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***When is a House a Home?
The Meaning of Home for Women in Core Housing Need
Living in Non-Profit Housing
And the Interaction With Federal Housing Policy***

By

Heather Ione Peters, B.A., B.S.W.

**A thesis submitted to the Faculty of Graduate Studies and Research
in partial fulfilment of the requirement for the degree of**

Master of Social Work

**School of Social Work
Carleton University**

Ottawa, Ontario

September 1999

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The Meaning of Home for Women in Core Housing Need
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submitted by Heather Ione Peters, B.A., B.S.W.

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ABSTRACT

In a patriarchal, colonialist/imperialist, and capitalist society it is likely that federal housing policies perpetuate these structures of inequality. One way to understand the impact of these structures on housing policy is to explore the experiences of women living in non-profit housing within the context of what home means to them. The meaning of home is connected with feminist discussions of the public and private. There is a separation of house from home in housing policy, which reflects the public/private divide in general.

The research consisted of interviews with nine women, in core housing need, living in Centretown Citizens Ottawa Corporation (CCOC), a non-profit housing organization. The women indicated that the meaning of home is made up of three dimensions, the physical, personal and social. The results demonstrate that these three dimensions are connected. Although CCOC was able to substantially ameliorate the structural oppressions present in housing policy, this did not occur in all cases.

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CHAPTER ONE

INTRODUCTION

I remember as a child going with my mother to see my father at work. He would be on a construction site, usually building a house for a family. I loved the smell of the wood, the sounds of the hammers and power saws, and the feel of a house with a frame but no walls. Dad would walk us through the house and show us where everything would be when it was finished. I could picture it all in my head and it was always wonderful. Even as a teen, when I would walk past a house just being framed, in the evening when no one was there, I would check to see if anyone was watching me, and then sneak in and wander around. To be honest, I have been known to do this as an adult too. I examine the layout and consider the creativity, usefulness and potential problems of the design. I also look at the amount of space, and make judgements as to where it appears the owners will be spending most of their time, and how much money they had to put into the home. Wealth in this society is as often demonstrated in a few extra square feet in a home, as it is in appearance, toys and how people spend their leisure time.

What I did not realize as a child, was how complex the whole picture of home is. I thought everyone lived in a house with two parents, siblings and a pet. The most unusual families I came into contact with as a child were one friend who was an only child, and another whose father did not live with them. From my perspective at that time those were unusual situations. I did not know then that everything I considered to be the norm, would one day become an enigma to be questioned.

It is clear that while the picture of a two-parent (one male, one female) middle-class family, with children, a pet, and a house often continues to be perceived as the norm in much of Canadian society, the reality is very different. There are single parent families, families with extended family living with them including aging grandparents, gay and lesbian families, couples with no children, singles and many people living in poverty. One person households nearly tripled between 1971 and 1991 (CMHC 1994b). Single parent families doubled during that same time (CMHC 1994b). From 1971 to 1991 households with two parents and children grew more slowly and so, in relation to the total number of households, their proportion actually decreased (CMHC 1994b). Since 1981 there has also been an increase in the number of multi-family households (CMHC 1994b). According to CMHC 1.16 million households, or about one in eight, were in core housing need in 1991 (CMHC 1993a). All of these situations, as well as other circumstances, impact on the decisions people make and the choices they have regarding housing. Poverty is a detrimental factor in this equation, and it interacts with other issues in people's lives.

PRESENT DISCUSSIONS OF HOUSING

Research and discussions in the area of housing and poverty are extensive, with much of the recent focus exploring the issue of homelessness. For many of the people who cannot afford shelter at market rates, alternatives must be found. This may include slum housing, moving into other people's homes temporarily, subsidized housing, emergency shelters, hotel rooms on a monthly basis, and sometimes living on the street. Studies have documented the individual characteristics of homeless

people, including the relationships between mental illness, physical and sexual abuse, history of criminal involvement, substance abuse and homelessness. The question of individual versus structural causes of homelessness also exists in the literature, although Novac, Brown and Bourbonnais (1996) believe that the debate is stronger in the United States, with Canadian researchers more likely to recognize the structural issues.

