



## Houses for Canadians:

### A Study of Housing Problems in the Toronto Area, 1948

By Humphrey Carver

Toronto: University of Toronto Press, 1948

### Chapter Six: The Ultimate Housing Problem

**W**hen World War II came to an end, the pinch of Canada's housing shortage was felt keenly by people in all kinds of economic circumstances. This experience was not confined to households at any one economic level. Generals, corporals, executives, clerks, professional people, industrial workers—all found themselves caught in the same kind of situation. In the general re-shuffle that has taken place during the subsequent months and years, those in better economic circumstances have been the first to benefit. Many who could afford to do so have bought old houses at inflated prices. And as the supply of new houses has come in, it has been a relatively privileged section of the community that has in this way been released from the squeeze; for the purchase of a \$7,000 house is beyond the capacity of the average Canadian wage-earner.

As the housing market closes in on the margin of its economic potentialities it is to be expected that the remaining impact of the shortage will be confined more and more to those in the least favourable economic circumstances. As upper-income families move into new houses there will be a releasing of the pressure from the top downwards. Those at the lower end of the scale will inevitably be the last to benefit and, if the

## HOUSES FOR CANADIANS

### *A Study of Housing Problems in the Toronto Area*

By HUMPHREY CARVER, A.R.I.B.A.  
*Lecturer and Research Associate  
School of Social Work  
University of Toronto*



Toronto: UNIVERSITY OF TORONTO PRESS: 1948

shortage cannot in fact be overcome, it will be the low-income families who will be the ultimate victims. They will have no alternative but to remain overcrowded in the worst housing or, when no permanent accommodation is available, they must become the tenants of temporary housing. Already there are thousands of Canadian families in emergency housing without any apparent prospect of moving elsewhere. (By the end of 1947 there were in Toronto alone nearly 5,000 families in emergency housing provided by the city.) Under these circumstances the most obsolete housing in Canadian cities has to be retained in use and continues to command a rental value.

The severity of the housing shortage must be measured in terms of human distress. Children and adults crowded into small quarters cannot escape from the frictions and frustrations occasioned by too close and too constant proximity. The humiliations, squalor, ugliness and functional inadequacy of obsolete and temporary housing leave their permanent mark upon the occupants. It is for this reason that the ultimate territory on which a community must face its problems of housing shortage is in the slums and blighted areas. The inevitable cycle of housing history brings us back to this.

Before the war, what was customarily referred to as "the housing problem" was that unwholesome condition in which a large number of low-income families had to live; this was a problem conveniently remote from the interests and experience of most people in a Canadian city. Since the war we have come to speak of the shortage as "the housing problem"; it was at first regarded as a temporarily embarrassing situation which would cease to exist when peace-time production got under way. These two "housing problems" have commonly been regarded as of quite a different nature, one being a matter solely within the province of health and welfare systems and the other being simply a problem of production. The fact is, of course, that the two problems are one and the same. Slum conditions are simply the ultimate form of a housing shortage. To state that there are slums, blighted areas, and emergency housing is simply another way of saying that there is a shortage of houses of adequate standard.

A shortage of housing is not a new phenomenon. In Canadian cities the situation has been in the process of development for a long time, particularly since 1930 when the incoming supply of new housing began to lag seriously. The rapid growth of the urban wage-earner population, during and since the recent war, has finally brought matters to a head because the great mass of this population cannot afford to buy the new housing that it needs. So far Canadian communities have met this situation in an entirely negative manner; some of their citizens have been expected to lower their standard of living and lower their standard of housing. The poorest families have had to occupy undesirable housing and pay the rent that it has commanded even though this has been greatly in excess of their real capacity. It has been shown that low-income families have habitually had to pay a larger proportion of their incomes for housing accommodation than has been paid by families in easier circumstances. Even if low-income families had paid the same proportion, many of them would still have been unable to maintain a standard of living which has received general recognition by the community of which they are members.

The ultimate objective of the national housing programme should be the provision of a decent dwelling for every Canadian family. From this it follows that the crucial and ultimate test of the effectiveness of housing policy is the condition of the worst housed families in our communities. The task will not be completed until obsolete housing has been removed and every Canadian family has been given the opportunity to enjoy healthy and

satisfying living conditions. It is a task which undoubtedly requires all the technical ingenuity and administrative skill which the Canadian people possess.



Obviously the most convenient and economical way of providing the community with an adequate supply of decent accommodation is through the economic market for new housing. If those who can afford to own or to rent new housing could maintain such a volume of production that every family could be well-housed and obsolete housing could be successively removed, then in the process of time there would be no housing problem. All the resources of science and industry must be applied to the removal of the obstructions at the point where, in a free

economy, the bulk of the housing supply should be concentrated—at the mid-point in the income scale. Unless a balance in the ratio between incomes and housing costs can be established, the shortage will continue to stack up against families in the lower-income ranges. Unhappily, any study of the economic factors involved seems to lead inevitably to the conclusion that a balance of incomes and housing costs is most unlikely to be established at a level which would produce an adequate supply of housing. This has certainly been the experience of all other industrialized nations and there are no factors peculiar to our economy which indicate that Canada is likely to be an exception to this experience. In fact, the requirements of shelter in our stern climate are likely to make the economics of housing in Canada especially intractable.

If this conclusion is well founded it will be necessary to devise a means whereby a larger proportion of the national income may be directed into the production of housing. It will be necessary to supplement the supply of housing created by the private market. Under the social and economic conditions characteristic of a society such as ours, the recourse to public housing and the operations of rental subsidies seems to be an expedient which cannot be avoided if the national housing programme is to be maintained. By the very force of circumstances Canada is already, in fact, embarked upon such a course; the projects of Wartime Housing Limited and the emergency housing operated by municipalities are all both publicly owned and subsidized. (The city of Toronto, alone so far amongst Canadian municipalities, has undertaken to build rental housing through its own public housing authority because there is no other way in which such rental housing can be produced.)

