

Canada's Dual Housing Policy

Assisting Owners, Neglecting Renters

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1. Housing policy and the housing system in Canada

For some Canadians, the term "housing policy" evokes images of public housing, government subsidies for low-income households, and programs aimed at helping Canada's unhoused individuals and families. It is easy, though inaccurate, to view housing policy as having this limited scope. After all, 95 percent of Canadian households obtain their housing from the private market. Two-thirds of all households own the house in which they live. About one-third of all renters at any time are on their way to buying a house and are merely passing through the rental market. Only 5 percent of Canada's households live in non-market social housing (defined here as including government-owned public housing, non-profit housing, and non-profit housing co-operatives) – the smallest social housing sector of any Western nation except for the United States.

Canada's housing system, unlike that of most Western nations, relies almost exclusively on the market mechanism for the provision, allocation, and maintenance of housing. This is a problem for households too poor to pay market rents for appropriate housing. These households generate a "social need" for housing rather than a "market demand" for it. A housing system based on the market mechanism cannot respond to social need.

Given the role played by market dynamics, it is easy to assume that government housing policy plays a

very small role in Canada. But this is not the case. If it were not for federal government housing policies and programs, past and present, Canada's ownership rate would be much lower and its housing system very different from what it is today.

2. A consistent historical pattern

Mortgage lending and insurance institutions were created by federal and provincial government statutes, regulations, and subsidies in the decade following the Second World War. Municipal governments provided the serviced land and zoning regulations that permitted the construction of relatively cheap housing in postwar subdivisions. Since the early 1970s, a steady stream of house purchase assistance programs has helped maintain Canada's ownership rate at about two-thirds.

It was not until 1963 that the federal government, in a program requiring joint provincial funding, began to provide subsidized rental housing for low-income households directly. Specially created provincial housing corporations (such as the Ontario Housing Corporation or the Alberta Housing Corporation) were established to own and manage the housing, under agreements with the federal government. By the mid-1970s, when this program was replaced with a more decentralized and community-based non-profit program, about 200,000 public housing units had been built (about 2 percent of Canada's current housing stock). This was a modest program, because the broader policy objective

was to leave as much of the housing system in the market sector as possible.

The Canada Mortgage and Housing Corporation (CMHC), established in 1946, focused public funds almost exclusively on the ownership sector. Although federal legislation in 1949 permitted federal and provincial subsidies for public housing, only 12,000 units had been built by the early 1960s. The CMHC focused mainly on making the amortized mortgage market work for house buyers and for private investors in rental housing. The federal Mortgage Insurance Fund was introduced in 1954 to encourage banks to enter the then risky mortgage lending market. Managing this fund remains one of the major functions of the CMHC, a federal crown corporation. Between the mid-1940s and the mid-1960s, most households obtained at least part of their mortgage loan directly from the federal government.

Most of the history of the role of Canadian government housing policy and programs is therefore a history of efforts targeted at the ownership sector. There was never a policy of tenure neutrality – assisting owners and renters equally. The policy focus on ownership means that over the years, Canadian homeowners have been able to take advantage of various federal subsidy programs, such as the Assisted Home Ownership Program, the Canadian Homeownership Stimulation Plan, the Registered Homeownership Savings Plan, and the Mortgage Rate Protection Program.

Owning a house is a long-term investment that helps maintain a certain standard of living over the course of one's life. The 50 percent of Canadian owners who have paid off their mortgages spend on average only 11 percent of their income on housing and therefore have more funds available for other activities. Moreover, a large, expensive house can be traded for a smaller, less expensive one to free up money, or a reverse mortgage can be negotiated, providing regular annuity payments to the owner. Lifelong renters who cannot afford to purchase a house do not have anything similar to draw on as they age.