The definition of homelessness has also been debated and has involved discussions of hidden homelessness and inadequate housing. Although the numbers of homeless women and children are increasing, it is believed that much of their homelessness remains hidden. They often live in successive temporary settings, such as with friends, and so are not accounted for in research that documents homelessness as living on the street or staying in emergency shelters (Novac, Brown and Bourbonnais 1996).

Housing programs to meet the needs of low-income people is another area of research in this field. The development of subsidized housing for low-income people flourished briefly in the 1960s and again in the 1970s, only to be gradually cut back until its final termination in the early 1990s (Bacher 1993 and Rose 1980). However, much of the housing built during those years remains as the only available option for people living in poverty. Recent discussions have centered on the debate over the cost of subsidized housing and less costly alternatives. This is particularly relevant at this time given the move by the previous Thatcher government in Britain to begin privatizing social housing, and recent discussions by the Harris government in Ontario to do the same. The debate over privatization has been heated. However, the

work by Vakili-Zad holds that the lowest income households, those most in need of social housing, are the ones who lose the most in the process of privatization as they are rarely able to purchase their places, even with assistance (1996).

In an era of cutbacks the most prominent question by those seeking to reduce deficits, is what can be cut with the least amount of negative response by the public. Low-income housing has been a favorite response at both a federal and provincial level in Canada. The prominent question in the minds of low-income housing advocates has necessarily been, how do we save the housing that exists. This question needs to be asked, and work needs to be done to ensure that low-income housing does not take two steps back, after barely finishing its three steps forward. However, I believe that other areas of research in the field of low-income housing also need to continue to ensure that the vision for the future remains one of possibilities, rather than one of struggling only for the goal of not losing ground.

POVERTY, HOUSING AND HEALTH

With the dramatic cuts to the welfare state at all levels of government, there has been a resurgence of interest in the socioeconomic factors related to health and this discussion is taking place within the context of information on population health. Monica Townson (1999) describes the factors associated with poor health. They include: unemployment, low-income and socioeconomic status, child poverty, illiteracy, low levels of education, poverty and inadequate housing. Each of these factors independently, and combined, are linked with poor health. Housing, poverty and health are integrally related in this discussion.

People with low incomes are more likely to be renters and often are living in substandard housing (CMHC 1993a). Housing contributes directly to poor health in several ways. It may be hazardous due to being in a state of disrepair, it may be located in an unsafe area, or it may be crowded, cold or lacking basic amenities such as hot water (Townson 1999). Townson cites work by Margaret Whitehead in Britain that indicates people living in so-called 'bad' housing areas are more likely to have poorer physical and mental health. She also reports that people in search of adequate and affordable housing also often end up moving regularly in their search for decent housing, which hinders attempts to develop a social support network, also related to health.

The differences in health are incremental. With every step up the socioeconomic ladder health improves. The discussion of population health goes beyond simply identifying these factors and their relationship to health. The purpose of population health is to look at society on a larger scale rather than identifying concerns of individuals or groups in different situations; it is to examine the health of the country in relation to health determinants.

... factors responsible for major differences in the health of whole populations may be invariant among individuals within each society and so, once again, go undetected in studies of individuals. (Wilkinson 1996: 16)

In addition to this Wilkinson writes that individual solutions to health problems may not actually improve the health of the nation as a whole. For example higher education is equated with improved health. Yet, higher education also improves one's social status, which perhaps is the real issue. If the education level of everyone in a given society increased an equal amount, then everyone's social status relative to the

others would remain the same. Wilkinson suggests that if one's position in the social hierarchy is what is truly important, then overall health would likely not improve in this situation. He states that this is also true for income. Townson agrees in her statement that it is not poverty alone that is related to the poor health of a country. "Countries in which the income differences between rich and poor are larger (meaning more or deeper relative poverty) tend to have worse health than countries in which the differences are smaller" (Townson 1999: 56).

Poverty, and specifically income distribution, are key factors in the discussion of population health. Although it seems obvious that this needs to be the area of focus for research in order to reduce inequality, I believe that this battle needs to be fought on several different fronts. Housing is one place where this is possible, and is the area of focus for this paper. In addition to housing being an important factor in health, it also has some unique opportunities from which to begin to address inequality. One such opportunity is the area of developing community, or as Wilkinson describes it, social cohesion.

