University of Toronto

Social Housing and Homelessness SWK 4422, Summer 2007

J. David Hulchanski, Professor

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"The States Parties ... recognize the right of everyone to an adequate standard of living..., including adequate food, clothing and housing, and to the continuous improvement of living conditions."

— International Covenant on Economic, Social and Cultural Rights, 1966

"A house is grasped as such only if the observer recognises that it is a dwelling with a range of other properties specified by the modes of its utilisation in human activity." – Anthony Giddens (1984)

"The Committee is concerned that homelessness has led to serious health problems and even to death." – Concluding Observation on Canada, UN Human Rights Committee, 1999

"The Committee recommends that the federal, provincial and territorial governments address homelessness and inadequate housing as a national emergency by reinstating or increasing, as the case may be, social housing programmes for those in need, improving and properly enforcing anti-discrimination legislation in housing, increasing shelter allowances and social assistance rates to realistic levels, providing adequate support services for persons with disabilities, improving protection of security of tenure for tenants and improving protection of affordable rental housing stock from conversion to other uses. The Committee urges the State party to implement a national strategy for the reduction of homelessness and poverty."

— Concluding Observation on Canada, UN Committee on Economic, Social and Cultural Rights, 1998

Course Rationale and Significance

This course examines a broad range of social issues associated with Canada's housing system. The focus is on the social policy implications of the problems lower income households and specific groups within the population (based on gender, 'race' and/or socio-economic status) have in accessing affordable appropriate housing in good quality neighbourhoods. The gender, 'race' and ethnicity aspects of housing issues are a particular focus and permeate all sessions. A theme throughout this course is Canada's rental housing sector, which houses one third of all Canada's households (and half of the City of Toronto's households).

This course also focuses on the growing number of people who are unhoused. People who are homeless require housing, some require support services (for physical or mental health problems, or addictions) and all require enough money to live on (jobs, job training, or social assistance). What do we mean by the term 'homelessness'? What is the difference between the 'old' (pre-1980s) and the 'new' homelessness? Who is homeless, why, and for how long? What should be done about it? How do we prevent and eventually eliminate mass homelessness?

'Housing' includes concepts of *home* and *community*, as well physical shelter (the *house*) and its geographical location (the *neighbourhood*). A humane housing system must couple physical shelter with physical, social and psychological security. The home is at the hub of a whole complex of relationships and in many ways is the crucial medium through which society is structured. A household, the group of people living together in a dwelling, is a collectivity with its own social and political economy. In the initial sessions of the course we examine the meaning of home and household, and community and neighbourhood.

Responding to problems in Canada's housing system and to homelessness requires action at each 'level' of the problem: the personal/individual/household level, the group level (aboriginal people, families, youth, etc); the community level (local initiatives, social agencies, community development approaches); and the macro societal level (policies and programs, all levels of government and major institutions, public and private).

Course Schedule

- 1. Introduction to the course & to the Issues (April 25)
- 2. Housing, Homelessness and the Urban Agenda in Canada: Concepts, Issues, Policy Options (May 2)
- 3. How did we get here? The Evolution of Canadian Social Housing Policy (May 9)
- 4. Adequate Housing as a Human Right (May 16)
- 5. Housing New Canadians: Racism, Discrimination, Exclusion (May 23)
- 6. Homelessness in Toronto and in Canada: What can we do about it? (May 30)
- 7. Canada's Aboriginal People: Housing & Homelessness (June 6)
- 8. Women, Housing, and Homelessness (June 13)
- 9. Critical Review of Recent Research: Discussion of student research topics (June 20, 27)

Learning Objectives

The aim of the course is to provide students in social work, social welfare, community planning, community health and related graduate programs a thorough understanding of the social implications of the operation of Canada's housing system, which aspects work well and which do not, what population groups have the greatest difficulty accessing appropriate housing, what the trends are, and what the range of possible solutions (policy and program options) might be. The course seeks to help students:

- critically assess and gain an improved understanding of the theoretical and philosophical foundations
 of the academic and the political debate over the nature and causes of housing problems and
 homelessness in Canada today.
- better understand the reasons underlying the different ways in which the problem and the potential solutions are defined, researched and debated.
- gain a detailed knowledge of the methodological issues, debates and methods associated with research on housing and homelessness.
- gain an improved understanding of the diversity of practical issues relating to housing and homelessness.

