and that this relates to the scope and role of the welfare state. For Musterd (2002), lesser income disparity, a more equal education system and better public transport are great equalizers, along with neighbourhoods more often mixed in price, tenure, and therefore income.

Strikingly different housing and neighbourhood patterns are found in different historical periods and national systems. "[D]ifferences in the patterns of ethnic residential segregation, encountered between American and European cities, and across different European cities, should depend considerably on the different types of welfare arrangements and redistribution mechanisms..." (Arbaci, 2007, p. 403). Better-regulated wages and larger state benefits can mean lesser income inequality, which should tend to mean a housing market with lesser extremes. Larger social housing sectors can pre-empt market logic in determining the housing choices, conditions, and locations of low-income renters. It has also been argued that where the welfare state is stronger, this makes local conditions less important and segregation in urban space less socially consequential (e.g. Whitehead, 2002; Friedrichs et al., 2003; Wacquant, 2008). Kemeny (1995, p. 169) suggests that polarization manifests greatly in the housing sphere because it is highly market-driven. Two of the most significant dimensions of "regime" differences are the relative significance of social (non-market) housing, and socio-tenure segregation, each discussed below.

Viewing the Canadian housing system in these terms helps explain recent neighbourhood change in our cities. Although Canada falls in the "liberal-welfare" type in international comparisons, with low social spending and relatively wide socio-economic disparities (Castles, 1998; Esping-Anderson, 1990), Canada was somewhat a middle case in the 1970s and 1980s. The Canadian labour market, like the US or UK, has a large low-wage sector and low transfer income. But in the 1970s and 1980s Canada had high levels of civilian public expenditure, was "transfer-intensive" by international standards, and had social welfare expenditures at levels typically associated with social-democratic regimes (O'Connor, 1989; Castles, 1998; Myles, 1996). The tax-and-transfer regime considerably mitigated inequality, resulting in income inequality and poverty less extreme than in the U.S. or U.K., although higher than most of Western Europe (Picot and Myles 2005, pp. 13-14, 27; Gottschalk and Smeeding, 1997).

Perhaps as important as static or broad-brush comparisons is the direction of change, and key events and turning points. In the 1960s and 1970s the trend in Canada was toward stronger social programs, more public goods, higher transfer income benefits, and more non-market housing. Since the 1990s the trend is the reverse. Research recently in the headlines has emphasized Canada as an extreme case of polarization, second only to the US and ahead of Britain (OECD, 2014). In urban and social history, major economic crises or turning points can become key turning points in housing urban space (see Doling, 1997, p. 61, citing Ginsburg). Examples in Canada include the private rental boom starting in the mid-1950s, its collapse in the 1970s, the active 1970s state role in housing, the advent of social housing at a significant scale in the mid-1960s, the end of that in the mid-1990s, the enduring fault line created by 1990s recession and retrenchment, and the homeownership boom of 1996-2006.

In sum, Canada since the 1980s has been “coming off” a postwar labour market, policy regime, and housing market that was less polarized and less entirely market-driven, to one which is more so. The socially mixed postwar urban model was driven by four factors: rising prosperity with narrowing income disparities; a rising presence of government transfer income; a model of urban development that was mixed in terms of tenure, price and built form; and significant non-market (social) housing production. Measured by decade, wage compression prevailed in the 1940s to 1960s, rising transfer income in the 1940s to 1980s, mixed urban development in the 1960s and 1970s, and a large non-market housing sector in the 1970s and 1980s. The labour market and housing market dimensions of this faded in the 1970s; and then the policy-driven aspects (transfer income and social housing) were greatly cut in the 1990s.

## **8. Socio-tenure Segregation and Residualization**

Two concepts, *socio-tenure segregation* and *rental residualization*, are key to understanding the role of rental housing in urban Canada's widening spatial disparities and more numerous disadvantaged neighbourhoods. Each comes from the European housing literature.