Canada's current housing system is the way it is thanks to a long history of government activity and to the ongoing role of all levels of government in supporting Canada's market oriented approach to supplying, al-

locating, and maintaining the nation's housing stock. The ownership sector of Canada's housing system has always benefited from a well-financed lobby, sympathetic politicians and bureaucrats, and the support of enough voters in our "first past the post" voting system. Canada is one of the few Western democracies that does not have a proportional representation electoral system – which means a broad range of groups and interests cannot win their fair share of seats in our legislatures.

The lack of tenure neutrality has worsened over time. Homeowners have, on average, about double the income of renter households. Not only does it seem counter-intuitive that the bulk of government support would flow to wealthier homeowners rather than poorer tenants, but the numbers that demonstrate this imbalance are rarely reported by the government – politicians or public servants. But occasionally, an official report makes a passing reference to this inequality.

For example, buried in a complicated table in its most recent annual report, the Canada Mortgage and Housing Corporation notes that more individual homeowners (746,157) were helped through

mortgage insurance in 2005 than all the social housing units (633,300) funded in the past 35 years. Furthermore, the CMHC reported that about 7,000 new subsidized housing units were funded in 2005 compared with the almost 653,000 owners who were supported through the public mortgage insurance system – one-tenth the number of new owners who were helped that year.

The federal government also reports the \$76 million that it will spend on the Affordable Housing Initiative in 2008 (for new subsidized housing), but it does not mention the approximately \$6 billion in annual tax revenue that is not collected from owners who sell their houses, due to the decision many years ago not to tax capital gains on the primary residence of homeowners. There is no tax system subsidy for Canadians who rent.

3. The growing gap

There is nothing wrong with owner occupancy and government house-ownership policies; I merely want to highlight the extent to which this characteristic of Canada's housing system is generally ignored in policy dis-

A litmus test

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

cussions and in intergovernmental considerations of who should do what to improve the housing system.

In recent decades the growing gap between rich and poor Canadian households has increasingly manifested itself in the housing system. The social need for housing exists mainly among renters – tenants whose income (and lack of wealth) cannot generate effective market demand. Meanwhile, public policy decisions since the mid-1980s have further privileged the ownership sector and helped exacerbate problems in the rental-housing sector, problems that include widespread homelessness.

It is important to understand that homelessness is not a “natural” phenomenon. It is the outcome of “normal” – that is, socially sanctioned – practices and activities that are intended to achieve government goals, maintain well-established institutions, or allow certain enterprises to flourish. In other words, it is a by-product of Canada’s housing system.

Another feature of Canada’s housing system is that 8 percent of Canadians live in dwellings that require major repairs and 5 percent live in overcrowded housing. When we disaggregate this information, we find that almost 20 percent of renters, compared with 10 percent of owners, live in housing that needs major repairs or is overcrowded. Moreover, although the average household spends 21 percent of its total income on housing, owners spend 18 percent, compared with 28 percent for tenants.

It is clear that Canadians are divided into two very different groups according to housing tenure. Owners have roughly twice the income of renters. In terms of wealth, owners have about a quarter of a million dollars in assets (mainly the paid-for portion of their mortgage), while the average renter has about a thousand dollars in savings. Although there is only one housing market, Canada’s housing system has two pools of housing consumers with dramatically different incomes and assets.

The income and wealth gap inequity is not static. The problem has become much worse over recent decades. In the late 1960s, the income gap between owners and renters was about 20 percent. By 1999 the gap had increased to 208 percent. Also, the wealth of owners (which, for most people, is mainly the mortgage-free portion of their house) increased from being 29 times that of renters in 1984 to 70 times that of renters in 1999. Poverty and housing tenure are now much more closely connected.

Meanwhile, the feasibility of building rental housing in Canada has declined because of changes to municipal zoning for rental housing. Before the early 1970s and the introduction of condominium forms of owner-

ship, all areas zoned for medium and high residential densities were, by definition, rental districts. Low-density zoning tended to be associated with owner-occupied housing (although some houses were rented and some had second suites). Since passage of the provincial legislation creating the condominium form of ownership in the early 1970s, rental housing providers have had to compete with condominium providers for zoned building sites. Since renters have about half the income of homeowners, condo developers can always outbid rental developers for residential sites. This is another example of the lack of tenure neutrality in Canada’s housing system. The loss of “rental-only” zoning makes it difficult, if not impossible, for investors to build for renters. A condo developer can always outbid a potential rental housing developer because of the higher income and wealth of owners.