Educational Philosophy

This course is designed to support the Faculty's commitment to "prepare graduates for ethical, competent, innovative and effective, professional social work practice" (FSW Mission Statement). It is conducted in manner in keeping with the University's purpose of "fostering an academic community in which the learning and scholarship of every member may flourish, with vigilant protection for individual human rights, and a resolute commitment to the principles of equal opportunity, equity and justice."

Within this overall philosophy students are encouraged to take initiative for their own professional development as life-long learners. Discussion is an important mode for sharing ideas, interrogating ones own analysis and building alternative frameworks. Principles of adult learning are supported: development of an educational climate that is conducive to openness and risk-taking, self-directed learning by taking initiative to identify one's own learning needs, and by linking concepts presented in class to one's own professional practice experiences.

Each session covers a specific issue or aspect of a topic. Students are expected to come prepared (a critical reading of the assigned literature) and participate in the classroom discussions.

Required Readings

The specific readings for each session are identified in the course outline. These are required.

The readings identified as 'supplemental' are optional. These supplemental citations serve as a selected bibliography, for further reading.

Most of the chapters in the following book are required or supplemental readings:

Finding Room: Policy Options for a Canadian Rental Housing Strategy. edited by J.D. Hulchanski and M. Shapcott. Toronto: CUCS Press, UofT. 27 chapters. 472 pages.

Book website: www.urbancentre.utoronto.ca/findingroom/

Half-priced (\$15) copies of this book will be made available to students. A photocopied reader with the rest of the required readings will be available at a local copy shop.

Course Requirements

<u>Classroom Participation</u> (10%). Students are expected to attend all classes and to participate in the discussion. Missing more than one session (excluding the first) without a valid reason according to University policy will affect this participation grade. The quality of the course depends a great deal on the quality of discussion in the classroom. Students are, therefore, expected to complete the designated readings *prior* to class. The readings identified as supplemental are not included in the reader. They serve as a guide to related literature on the topic of the session.

Two Short Papers (20% each). Two short paper (maximum 800 words):

- #1 due May 25 based on material covered in Sessions 2 to 4; theme: "Canada's 'housing affordability' problem and what to do about it.
- **#**2 due June 22 based on material in sessions 5, 6, 7, 8 (in context with all previous sessions). Theme: "Canada's Housing System: Differential Access and Outcomes"

These present a summary of your analysis and understanding. They are similar to an opinion article in a newspaper. Assert a certain position/understanding and then explain and defend yourself. These are based on classroom discussion and the readings. They are normative, i.e., your norms and values are unavoidably involved and explicitly sought. The exercise seeks a thoughtful, insightful summary of your current understanding and assessment (an analysis, not a description) This is not a research paper – in the sense that further research is expected. Do not use footnotes or extensive quotes. You can refer to authors as the source for a certain approach or idea, such as (Jones 1989:37).

Research Paper and Brief Classroom Presentation (50%). Students will critically examine the literature and current debates on a topic of their choice (within the theme of this course). Students will:

- □ **by June 1** submit a one or two page outline of the topic to be addressed (including a list of key questions or issues, a search strategy, and a few initial citations) and discuss this with the instructor;
- □ present the initial findings <u>in Session 9</u> of the course; maximum 5 minute presentation of the key issues, analysis, and argument <u>with</u> a 1 or 2 page handout for students in the class (I will photocopy these or you; submit to me by email);
- □ by July 15 submit the final paper (about 15 pages plus bibliography and appendix).