Socio-tenurial segregation refers to the differentiation of social class and income by housing tenure, and how this shapes separation in urban space (Hamnett, 1984; 1987; Murie and Musterd, 1996). It is argued (Arbaci, 2007) that different welfare and housing regimes have very different results in this. Market-dominated housing production generates high socio-tenure segregation and consequently high spatial segregation of income, whereas larger social rental sectors of Northwestern Europe generate less segregation – or did so when that sector was still growing. Market-driven regimes, where new supply serves only affluent households, channel lower-income demand by default into lower price/quality segments of private rental, or into a small social housing sector. These rental sectors have a geography that is distinctive and much less spatially dispersed than the dominant homeowner sector.

Canada has shifted in the past four decades from somewhat low to somewhat high socio-tenure segregation. Canada's postwar housing regime had only modest levels of socio-tenure segregation – achieved by market rental production. Rental was neither a particularly low-income sector, nor spatially separated from other production. Today, net rental supply is dominated by filtering and tenure conversion; rental is a lower-income sector than before; and rental housing has a distinct spatial geography – the prewar central city and the postwar suburbs. Those areas comprise less

than half the urban area in most cases, and their spatial concentration of rental housing contrasts to the absolutely dominant role of homeownership tenure in post-1970s suburbs.

The European concept of “residualization” is essential for understanding the post-1970s evolution of the Canadian rental sector and its implications for the geography of poverty. Residualization of rental refers to this sector being no longer mainstream, now housing lower-income parts of society; having low policy priority, low levels of investment, and lower quality; and increasingly stigmatized and associated with neighbourhoods of poverty.

Residualization is a dominant theme in European social housing. Social housing was a large share of postwar production, and was built for the broad middle and working class (while the poor were still in down-market private rental, except in the UK). This was transformed from the 1970s onwards, as wages declined for the bottom third, low-rent market stock was lost to gentrification, and net growth in households shifted strongly into homeownership (Wollmann, 1985; Blanc and Bertrand, 1996; Harloe, 1995). Across Europe, the share of tenants in the lowest quintile rose from about 20 percent to 30 percent or higher, and similarly in the lower-middle quintile (see Wilmott and Murie 1998; Maclennan and Pryce 1996; summary in Suttor, 2009). While the affluent came to have better housing options, the poor now had few options outside social housing, making those estates the locales of the new urban poor in the era of wider income disparities, less income security, and racialization of poverty (Maclennan and Pryce 1996; Murdie and Borgegård, 1998; Lupton et al., 2009).

Residualization in European social rental is paralleled closely in Canada since the 1970s, but with reference to the overall Canadian rental sector. Five main changes that Maclennan and Pryce (1996) described in UK social housing apply strongly to Canadian rental: relative shrinkage of the sector; residualization in spatial and income terms; lower renter incomes as homeownership expands down the income scale; unemployment most affecting those in rental housing; and poor maintenance and distressed housing. The decline in Canadian rental sector income profiles overall is similar to what occurred in European social housing (see Suttor, 2009, drawing on Hulchanski and others). To put this another way, at mid-twentieth century there was almost no correlation between income and housing tenure in Canada, but since then we see an increasing correlation between lower income and rental tenure. In Canada and in Europe, renters are increasingly either small households with small incomes (low-income singles, single parents, and elderly), or larger newly arrived immigrant households with precarious work. A similar shift also occurred in the US rental sector – but earlier, in the postwar years (Turk 2004).

Residualization of rental in Canada also extends to policy priority and market investment. There is a contrast between the extensive 1970s and 1980s policy discourse about whether enough rental apartments were being built to meet overall growth, young baby-boomers, and low-income needs, and the weak political attention to such advocacy today. The steady ongoing funding for new social housing in that era contrasts to much lower levels of funded new affordable rental today. The large postwar corporate investment in rental contrasts to today's reliance on one-off investor-speculators seeking capital gain on condos, renting for the interim.

## 9. The Impacts of Social Housing

Social housing is commonly thought to play a large role in the spatial patterns of low-income households in Canadian cities – but is this true? At about 5 percent of Canadian housing stock and 20 percent of rental – varying by city – how important is social housing vis-à-vis market rental (and low-income homeownership) in shaping the geography of poverty?