It is now clear that the scale of income differences in a society is one of the most powerful determinants of health standards in different countries, and that it influences health through its impact on social cohesion. (Wilkinson 1996: ix)

Social cohesion occurs where there is a feeling of connectedness within the larger society and where people have a sense of togetherness. Wilkinson also discusses social cohesion as being related to shared values and ideology. "If there is not a sense of social justice, then the legitimacy of social institutions is fundamentally weakened and the moral community which makes social life coherent is lacking" (Wilkinson 1996: 221). Wilkinson suggests that social cohesion is difficult to define,

a thought that is echoed to a degree by Jenson (1998). Jenson describes social cohesion as a process rather than a point of arrival in describing definitions used by several different texts, including that of a working group for the French government:

[S]ocial cohesion is a set of social processes that help instill in individuals the sense of belonging to the same community and the feeling that they are recognised as members of that community. (Jenson 1998: 4)

Wilkinson gives several examples of times and places of social cohesion. He notes that life expectancy, one of the common indicators of population health, increased in Britain during the two world wars in spite of a drop in the standard of living during that time. He argues that at these times there was almost full employment and a significant decrease in the gap between income levels. As well, people had the war effort as a common goal. The connection between social cohesion and the gap between income levels is crucial in his analysis. While housing programs do not decrease the difference between income levels they do decrease the gap in material standards of shelter. They also address problems with housing that may be associated with poor health. There is potential for housing policy and programs to play an important role in the development of a sense of social cohesion.

THEORY, HOUSING POLICY AND THE MEANING OF HOME

Any discussion of meeting the housing needs of low-income Canadians must eventually come back to a discussion of Canadian housing policies. It has been demonstrated in Canadian history that low-income housing peaks during times of federal policy support, and struggles during times when this support is lagging or non-existent. The type of housing that is created is also largely dependent on the

same policies. It is within this context of federal housing policies that I wish to explore the impact of non-profit housing on women, and their experiences of the meaning of home. Low-income housing in Canada has typically focused on one of three types: non-profit, co-operative, and public housing. Although there is no new federal funding for these programs, they remain as the three primary types of low-income housing in use today. This research will focus specifically on non-profit housing, as defined by the National Housing Act (NHA).

In a patriarchal, capitalist, and colonialist/imperialist society it is likely that federal housing policies perpetuate these structures of inequality. I believe that one of the keys to understanding the impact of these structures on housing policy is to examine the experiences of these women in the context of what home means to them. These meanings of home will be connected with feminist discussions of the public and private.

Feminist theory has added an important component to the discussion of the welfare state and social policy, which is the connection between production/reproduction and public/private in the lives of women. The role of the public/private division in perpetuating structures of oppression has proven to be a crucial area for exploration within social policy, and provides a link to housing policy. Discussions regarding the public and private have typically been explored from the perception of dichotomies: public/men/production and private/women/reproduction. However, the boundaries between these areas have never been distinct. The welfare state is one area where they overlap, as articulated by Pascall (1997) and Evans and Wekerle (1997). Feminists have seen the welfare

state in both positive and negative ways, and as being both public and private. It is likely that this is also true for housing policies.

A simplistic but clear way of seeing the connection of public and private to housing discussions is to understand the difference between house and home. A house can be understood to be a building that provides shelter to the people inside. It is assumed that we all know that a home is more than a house, even if we cannot put it into words. A home is where a person or people not only live, but feel they belong. It is not just shelter but also incorporates a sense of safety, being with loved ones, and often it is an extension of one's self. Home is not only created by the person or people living there, but also somehow envelops and cares for them in return.

Housing is in many ways public. Governments at all levels are involved in housing in a variety of situations such as setting building standards, developing zoning bylaws, providing loans or loan guarantees to encourage people to buy houses, and being concerned about the impact of the aesthetics of houses on property values in the area. Home, however, is in the private realm. Home is assumed to be what happens behind closed doors by the people living within the houses. State regulation of the private realm in Canada has existed in a variety of ways since before the turn of the present century. However, feminists have done much work to expose connections between the public and private, and the ways in which the division has often been used to the detriment of women (Boyd 1997). The personal is political. I am proposing that there is a separation of house from home in housing policy, which reflects the public/private divide in general. In reality, public policy regarding

housing has an important impact on the private lives of people and the homes they live in.