Evaluation Criteria

"Grades are a measure of the performance of a student in individual courses. Each student shall be judged on the basis of how well he or she has command of the course materials." from U of T School of Graduate Studies Calendar, p.26.

A. Excellent. Exceptional performance in which there is strong evidence of original thinking, good organization, capacity to analyze and synthesize; a superior grasp of the subject matter with sound critical evaluations; evidence of a knowledge base derived from extensive reading of the literature.

<u>B. Good.</u> Good performance in which there is evidence of a grasp of the subject matter, some evidence of critical capacity and analytic ability and reasonable understanding of the relevant issues under examination; evidence of familiarity with the literature.

<u>FZ. Inadequate</u>. Inadequate performance in which there is evidence of a superficial and/or confused understanding of the subject matter; weakness in critical and analytic skills, limited or irrelevant use of literature.

 \pm / - High / Low Distinction. Secondary distinctions are made within the A and B grade categories by using + and - to signify that the work is high or low within that letter grade.

OUTLINE & READING LIST

1. Introduction to the course & to the Issues (April 25)

Resources, references for the course:

- 1. Canada Mortgage and Housing Corporation (2003) *Canadian Housing Observer 2003*, Ottawa. Available at: www.cmhc-schl.gc.ca/ Use this statistical overview as an introduction to the basic trends in housing in Canada.
- 2. City of Toronto (2003) *The Toronto Report Card on Housing and Homelessness 2003*. Available at: www.city.toronto.on.ca/homelessness/
- 3. Urban Affairs e-Library, Centre for Urban and Community Studies website. www.urbancentre.utoronto.ca/elibrary.html

2. Housing, Homelessness and the Urban Agenda in Canada: Concepts, Issues, Policy Options (May 2)

- 1. Carver, Humphrey (1948) "The Ultimate Housing Problem," final chapter from his *Houses for Canadians: A Study of Housing Problems in the Toronto Area*, U of T Press.
- 2. Hulchanski, J. David (2002) *Housing Policy for Tomorrow's Cities*, Ottawa: Canadian Policy Research Networks, Discussion Paper F27.
- 3. Drummond, Don, Derek Burleton and Gillian Manning (2004) "Affordable Housing in Canada: In Search of a New Paradigm," Chapter 2, *Finding Room*.
- 4. Hulchanski, J.D. (2004) "A Tale of Two Canadas: Homeowners Getting Richer, Renters Getting Poorer," Chapter 4, *Finding Room*.
- 5. Peressini, Tracy and Lynn McDonald (2000) "Urban Homelessness in Canada," Chapter 23 of Canadian Cities in Transition, 2nd Edition, T. Bunting and P. Filion, eds., Oxford University Press, 525-543.

- 6. Carter, Tom (1997) "Current Practices for Procuring Affordable Housing: The Canadian Context," *Housing Policy Debate*, 8(3), 593-629.
- 7. Wolfe, Jeanne (1998) "Canadian Housing Policies in the Nineties," *Housing Studies*, 13(1), 121-33.

3. How did we get here? The Evolution of Canadian Social Housing Policy (May 9)

- 1. Bacher, John C. (1993) "Canadian Housing Policy in Perspective," Chapter 1 in his *Keeping to the Marketplace: The Evolution of Canadian Housing Policy*, Montreal: McGill-Queen's University Press, 3-36.
- 2. Hulchanski, J.D. (2004) "How Did We Get Here? The Evolution of Canada's "Exclusionary" Housing System," Chapter 11, *Finding Room*.
- 3. Prince, Michael J. (1998) "Holes in the Safety Net, Leaks in the Roof: Changes in Canadian Welfare Policy and their Implications for Social Housing Programs," *Housing Policy Debate*, 9(4), 825-848. www.fanniemaefoundation.org/programs/hpd.shtml
- 4. Hulchanski, J.D. (2005) *Rethinking the Housing Affordability Challenge*, Discussion paper commissioned for the Government of Canada's "Canadian Housing Framework Initiative," a national consultation process, January 2005. 14 pages.
- 5. Shapcott, Michael (2004) "Where Are We Going? Recent Federal and Provincial Housing Policy," Chapter 12, *Finding Room*.