Canada’s housing system is seriously out of balance; it is discriminatory in the way it treats owners and renters; and it is a system in which the market mechanism of supply and demand works for the ownership sector but not for the rental sector. It has become an increasingly exclusive system, in the sense that some households are excluded from access to housing.

4. Jurisdictional squabbles

Governments at all three levels are always making choices when it comes to decisions that affect the housing system. One important element of the policy debate over housing in Canada — especially the effort to create a more inclusive system (the demands from civil society to help low-income households and end homelessness, for example) — is the jurisdictional issue: Which level of government is or ought to be responsible for what part of the housing system?

The short answer to the above question is that all levels of government have responsibility. They are all continually making decisions that affect housing. Yet disputes over jurisdiction continue. For example, when the federal government tabled proposals for constitutional change in September 1991, housing and “municipal/urban affairs” were two of six sectors offered up as exclusive provincial domains, because they were “more properly the responsibility of the provinces.” The federal government, according to the proposal, was prepared “to recognize the exclusive jurisdiction of the provinces ... and to withdraw from these fields in a manner appropriate to each sector.” No explanation was offered for why these two, along with tourism, forestry, mining, and recreation, were considered to be “more properly” the responsibility of the provinces. Although this constitutional proposal was rejected by Canada’s

voters in a national referendum on the Charlottetown Accord, the efforts of the federal government (with its huge annual deficits at the time) to extricate itself from social housing subsidies continued.

In the March 1996 federal budget, the government announced that it would transfer administration of federal social-housing programs to provinces and territories, ending 50 years of direct federal involvement in the administration of social-housing programs. This was a unilateral policy decision, not the settlement of a legal or constitutional dispute over jurisdiction. It was also a financial decision – a means of saving money at the federal level. This policy decision handed responsibility to the provinces, and some provinces passed it on to municipalities. The federal government would no longer be responsible for the stream of subsidies once the initial funding packages for the approximately 500,000 social-housing units expired.

Most provincial and territorial policies and program changes also represent a withdrawal from helping those most in need. It is important, however, to place provincial and territorial budget cuts in housing, social spending, and urban affairs in the context of the federal government's downloading of the deficit onto provincial taxpayers. Federal cash transfers to the provinces and territories have been falling since the early 1980s. Huge amounts of money that were once transferred to provinces and territories were unilaterally withdrawn. The money had previously been used for health, education, and welfare programs (some federal funding, particularly for health care, has since been restored).

This reduction in transfer payments has made it more difficult for provinces and territories to replace federal cuts in social-housing spending should they wish to do so. Most provinces have avoided social-housing spending, except for Quebec and, until recently, British Columbia, although from time to time, some provinces have played an active role in housing. Between 1985 and 1995, for example, Ontario played a significant role in adding to the social-housing stock of the province.

The federal government during the 1990s not only cut the transfer payments to provinces, but also reduced its direct spending on housing, thereby saving the Treasury about \$1.5 billion a year. The current \$2 billion of federal money spent annually on housing (1 percent of total federal spending) pays for subsidies on

about 550,000 social housing units that were built before the 1993 termination of the federal role in subsidizing new social housing units. Dismantling the social-housing supply program also meant that provinces and municipalities had to bear the indirect costs of inadequate housing and homelessness. These include the costs of physical and mental health care, emergency shelters and services, and policing.

It is politics – policy decisions by the government of the day, under the specific realities of the times – and not any legal or constitutional constraints that define the federal and provincial roles in housing. Furthermore, decisions are made in the context of a historical continuity that privileges housing interventions in the ownership sector and interventions that conform with and are supportive of the market. And the provision of social housing and programs to help impoverished and homeless households are very expensive.