The literature points to four general observations about the impact of social housing on the map of poverty. There are big differences between larger and smaller social housing systems, and expanding or plateaued systems. Second, while lower-rent supply in the market tends to be spatially concentrated (above), whether is so in social housing depends on the particular program delivery regime. Third, spatial mix must be examined both at fine-grained and coarser scales. Fourth, in Canada's 25-to-30-year social housing heyday, the "locating" of low-income households in urban space was about half a product of market forces and half of social housing.

There are big differences between larger and smaller social housing systems, and between expanding and plateaued ones. During Toronto's 1965-1973 public housing expansion, not only low-income but also lower-middle households lived in social housing (Suttor, 2014). Today by contrast, RGI social housing is a plateaued sector, and therefore inherently a much more rationed benefit in a rapidly growing housing system. It is also targeted to high-need groups such as victims of domestic violence and homeless people. And so on one hand, because social housing is a smaller part of the housing system it has become less significant in the "locating" of poverty. On the other hand, because its tenants are more extremely low-income, social housing is more likely to be the location of extremes of poverty and associated social issues (see United Way, 2011). In Europe, residualization of social housing since the 1970s arises in a context of rising homeownership production but less social housing production.

Evidence points to *mix* as a consequence of large social housing systems in their growth era. In North America, the two cases where social housing reaches 10 percent of stock in the inner half of the urban region are New York City (e.g. DeFilippis and Wyly, 2008) and the City of Toronto – and the projects in both cities are far more dispersed than either market-rental slums or public housing pockets in most cities. The spatial income and ethnic mix in Amsterdam, with a large social housing sector, contrasts to Brussels with a small one; and retrenchment in the former case has led to less mix (Kesteloot, 1998; Korthals Altes, 2007; Van der Vlist and Rietveld, 2007). The Paris or London of the 1920s to 1960s, with widely spread and income-mixed large and small estates, contrasts to the deepening concentrations of poverty today as the lower-income segment of growth is absorbed in those estates and the upper-income segment in affluent urban enclaves or commuterland (discussion in Suttor, 2014, drawing on Hamnett, 1987; Chemetov et al., 1989; Morrison and Monk, 2006; Panerai, 2008; White, 2008).

Whether social housing is spatially concentrated depends on the particular program delivery regime. US public housing is mostly in poor older neighbourhoods because most of it was slum redevelopment – due to dominant ideas, a federal one-for-one replacement rule, and reliance on interested municipalities, i.e. central-city not suburban ones in practice. Australian public housing is more concentrated on peripheral large estates than is the case in Canada. In the UK, Netherlands, France and Scandinavia, social housing is over 15 percent of stock and so the location of lower-

income renters is determined by the geography of interwar and postwar social housing estates – more distinct and specific than the spatial patterns of the much larger market.

The general spatial pattern in urban Canada appears to be an ample spread of social housing across the central city and postwar suburbs, with moderate concentrations downtown, and very little social housing in post-1980 suburbs. This pattern is best documented in Toronto (Suttor, 2014, Chapter 7), and in Montreal (CMM, 2013). For other cities it is a matter of first impressions from online maps and general knowledge, and little systematic research.

Spatial concentration and mix must be examined both at fine-grained and at coarser scales. Canadian literature on social mix in regard to social housing is almost entirely about the fine-grained mix: within the neighbourhood, or within the social housing project (e.g. Dansereau et al., 1997; Germain et al., 2010, among many other sources). At this fine-grained scale, all large social housing projects will tend to constitute concentrations of poverty. But in market-dominated systems, social housing is minor in the overall map of poverty. For example, the City of Chicago's 24,000 public housing units equate to only 15 percent of its rental households with incomes under \$20,000, and to 10 percent of such households in the metropolitan housing market (SMSA).<sup>3</sup> This is even truer in most large US cities (see Freeman, 2003; Freeman and Botein, 2002; Suttor, 2014, p. 52), with the notable exception of New York.