- 6. Drummond, Don TD Bank Financial Group (2004) A New Paradigm for Affordable Housing: An Economist's Perspective, Chapter 13, Finding Room.
- 7. Allan, Elyse Toronto Board of Trade (2004) The Business Case for Affordable Housing, Chapter 14, Finding Room.
- 8. Hulchanski, J.D. (2003) "What Factors Shape Canadian Housing Policy? The Intergovernmental Role in Canada's Housing System," paper presented at the Conference on Municipal-Federal-Provincial Relations, Institute for Intergovernmental Relations, Queen's University, May 2003.

 www.urbancentre.utoronto.ca/pdfs/elibrary/FedMun.pdf
- 9. Shapcott, Michael (2003) *State of the Crisis, 2003: Ontario housing policies are de-housing Ontarians*, Ottawa: Canadian Centre for Policy Alternatives, Ontario Alternative Budget 2003, Technical Paper #2. 14 pages. Available online at: www.policyalternatives.ca/on/index.html
- 10. Shapcott, Michael (2002) *Profiting from a manufactured housing crisis*, Canadian Centre for Policy Alternatives, Ontario Alternative Budget 2001, Technical Paper #5, July. 17 pages. www.policyalternatives.ca
- 11. Colderley, C.A. (1999) "Welfare State Retrenchment and the Nonprofit Sector: The Problems, Policies and Politics of Canadian Housing," *Journal of Policy History*, 11(3) 283-312.
- 12. Dreier, Peter and J.D. Hulchanski (1993) "The Role of Non-profit Housing in Canada and the United States: Some Comparisons," *Housing Policy Debate*, 4(1), 43-80.
- 13. Miron, John R., ed. (1993) *House, Home, and Community: Progress in Housing Canadians, 1945-1986*, Montreal: McGill-Queen's University Press
- 14. Rose, Albert (1980) Canadian Housing Policies (1935-1980), Toronto: Butterworths.

4. Adequate Housing as a Human Right (May 16)

- 1. Scott, Craig (1999) "Canada's International Human Rights Obligations and Disadvantaged Members of Society: Finally in the Spotlight? *Constitutional Forum* (Edmonton), 10(4), Summer, pp. 97-111.
- 2. Porter, Bruce (2004) "The Right to Adequate Housing in Canada," Chapter 3, Finding Room.
- 3. Martin, Paul (1990) "Adequate Shelter: A Fundamental Human Right," Appendix E, *Finding Room*.
- 4. UN Committee on ESCR (1991) "Defining the Right to Adequate Housing," Appendix C, *Finding Room*.
- 5. UN Committee on ESCR (1998) Canada's Record on Economic, Social and Cultural Rights, Appendix D, *Finding Room*.
- 6. Canada, House of Commons, Bill C-416 (2001) An Act to Provide for Adequate, Accessible and Affordable Housing for Canadians," Appendix B, *Finding Room*.

- 7. Hulchanski, J.D. and Scott Leckie (2000) The Human Right to Adequate Housing: Chronology of United Nations Activity, 1945 to 1999, Geneva: COHRE. www.cohre.org/downloads/BKCHRONO.PDF
- 8. Leckie, Scott (1996) "Housing Rights, Human Rights and Human Development: Intertwined and Inseparable," Part 2 of C.J. Dias and S. Leckie, Human Development and Shelter: A Human Rights Perspective, NY: United Nations Development Program, Occasional Papers, Special Issue, Habitat II Conference, 19-51.
- 9. Inatieff, Michael (2000) The Rights Revolution, Toronto: Anansi.
- 10. Russell, Peter H. (1993) Constitutional Odyssey: Can Canadians Become a Sovereign People? 2nd edition, University of Toronto Press.