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

5. The municipal government role

Municipalities themselves vary widely in their efforts to ensure that residents are appropriately housed. Voter turnout at municipal elections tends to be very low, with owners voting in greater numbers than renters and demanding attention from city council on zoning matters. The “not in my back yard” (NIMBY) pressures on municipal politicians make it difficult to locate housing or housing-related services for low-income people in certain areas. City councils rarely vote on a consistent basis in favour of programs or initiatives that target the very poor in their communities.

Strictly speaking, there is a constitutional barrier when it comes to a direct federal-municipal relationship in a policy area. Municipalities can do only what their provinces allow them to do. In practice, however, if federal money is made available to municipalities, it is po-

A political artefact

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littically difficult for a provincial government to deny municipal government access to that money. There is a long history of federal government programs that assist municipalities on key housing and neighbourhood issues. For example, the federal government supplied “slum clearance” funding to municipalities under the 1944 National Housing Act (NHA), “urban redevelopment” funding under the 1954 NHA, “urban renewal” funding under the 1964 NHA, and “neighbourhood improvement” funding under the 1973 NHA. After 1973 the federal government directly funded new social-housing projects built by non-profit societies as well as non-profit housing corporations established by municipalities for that purpose.

From that point on, until very recently, the federal government showed no interest in formulating a national urban strategy, in understanding urban trends and the impact of federal policies on cities, or in providing resources in a coordinated fashion.

By the end of the 1990s, it became increasingly difficult for the federal government to do nothing – or at least appear to be doing nothing – about urban social problems. With pressures building from civil society organizations and from municipalities themselves for federal assistance, the prime minister established a Caucus Task Force on Urban Issues. The task force’s interim report opens with a now widely accepted assertion that Canadian cities are in crisis. After much talk and many promises, the 2004 and 2005 federal budgets allocated some new funds for housing and municipal infrastructure. As in the past, the federal government is launching housing and urban affairs initiatives in the face of strong political pressures (and during a minority government) – without the jurisdictional debate getting in the way.

6. *The dualism in Canada’s postwar social policies*

The history of Canada’s housing system provokes many questions. Why did the federal Liberal Party fund so many housing and urban programs when it was in office during most of the 1960s, 1970s, and early 1980s, but not during the 1990s? Why did it seemingly re-engaged in these issues by allocating funds for social housing and municipal infrastructure in the 2004 and 2005 budgets? Claiming that the government at certain times “lacks a political will” to take action and at other times “has the political will” to take action is a descriptive statement, not an explanation.

The answers must be set in the context of the differential treatment of owners and renters. There is no evidence that governments have ever intended to make

progress towards a more inclusive and just housing system. This was not a policy objective, though it appears in political rhetoric around election time.

The term “welfare state” refers to the set of social practices and strategic accommodations designed to address specific problems of the day relating to both the production of goods and services and their distribution. Since the early 1990s, and in view of the large package of dynamics subsumed under the term “globalization,” the welfare state has been undergoing a historic shift that we have yet to fully analyse and understand.

Canada has (or had) what is usually described as a liberal welfare state, in which means-tested assistance, modest universal transfers, and modest social insurance plans predominate, and in which interference with the commodification of goods and services is minimized, the granting of social rights minimized, and dualism maintained between market and state allocation. This dualism explains why there is political will to help one part of the housing system and not the other. It also explains why there was at least some effort to help households most in need of housing assistance during the 1960s and 1970s and why even this minimal government role was cut back in the 1980s and then eliminated in the 1990s.

Until the development of the postwar welfare state, government provision of help to those in need was based on a social assistance model, in which welfare assistance for certain categories of “worthy” poor was designed to allow individuals and families to subsist. After the 1940s the social security welfare state emerged alongside this social assistance welfare state. The social security welfare state was never an anti-poverty welfare state. It was designed to provide wage stabilization for the emerging middle class, not to engage in redistribution to assist the poor.