At the coarser geographic scale, the question is whether social housing is concentrated in certain parts of the city-region; if so then it may contribute to poverty concentrations. For example, an average Toronto social housing is only 113 units (83 RGI) and integrates well in neighbourhoods. Yet social housing accounted for half of Toronto's added low-income renters in 1971-1996, and "located" them in particular places. Because there is some concentration of these projects in down-market parts of postwar suburbia, social housing accounted for a large part of the rising low-income presence in those areas then (Suttor, 2014, pp. 234, 260, 287).

In Canada's prime period of social housing production the evolving spatial patterns of low income were about half a product of market forces and half of social housing. That period lasted 25 to 30 years: 1968-1993 in most provinces and 1965-1995 in Ontario (with very low levels before and after this). Social housing was 8.2 percent of total housing production nationwide from 1965 to 1995, 10 percent of net change in stock (adding social housing acquisition projects and netting out rental demolitions etc.), and 27 percent of growth in the rental sector. Given that 15 to 20 percent of households and of growth in that period were low-income renters (e.g. bottom quintile, or under half of median, or under LICO), social housing in its heyday accommodated about half the low-income segment of overall growth. This is borne out with specific evidence in the Toronto case (see Suttor, 2014, Chapter 7.)

There is a spatial implication: that social housing accounted for half the change in urban Canada's geography of poverty in the 25 to 30 years of active production, and forces and trends in the private rental sectors for the other half. This is not to "blame" social housing for neighbourhoods of poverty, because as noted above the poverty concentrations would typically have been more severe in a more fully market-driven system.

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<sup>3</sup> 2009 public housing data from Schwartz (2010), p. 153; reduced from 39,800 in 1997. Renters below \$20,000 per American Housing Survey for Chicago (1995): table 4-12, central city = 'area 1'.



Social housing also has impacts on housing quality in the market, according to economic theory (Rothenberg et al., 1991, pp. 323ff). By supplying middle-quality housing to lower-income households, social housing absorbs a segment of demand otherwise met by supply in lower-quality market segments: it is a substitute good that competes with down-market rental (see also Haffner et al., 2009, pp. 24-25). Where social housing production is tiny this makes little difference to market dynamics or trends. But where social housing production is significant (threshold undefined) the result will be less quality down-filtering as a market response to meet low-income demand. The second impact is less direct: subsidized rental production will tend to induce market-rental suppliers, needing to compete with subsidized middle-quality supply, to better maintain their housing rather than letting its quality decline. If social housing production is at significant ongoing volumes, the overall result in the housing system should be less low-quality rental stock and more middle-quality stock (see also Skaburskis and Mok, 2000).

Historically and in the long run, market forces dominate the geography of low income in urban Canada (see also Harris, 1999). To take the example of Greater Toronto, in 1971, half way through the peak years of public housing production, only 15 percent of lowest-quintile renters lived in RGI social housing. By 1996 it was 37 percent, leaving the majority still housed in the market. Even in the social housing heyday, half of net lowest-quintile growth was in the market. Today, as social housing shrinks as a share of an expanding housing system, and is a tiny share of net growth, there is less to interrupt the spatial and quality logic of "the down-market".

The market is absolutely dominant in net change today, and for the foreseeable future. The decennial increase of up to 135,000 low-income renters in Canada's six largest cities was noted earlier, and these comprise half of national population. By comparison, new supply via the federal-provincial Affordable Housing Initiative (AHI) <sup>4</sup> and related programs funded somewhat under 40,000 units in the decade 2003-2012, with about two-thirds of it in these six cities, and not all the units low-income targeted. On this basis, AHI probably absorbed 10 to 20 percent of the increment in low-income renters in that period, with 80 to 90 percent absorbed in the market, mostly by filtering in down-market areas. Looking forward across the next two decades, if low-income renters are 10 to 15 percent of urban Canada's growth in households,<sup>5</sup> then in the fastest-growing cities the growth in this market segment will be about as large as today's RGI social housing stock created in the social housing heyday. Barring major political change, that growth will be mostly housed in down-market rental, which will propel enormous neighbourhood change and almost certainly increase the poverty concentrations in Canada's cities.