5. Housing New Canadians: Racism, Discrimination, Exclusion (May 23)

Website: Housing New Canadians Research Working Group: www.hnc.utoronto.ca

- 1. Marcuse, Peter (1987) "The Other Side of Housing: Oppression and Liberation," Chapter in B. Turner, J. Kemeny and L.J. Lundqvist, eds., *Between State and Market: Housing in the Post-Industrial Era*, Goteborg: Almqvist, pp. 232-266.
- 2. Novac, Sylvia, Joe Darden, David Hulchanski and Anne-Marie Seguin (2004) "Housing Discrimination in Canada," Chapter 9, *Finding Room*.
- 3. Robert Murdie, Robert (2004) "Housing Affordability: Immigrant and Refugee Experiences, Chapter 10, *Finding Room*.
- 4. Sunstein, Cass R. (1997) "Why Markets Don't Stop Discrimination," Chapter 6 of his *Free Markets and Social Justice*, NY: Oxford University Press, 151-165.
- 5. Zine, Jasmin (2002) Living on the Ragged Edges: Absolute and Hidden Homelessness among Latin Americans and Muslims in West Central Toronto, Informal Housing Network. Extended summary.

- 6. Dion, Kenneth L. (2001) "Immigrants' Perceptions of Housing Discrimination in Toronto: The Housing New Canadians Project," *Journal of Social Issues*, 57(3), 523-539.
- 7. Richmond, Anthony H. (2001) "Refugees and Racism in Canada," Refuge, 19(6), August.
- 8. Darden, Joe T. and S.M. Kamel (2000) "Black and White Differences in Homeownership Rates in the Toronto Census Metropolitan Area: Does Race Matter?" *The Review of Black Political Economy*, Fall. Read pp. 53-58 and 70-72.
- 9. Massey, David S. & N.A. Denton (1993) *American Apartheid: Segregation and the Making of the Underclass*, Harvard Univ. Press, Chapter. 1, "The Missing Link," 1-16.
- 10. Galster, George C. (1992) "Research on Discrimination in Housing and Mortgage Markets: Assessment and Future Directions," *Housing Policy Debate*, 3(2), 639-683.
- 11. Ratcliffe, Peter (1998) "'Race', housing and social exclusion," Housing Studies, 13(6), 807-818.
- 12. Hucker, John (1997) "Antidiscrimination Laws in Canada: Human Rights Commissions and the Search for Equity," *Human Rights Quarterly*, 19(3), 547-571.
- 13. Hulchanski, J.D. (1993) *Barriers to Equal Access in the Housing Market: The Role of Discrimination on the Basis of Race and Gender*, Toronto: Centre for Urban and Community Studies.
- 14. Yinger, John (1995) Closed Doors, Opportunities Lost: The Continuing Cost of Housing Discrimination, NY: Russell Sage.

6. Homelessness in Toronto and in Canada: What can we do about it? (May 30)

Homelessness is "an odd-job word, pressed into service to impose order on a hodgepodge of social dislocation, extreme poverty, seasonal or itinerant work, and unconventional ways of life."

- Kim Hopper and Jim Baumohl, 1996:3

"The Committee is gravely concerned that such a wealthy country as Canada has allowed the problem of homelessness and inadequate housing to grow to such proportions that the mayors of Canada's ten largest cities have now declared homelessness a national disaster."

- UN Committee on Economic, Social and Cultural Rights, Dec. 1998.

Guest: Cathy Crowe, RN, Street Nurse, Queen St. West Community Health Centre; co-founder of the Toronto Disaster Relief Committee (TDRC), Nurses for Social Responsibility, and the Toronto Coalition Against Homelessness. In 2001 she was awarded an honorary doctorate (Doctor of Science in Nursing) by the University of Victoria. In 2004 she was awarded the economic justice fellowship by the Atkinson Charitable Foundation. It provides a salary, travel and support budget for three years, allowing her to concentrate on her advocacy work and specific initiatives that she chooses. On June 9, 2005 Cathy will be awarded an honorary degree by McMaster University, a Doctor of Laws (LL.D.), for her work as a "street nursing pioneer."