Before the post-war housing programme is much further advanced it seems inescapable that there will be much public discussion as to the future extent and permanency of public housing in Canada. In discussions of this subject it is found that some are born “public housers” and their views on the matter are blurred by an emotional aura, while some have public housing thrust upon them reluctantly and refuse to accept it as more than an emergency measure. Too few are able to achieve a rational view of this evidently essential element in a national housing programme. The problem is, of course, of a political nature since it involves the relative responsibilities and functions of government—federal, provincial, and municipal. The choice of methods and the exact allocation of responsibilities will, quite properly, arouse differences of political opinion, for such is the process by which decisions are made in a democracy. Differences of opinion are to be appreciated rather than repressed. But differences of approach toward the subject of low-rental housing should not be allowed to obscure the central and non-political fact that the provision of this type of accommodation is the ultimate housing problem. This is no longer a matter

of controversy. Nor is there much value in debating the fact that, to date, there is no known method of providing low-rental housing except through public agencies supported by some kind of contribution from public revenue.

No amount of statistical research and no authoritative dogmatic pronouncements can specify the extent to which public housing should be taken, because no one can foresee the extent to which the private market will succeed in fulfilling any community's needs. The potentialities of the economic market and the resources of the private builder must be extended to their limits both in providing additional housing in suburban areas and in effecting replacements in the interiors of cities.

It must be admitted that there are not at present very hopeful prospects of extending the economic market through a reduction in housing costs. Unless the Canadian people are prepared to make a revolutionary attack upon wage-rates and upon interest-rates, the only direction in which it is possible to seek significant economies is in the building-process itself. Though prefabrication still gleams like a bright star on the horizon, it is only realistic to confess that it is still very far away. Much of the genius of American industrialists and much public capital has been made available to prefabrication enterprises in the United States since the war, but in 1947 only 5 per cent of new dwellings in the United States came from this source and prices proved to be no lower than those achieved by old-fashioned methods. This skeptical interpretation of the facts before us does not make it any less necessary to pursue with energy the innumerable minor features of economy by which the housing market can be broadened. But it would be foolish to imagine that the combined effect of all the known economies in production would be sufficient to invalidate the main conclusion at which we have arrived, namely that the economic market cannot by itself fulfill the housing needs of the Canadian people.

If it does not prove possible to extend the housing market very significantly by bringing the price of new housing within the capacity of more Canadian families, there still remains one aspect of the market to which little attention has been given. It will become increasingly important to improve the quality of new housing in order to attract a larger proportion of those who can well afford to own or rent a new dwelling unit. So far it has been the purpose of housing legislation and the aim of lending institutions to concentrate on the lower fringe, as it were, of the housing market. The product of post-war residential construction has consequently been of a uniformly drab and uninspired character, hewing closely to the line of minimum standards and creating in the suburban areas an environment most unattractive to higher income families. Many who could afford to live in new accommodation have preferred to pay \$15,000 or \$20,000 for a used house more than twenty years old. Little has been done to create well-planned estates containing small, efficient houses of sophisticated design, grouped in a pleasant landscape setting, and selling at prices from \$8,000 to \$15,000; housing of this character would attract economically stable families who are at present not at all interested in the crude products of the speculative builder. In other words, even if building costs cannot be revolutionized it is still possible that greatly improved architectural design and neighbourhood planning would uncover a market that has not yet been exploited. It would, moreover, be sound public policy to develop this part of the market, rather than to push to dangerous limits that fringe of the housing market which is based on families having less economic security, many of whom are now assuming amortisation payments beyond their real capacity. Is it possible that a renaissance of domestic architecture and community planning may yet prove to be one of the most important factors in solving our housing problems and in reducing the proportions of the programme that must be carried out by public

housing agencies? A vigorous stimulation of popular interest in modern architecture and planning might release emotional forces which would generate a new momentum of effective housing demand.

In this connection it may be said that an opportunity to develop model housing estates is now offered by the new legislation entitling insurance companies to finance land improvements in suburban areas; with the co-operation of local planning boards there is, for the first time, an opportunity to plan whole neighbourhood units, control their architectural and landscape design, and bring them to completion in an orderly and logical fashion. Though the strengthening of the housing market by such means will not eliminate the need for some form of publicly-owned rental housing, yet its influence in maintaining a steady volume of supply will certainly moderate the pressure now being brought on middle-income and low-income families.

This study of housing problems has been conceived and expressed largely in economic terms. In the last analysis, however, we may well come to the conclusion that the successful accomplishment of a national housing programme will ultimately depend not upon economic considerations but upon the philosophy and temperament of the Canadian people. The economic market for housing is likely to lag from sheer inertia and boredom unless the carrying out of the programme is generally regarded as a great creative national enterprise, exciting all the imaginative, aesthetic, and emotional faculties of the people. There must be a dramatic satisfaction in the building of new communities rather than a sense of futility in the scattering of bungalows upon the reluctant suburbs.

It has been argued here that the amount of obsolete housing which has been allowed to accumulate within our cities and the mounting numbers of families housed in emergency accommodation together represent a backlog of residential construction which cannot now be cleared by the supply which will come in from the private housing market. If this is true, then it becomes clear also that ultimately the solution to this central problem of housing involves the forming of a philosophy concerning the rights and equities within our society. For if it is not considered important that every adult and every child in a Canadian community should be able to enjoy a certain way of life, then there is no housing problem.