## **10. The Impacts of Other Rental Subsectors**

What of other rental housing subsectors beyond private-rental apartment buildings and social housing? Although much is unknown, a few thoughts can be offered here on assisted private rental, and rented houses. (Other key subsectors include second suites and rented rooms, on which official data from standard sources are very poor.)

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<sup>4</sup> See Pomeroy and Falvo (2013) for the context of AHI.

<sup>5</sup> Slightly less than their share of households today, given the ownership and elderly skew of growth.

Assisted private rental was a moderate share of postwar Canadian rental production. Very few apartments built in the peak years of private rental production from the mid-1950s to mid-1970s were publicly assisted (although they benefited from a favourable tax regime). Assisted rental programs were large only in 1970-1985, at the end of that era. They fell in three categories. First was the private Limited Dividend program: a brief 17,000-unit stimulus in 1957-59, but a more significant 66,000 units in 1968-75. Second were grants and forgivable loans in 1975-1984, somewhat over 150,000 units.<sup>6</sup> Third was the MURB (Multi-Unit Residential Building) tax incentive in 1974-79 and 1981: 344,000 units of which many also received grants and loans.<sup>7</sup> Of 622,000 private rental starts in 1968-75, Limited Dividend (LD) was 11 percent. Of 407,000 private rental starts in 1974-79 and 1981, MURB was 85 percent, ARP and CRSP a mostly overlapping 36 percent. MURB and LD accounted for 25 percent of the private rental units built in the three decades 1956-1986, when assisted private rental programs existed.

How much did assisted private rental "locate" low-income renters in particular parts of urban space? While LD rules excluded above-average-income households at leasing, and ARP and CRSP buildings had some rent supplement, they were not targeted to low income. The low-income share of tenants is unknown, but the likely magnitude can be estimated. If at the outset about half of the 83,000 LD tenants were low-income,<sup>8</sup> and one-quarter to half of the 350,000 or so in MURB, ARP and CRSP, then this was between 1/8 and 1/4 of the estimated 1 million net added low-income renters in Canada between 1956 and 1986.<sup>9</sup> The locations appear to be similar to postwar apartment rental production in general. LD disappeared as a distinct sector in the 1990s;<sup>10</sup> ARP, CRSP and MURB buildings dissolve into the broader postwar rental sector.

Assisted private rental was an effort to sustain the postwar production regime as investment conditions crashed in the 1970s. Most postwar rental production had already happened. Assisted private rental accounted for one-quarter of private rental units built in Canada in the three decades such programs existed, and a similar or smaller share of the net added low-income renters in that period. The soft income targeting in 80,000 LD units and a few thousand rent supp units in other such programs are less important than the later trajectory of the 1.7-million-unit postwar rental apartment stock, of which assisted private rental is part. In the postwar era the rental apartment sector, including its assisted subset, was a vehicle of spatial income mix, spread widely across the central city and the suburbs of that day. In the neoliberal era it is a venue of spatial income polarization, located in certain age-rings and rental neighbourhoods of Canadian cities, undergoing income, quality and status decline over time.

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<sup>6</sup> : ARP (Assisted Rental Program, 1974-79 and 1981, 123,000 units); CRSP (Canada Rental Supply Program, 1981-84, 24,000 units); and some smaller federal and provincial programs.

<sup>7</sup> See summary in Suttor, 2009, pp. 30, 40, sourced from Crook, Dennis and Fish, Hulchanski, Pomeroy et al., Fallis, Selby, Dowler, and CMHC.

<sup>8</sup> Murdie (1992, p. 43) shows LD incomes by 1986 at about 60% of CMA median, i.e. similar to tenants in general.

<sup>9</sup> Between 1956 (interpolating 1951 and '61) and 1986 there 2.1 million net added renter households, of which close to half were low income; there were 1.0 M added lowest-quintile households, a large majority being renters; there were 1.7 M private rental units and 0.35 M social housing units built.