- 1. Wright, James D., B.A. Rubin and J.A. Devine (1998) *Beside the Golden Door: Policy, Politics, and the Homeless*, NY: Aldine de Gruyter; Chapter 1, "The Homeless: What are the Issues? What are the Controversies?" 1-30.
- 2. Jahiel, R.I. (1992) "Homeless-making Processes and the Homeless-Makers," Chapter 18 in R.I. Jahiel, ed., *Homelessness: A Prevention-oriented Approach*, Baltimore: Johns Hopkins U Press, 269-296.
- 3. Rosenthall, Rob (2000) "Imaging Homelessness and Homeless People: Visions and Strategies Within the Movement(s)," Journal of Social Distress and the Homeless, Vol. 9, No. 2, 2000.
- 4. NHHN (2004) "Ending Homelessness: The One Percent Solution, National Housing and Homelessness Network," Chapter 26, *Finding Room*.
- 5. City of Toronto (2005) From the Street into Homes: A Strategy to Assist Homeless Persons Find Permanent Housing.

- 6. Toronto Disaster Relief Committee (1998) State of Emergency Declaration: An Urgent Call For Emergency Humanitarian Relief & Prevention Measures, October.
- 7. TDRC (1999) Death on the Streets of Canada: A Report to the United Nations Human Rights Committee Regarding Compliance with Article 6 of the International Covenant on Civil & Political Rights by Canada.
- 8. Shinn, M., J. Baumohl and K. Hooper (2001) "The Prevention of Homelessness Revisited," *Analyses of Social Issues and Public Policy*, 95-127.
- 9. Toronto Mayor's Homelessness Action Task Force (1999) *Taking Responsibility for Homelessness: An Action Plan for Toronto*, January.
- 10. Daly, Gerald (1996) Homeless: Policies, Strategies, and Lives on the Street, London: Routledge.

7. Canada's Aboriginal People: Housing & Homelessness (June 6)

Guest: Peter Menzies, PhD, is the manager of Aboriginal Services at the Centre for Addiction and Mental Health. He has over 20 years experience in social work as a child welfare and family service worker, welfare and youth worker, consultant, and trainer. Peter is a member of the Aboriginal Community Council and sits on a community board. Peter has a Masters of Social Work degree, and has recently completed his doctoral dissertation on the topic of Aboriginal homelessness and multi-generational trauma among Aboriginal people in the Adult Education and Community Development program at OISE, University of Toronto.

- 1. Lanigan, Jim (2004) "The Unique Needs of Aboriginal People," Chapter 17, Finding Room.
- 2. Divine, George (2004) "Aboriginal Housing in Canada, Chapter 23, Finding Room.
- 3. Switlo, Janice (2002) "Modern Day Colonialism Canada's Continuing Attempts to Conquer Aboriginal Peoples," *International Journal on Minority and Group Rights*, 9(2), 2002, 103-141.
- 4. Canadian Council on Social Development (2000) *Unequal Access: A Canadian Profile of Racial Differences in Education, Employment and Income*, Ottawa: Canadian Race Relations Foundation. Selections. Full report available at: http://atwork.settlement.org/downloads/Unequal Access.pdf

- 5. Andrew J. Siggner, A.J. (2003) "Urban Aboriginal Populations: An Update Using the 2001 Census Results," Ottawa: Statistics Canada. This chapter is from a book: www.urbancentre.utoronto.ca/pdfs/elibrary/Canada_Urban-Aboriginal-Peo.pdf
- 6. Frances Abele (2004) *Urgent Need, Serious Opportunity: Towards a New Social Model for Canada's Aboriginal Peoples*, Ottawa: Canadian Policy Research Networks. www.cprn.org
- 7. Canada, Royal Commission on Aboriginal Peoples, 1996. www.ainc-inac.gc.ca/ch/rcap/