In contrast to the means-testing of the welfare state, there are two principles of distribution in the social security welfare state: universality and wage replacement. Universality means payments become entitlements, rights of citizenship, or earned benefits. Wage replacement benefits were linked to past earnings and were at levels high enough to maintain a continuity of living standard when the wage earner left the labour market due to illness, unemployment, or disability.

The problem which the social security welfare state sought to address is the maintenance of high and stable levels of mass consumption. The challenge during the postwar years was not how to produce enough, but how to *stabilize* product markets. Since the end of the Second World War, the federal government’s housing ac-

tivities helped focus on achieving high and relatively stable levels of housing starts. This contributed to overall economic growth and provided many well-paying jobs.

The federal government successfully carried out this housing activity in a fashion that is compatible with and assists (rather than replaces) housing, land, mortgage lending, and real estate markets. This aspect of housing policy, part of the social security welfare state, has nothing directly to do with assisting impoverished households obtain adequate housing – which is a function of the social assistance part of the welfare state.

The most relevant feature of Canada's welfare state for assessing the dynamics of housing policy (who gets what, of what quality, and with what state assistance) is the dualism in the provision of benefits. The social assistance welfare state has continued to develop since the last century, but in addition there is now a social security welfare state alongside it. There is some overlap where benefits are universal – although most universal programs have been abolished. In general, however, a dualism existed and continues to exist in many policy areas, including housing.

This dualism means that there are two separate parts to Canada's housing system, a primary and a secondary one, each with its own distinct and unequal range of government activities and subsidies – and each, therefore, with separate policy trajectories. These two mirror the dualism in Canada's welfare state. The primary part of the housing system is a component of the social security welfare state, whereas the secondary part is a component of the social assistance welfare state.

The primary part consists of about 80 percent of households, including most owners and those tenants who live in the higher end of the private rental market. It also includes households in the co-operative housing sector and a few who live in non-profit and public housing. These households have secure tenure in good-quality housing appropriate to their needs and at a price they can afford.

The secondary part consists of everyone else, including tenants in the lower half of the rental market (where housing quality is low), residents of poor-quality and poorly managed subsidized housing, and rural and

impoverished owners. The division is in large part, though not completely, based on housing tenure (owning and renting).

All three levels of government favour the ownership sector and provide good-quality social housing to a minority of those in need of adequate and affordable housing. They tend to ignore the needs of most low-income renter households.

The dualism in the distribution of state benefits is the key factor shaping Canada's housing policy and programs. The primary part of the housing system receives benefits mainly in the form of entitlements (universal rather than selective) as “natural” parts of the way the housing system operates. These include the government-created and managed mortgage lending system, the government mortgage insurance program, the special tax treatment of capital gains on owner-occupied housing, programs to assist with an initial down payment, and generally superior community services and amenities in districts with higher-cost owner and tenant-occupied housing.

Low-income households, if they receive any benefits at all, generally do so on a selective

means-tested basis aimed at meeting minimum needs. Households in the secondary part of the housing system have little or no political clout. Thus, Canada's housing system, for purposes of analysing government activities, consists of two substantially separate and distinct housing subsystems. Government reacts differently to housing problems based on which subsystem the problem is in.

7. Policy for the primary part of the housing system

For the primary part of the housing system, the federal and provincial governments will continue to play an interventionist role during difficult economic times. The house-building sector is a key part of the economy and, with the support of middle-class owners, is able to mount an effective lobby. Federal government housing activity relating to the primary sector, whether direct (budgetary spending programs) or indirect (tax expenditures), is rarely considered to be a subsidy or a drain on the economy or on the federal budget. Rather, these ac-

Blinkered vision

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tions are viewed as the proper responsibility of government in difficult times, and the subsidies are considered incentives and entitlements—as rights associated with investing in and owning housing.