<sup>10</sup> There were 19,900 private LD units in today's City of Toronto (Murdie cites 15,500). "Unit counts dropped rapidly in the 1990s as CMHC rules and declining interest rates enabled owners to buy out of their contractual obligations to CMHC, and some agreements expired. By 1998 there were 6,100 fewer LD units... [and by] 2001 there were only 2,952 private LD units..." Suttor (2014), p. 87.

The main new supply of rental in liberal-welfare regimes in the automobile era – outside the anomaly of postwar Canada – is tenure conversion of houses from ownership to rental. “Detached houses account for one-quarter of U.S. rental units, and properties of up to 4 units another quarter – even in big cities and in central cities. Only 8 percent of U.S. rental is in buildings of 50 or more units, and only half of that is outside central cities” (Suttor, 2009, p. 17, American Housing Survey data). In Australia, 56 percent of renters in NSW live in houses (single, semi, row) and 47 percent do so even in Greater Sydney where apartments are most prevalent (ABS, 2005). In Canada, renting of houses is far more prevalent in the West, where the postwar apartment boom was smaller (except in Vancouver) and where growth has surged in the years since private and social rental production ended. Low-density stock (single, semi, row, duplex) accounts for 46 percent of rental units in Calgary and 34 percent in Vancouver, versus 19 percent in Toronto and 16 percent in Montreal – with Winnipeg in between at 24 percent (NCRP census dataset). These are probably under-estimates of renting in low-density stock, because second suites are so poorly captured in census data.

Additions to apartment rental supply today are mostly rented condos, but this falls far short of long-run net rental demand. To take the Toronto case, net supply of condo rental was 4,600 annually (Rental Market Survey data) in the 2007–2012 peak years of the condo boom, whereas long-run net rental demand is about double that level (about 30 percent of 30,000 net added households annually). Over half of net rental demand is likely to be among lower-income households and families, who cannot afford condo rents (and prefer homes divided into rooms).

This suggests that in urban Canada today and in the future, the main net rental supply is likely to be tenure conversion of houses in down-market areas, as in the US and Australia. A key question for the spatial map of poverty then becomes this: To what extent will incremental house-rental supply be dispersed across the suburban landscape, and to what extent concentrated in down-market “inner-ring” suburbs?

## **11. Conclusions**

Postwar Canada was perhaps the anomaly and we now have a more obvious presence of the global urban “low income housing problem”, our own Canadian version of “urban normal”.

The postwar geography of low income in Canadian cities was heavily shaped by the 1955-1975 market-rental production regime that produced many good-quality new apartments accessible by a wide income spectrum and located in diverse parts of the urban area. This regime was extended in the 1970s and '80s by assisted private rental, comprising one-quarter of that stock. Also significant was ongoing social housing production at scale, which lessened the market impetus for low-quality market rental as the way of meeting low-income demand.

The geography of low income since the 1980s is shaped by “coming off” that regime. There is minimal new market rental supply, and a large stock of older apartment buildings whose repair needs, neighbourhood setting, and tenant income profiles dictate under-maintenance as a logical strategy for many owner/investors. Tenure conversion of houses in down-market areas reinforces this. There is too little new subsidized rental to meet much of the incremental low-income demand

or alter market dynamics of quality down-filtering. The postwar and central-city locations of rental now contrast to the location of most homeowners in post-1980 suburbs.

This review points to the following points in our understanding of neighbourhood change and poverty concentrations in Canadian cities, and as thoughts about future research:

- Spatial residential patterns of lower-income social groups – many new immigrants, Aboriginals, or disadvantaged ethno-racial groups – are largely determined by the spatial patterns of the housing stock they can afford, which constrains their housing choices

*Research into new-immigrant and Aboriginal housing choices and conditions will better understand and explain these to the extent that it situates them in the context of constrained options on the housing supply side.*

- Neighbourhood change in older areas, lower-income areas, and rental stock is largely a product of the way the lower-income segment of rapid ongoing growth is not being met by new production and is therefore absorbed in those older areas and existing stock, which thereby undergo filtering. Net added low-income renters in each of Canada's six largest city-regions number up to about 10,000 and 45,000 households per decade.