8. Women, Housing, and Homelessness (June 13)

Guest: Sylvia Novac, PhD, is a Research Associate at the Centre for Urban and Community Studies, specializing in gender and housing issues, including homelessness. She co-ordinates and manages many of the housing research projects at the Centre. Dr. Novac received a Ph.D. in sociology from the Ontario Institute for Studies in Education at the University of Toronto and a master's degree in environmental studies from York University. She has carried out policy-relevant research for government agencies (including CMHC, Health Canada, Status of Women Canada, the Canadian Advisory Council on the Status of Women, the Ontario Women's Directorate, the Ontario Ministry of Housing, and the City of Toronto) as well as for community-based and non-profit organizations (including Raising the Roof, the Supportive Housing Coalition, Habitat Services, the Older Women's Network, Dixon Hall, and the Social Planning Council).

- 1. Cooper, Merrill (2004) "Housing Affordability: A Children's Issue," Chapter 5, Finding Room.
- 2. Isenberg, Dorene and Chong-Hyun Christie Byun (2002) "Women, housing, and housing policy: Home, job and credit in the United States," in Dymski and Isenberg (eds.) *Seeking shelter on the Pacific rim: Financial globalization, social change, and the housing market*, NY: M.E. Sharpe.
- 3. Wekerle, Gerda (1997) "The shift to the market: Gender and housing disadvantage," in Evans and Wekerle (eds.), *Women and the Canadian welfare state: Challenges and change*, Toronto: University of Toronto Press.
- 4. Watson, Sophie (1999) "A home is where the heart is: Engendering notions of homelessness," in P. Kennet and A. Marsh (eds.), *Homelessness: Exploring the new terrain*, Bristol: The Policy Press.
- 5. Novac, Sylvia. (1995) "Seeking shelter: Feminist home truths." In M. Eichler (ed.) *Change of plans: Towards a non-sexist sustainable city*. Toronto: Garamond Press.

Supplemental:

- 6. Tomas, A. and H. Dittmar (1995) "The experience of homeless women: An exploration of housing histories and the meaning of home," *Housing Studies*, 10(4), 493-515.
- 7. Bridgeman, Rae. 2001. "Housing Chronically Homeless Women: 'Inside' a Safe Haven in Toronto," *Housing Policy Debate*, 13(1), 51-81. https://www.fanniemaefoundation.org/programs/hpd/pdf/hpd_1301_bridgman.pdf
- 8. Novac, Sylvia, Joyce Brown, and Carmen Bourbonnais. 1999. Women on the rough edge: A decade of change for long-term homeless women. Ottawa: CMHC.
- 9. Novac, Sylvia and Joyce Brown. 1996. *No room of her own: A literature review on women and homelessness*. Ottawa: Canada Mortgage and Housing Corporation.
- 10. Pascall, Gillian. 1986. Housing. In Social policy: A feminist analysis. London: Tavistock Publications.
- 11. CMHC. 1998. Canadian women and their housing, 1997. Ottawa: CMHC.
- 12. Wekerle, Gerda. 1993. Responding to diversity: Housing developed by and for women. *Canadian Journal of Urban Research* 2(2): 95-111.
- 13. Dowling, Roby. 1998. Gender, class and home ownership: Placing the connections. *Housing Studies* 13(4): 471-486.
- 14. Lindsay, Elizabeth. 1998. "The impact of homelessness and shelter life on family relationships." *Family Relations* 47: 2443-252.

9. Critical Review of Recent Research: Discussion of student research topics (June 20, 27)

14. 1. 2. 15. 3. 16. 4. 17. 5. 18. 6. 19. 7. 20. 8. 21. 9. 22. 10. 23. 11. 24. 12. 25. 13. 26.