For example, consider the federal government's decision, announced in the 1992 budget, to introduce the Home Buyers' Plan, which allows house buyers to use up to \$20,000 in tax-sheltered retirement savings as part of their down payment. This move was resisted by federal officials because it put retirement savings at risk and introduced a windfall benefit for some house buyers, and because there was no evidence that such incentives do anything more than move demand for new houses forward (that is, there is no long-term net gain for the economy). But the pressure "to do something" during a severe construction slump had become so great that the federal government granted the demands of the house-building and real estate lobbies. In the same budget, however, social housing was cut from the expected 12,400 units to about 8,000, and the co-op housing program (about 3,500 units) was terminated. All social-housing supply programs were terminated in the next budget.

Housing plays such an important role in the economy that, during recessions in particular, both the federal and provincial governments have a consistent record of introducing short-term programs that most often are focused on assisting ownership and tenants in the high end of the rental market (the primary part of the housing system), particularly those who are able to buy a house. This type of federal housing program activity results from economic and housing market conditions and the stronger political clout of actors in the primary part of the housing system.

8. Policy for the secondary part of the housing system

Trends in the federal role in the secondary part of the housing system depend on the particular nature of the federal-provincial relations and disputes of the day, the constitutional and social policy philosophy of the federal political party in power, and the effectiveness of national housing and social welfare organizations in mobilizing popular support for specific housing and urban policies and programs.

The federal government can unilaterally do whatever it wants to do in the area of housing. Jurisdictional issues are not in the way. But jurisdictional issues suddenly become a problem if the federal government does *not* want to engage in a housing program. The in-between measure is the joint-funding formula—an offer

of federal money that must be matched by provincial governments. This is a good delaying (or avoidance) tactic, and it allows the federal government to point the finger at the provinces when citizens complain that something should be done. The recent federal funding for some "affordable housing" (not necessarily social housing or housing targeted at the greatest need) is an example. After two years, very few units have been subsidized and very little money has been spent. Since the subsidy levels are relatively shallow, the money may not assist many people currently in the secondary part of the housing system.

The trend in federal housing and urban affairs in relation to the secondary part of the housing system is difficult to predict. For the immediate future, current policies will likely continue, exacerbating the division between the quality of the housing for those fortunate enough to be in the primary part of the housing system and those stuck in the secondary part. Despite growing homelessness in the 1990s, governments did nothing that has resulted in fewer homeless people. The problem is larger today than five years ago when the federal government started its Supporting Communities Partnership Program, which has sprinkled the country with many press releases and some money for services for homeless people. It will take a very serious deterioration in the quality of the existing aging rental stock (which has already begun to occur) and widespread discontent and effective organization by grassroots organizations for positive and effective federal action to be taken.

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

Such a trajectory for federal housing policy also means growing regional disparities between the larger and economically stronger provinces and the rest of the country. Regional housing market situations combined with changes in provincial governments can result in provincial activism in social housing and urban affairs in the wealthier provinces, which only makes regional disparities even greater. Between 1985 and 1995, for example, Ontario produced about 50,000 housing units with its own funds, thereby removing that many Ontario households from the secondary part of the housing sys-

tem. In addition, up to 1995, Ontario used its own funds to supplement the federal-provincial social-housing program to eliminate what it considered to be the more regressive regulations imposed by the Conservative government in the 1980s and early 1990s.

In the end, the debate over whether and how to address housing needs and homelessness is a political problem, and there is no scientific or objective way to arrive at an answer to a political problem. The nature of the problem is well understood, and potential programs are not complicated or even very expensive for a country with Canada's wealth. The question about serious and effective government action on current housing and

urban problems is a question about political will. What pressure is there for government to address homelessness? Why worry about poor-quality housing for poor people, urban and rural? There seems to be no economic or significant political pressure to address problems in the secondary part of the housing system. It is, by definition, secondary – not primary. All three levels of government will continue to worry about problems as they arise among households in the primary part of the housing system. The major change affecting the “welfare state” and the sense of nationhood since the early 1990s may mean that the secondary part of the housing system does not matter at all.

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