*Better understanding the changing low-income geography of Canadian cities and related neighbourhood change will come from relating this to the way the lower-income segment of growth is absorbed in certain segments of rental stock and certain neighbourhoods.*

- Neighbourhood change and the shifting geography of poverty are a function of forces operating across the urban labour market and housing market, rippling across urban space and playing out in particular neighbourhoods.

*While interventions and strategies at the level of the neighbourhood can do much to improve conditions of life, housing conditions, and opportunities, these cannot change the housing-system dynamics that create and sustain concentrations of poverty.*

- Core Housing Need – problems of housing affordability, quality, or potential crowding – is inherent in market responses to low-income demand. The rising incidence of such problems in Canadian rental housing is directly explicable by more reliance on the market to meet added low-income rental demand (rather than on a mix of market and social housing); physical aging of the postwar rental apartment stock where most tenants live; and the lower-income profile of net rental demand.

*Addressing issues of housing quality requires attention to underlying market dynamics, building science, and the funding context, not only to regulatory or regeneration ideas.*

- Canada shifted from a postwar housing regime with ample price-and-tenure mix in new production, to a production regime in the 1980s onward that mostly serves the upper-income half of society. This has resulted in very different housing mix in post-1980 suburbia, and is a large driver of social change in older neighbourhoods.

*To understand neighbourhood change, we must study not only the neighbourhood level but also the way overall price-tenure mix of housing has shifted between different periods and different growth-rings of each city-region.*

- *Socio-tenure segregation and rental residualization* are key concepts explaining widening spatial disparities and correlation between rental and spatial disadvantage. Socio-tenure segregation – differentiation of class and income by housing tenure – shapes separation in urban space. Rental is increasingly residualized: serving those outside the socio-economic mainstream, receiving low investment and policy priority, and increasingly stigmatized and associated with neighbourhoods of poverty.

*Canadian researchers can draw on European and Australian research, to better understand urban change in terms of socio-tenure segregation and residualization.*

- The locale of the low-income segment of urban growth, and associated filtering and urban “decline”, has shifted to lower-status parts of postwar suburbs, in a parallel way in Western Europe, the USA, Canada, and Australia. The likely future net housing supply for lower-income renters appears to be ongoing increase in low-income occupancy in postwar apartment buildings; and tenure conversion of houses in down-market areas.

*Research on neighbourhood change should pay due attention to the role of renting in low-density stock, and low-income ownership, not only the rental apartment sector.*

- Large urban in-migration flows, immigrant or Aboriginal, have manifested as increased lower-income renter demand across city-regions and in certain neighbourhoods.

*Understanding the factors driving neighbourhood change and rising concentrations of poverty requires attention to the dynamics of neighbourhood in- and out-migration.*

- Social housing in Canadian cities apparently accounted for about half of the evolving geography of poverty in the period NCRP is studying. Despite some poverty concentrations at a neighbourhood level, it appears that social housing fostered socio-spatial mix in many cities in its 1970s and 1980s expansion period, but that since then its geography, out of sync with that of homeowners, contributes to poverty concentrations.

*The contribution of social housing to spatial mix or concentration is little researched.*

- Socio-spatial polarization in housing and urban space is deeply rooted in shifting labour market structures and wider income disparities.

*The connections between wider disparities in the labour market and greater spatial polarization in urban space are much acknowledged but little researched in Canada.*

- Down-shifts in housing quality serve, in a market-dominated housing system, as a way to meet needs of lower income groups, given that not all can afford good quality at high prices. Down-market neighbourhoods play an important systemic role, providing moderately-priced housing that is more or less affordable at lower-middle incomes.

*Researchers should strive to avoid feeding the emerging stigmatization of moderate-cost rental housing and neighbourhoods.*

In all these matters, we may have much to learn by comparing Canadian cities in terms of how postwar private rental, social housing, and different courses of labour market change and migration, have shaped urban housing demand and thereby neighbourhood change.

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