The premise of this research is that the women who are interviewed will identify three dimensions of home: the physical dimension; the psychological dimension; and the social dimension. Although these three dimensions are closely related to the work by Sixsmith (1986), they are defined somewhat differently as is described in Chapter Two. While public policies explicitly discuss the physical dimension of housing, there is typically no acknowledgment of the impact they have on the personal and social dimensions, which are seen as private.

I believe that housing policies have a clear impact on all three dimensions of the experiences of home for women living in non-profit housing. Given that Canadian society is grounded in patriarchy, colonialism/imperialism and capitalism (Jhappan 1996, Ng 1991), these structures will be reflected in and perpetuated by public policies. It is likely that women, people of color, low-income groups and others who are adversely affected by these structures will be affected differently by these policies. The impact of housing policies on these populations will in turn effect the personal, physical and social dimensions of home. Housing policies already have an impact in the private homes of people, and on the level of social cohesion that exists. The question I am interested in is how the meaning of home, expressed by these women, can be understood within the larger context of theory and policy. In turn, I am also interested in looking at how the meaning of home can be used to suggest changes to policies in a way that promotes structural changes to address inequalities.

SUMMARY

According to Townson, within the next few years federal government spending on social programs will be the lowest that it has been in the past 50 years. Fifty years ago programs such as Medicare and employment insurance did not exist, and other programs were minimal. I understand that we need to fight to keep the programs we have. I understand that discussions of population health and homelessness are two tools to argue for the need for these programs. Yet it seems unbelievable that government and much of the public have to be convinced that people living in unsafe and unhealthy conditions, and dying in the streets, is not in their best interest.

In an attempt to set up a defensive tactical response to the federal government's march back to a residual welfare state there has been a move by some low-income housing advocates to focus on the needs of the most deserving poor, such as the homeless. At the same time, this tactical response may be co-opted by right-wing politics as a justification for the perpetuation of the government's step backwards. I do not wish to disparage the necessary work that needs to happen to hold on to what remains of the welfare state while pushing for any possible small steps forward. Yet, I believe that there also needs to be a continuation of the work that identifies a vision for the future beyond that of simply surviving. Although discussions of housing policy need to address the issue of homelessness, they also need to go beyond it. They need to include the housing needs of all low-income

Canadians, based in an understanding of the political economy and intersection of oppressions that created the current problems.

Moving beyond a residual approach to the welfare state, and housing policies in particular, is no easy task given that most Canadians are presently concerned with high taxes and cuts to health care and education. Low-income housing is not on the list of priorities. Indeed, the federal government would suggest that it is no longer a component of social policy at all. However, it is important that the discussion continues to push forward. While it is true that people need to fight right now to simply hang on to the existing welfare state, the vision for the future must consist of more than just begging for 'a little more for these very needy people'. That may be the battle, but it is not the war. The need for a big picture vision for the future is crucial, perhaps now more than ever.

It is with the need for a vision in mind that this thesis seeks to understand the meaning of home for low-income women living in non-profit housing. This understanding happens within the context of a Marxist feminist theory of the role of the state in general, and the political economy of housing policies in particular. I believe that the separation of house from home reflects the public/private divide and the resulting perpetuation of patriarchy, capitalism and colonialism/imperialism in the development of housing policies and the resulting impact on the experiences of the women living in non-profit housing. It is hoped that the understanding of the meaning of home for these women will offer a piece to the puzzle that is a vision of housing for the future.

OUTLINE OF THE THESIS

The focus of this research is on understanding the meaning of home as identified by the participants. These results will be examined within a larger context that includes the role of the state, federal housing policies, and the mandate of the organization that operates the housing in which the participants live.

Chapter Two explores the role of the state. It includes a discussion on the welfare state from a Marxist feminist perspective, the understanding of public and private, and how these are crucial to an understanding of the meaning of home within housing policies.

A synopsis of Canadian federal housing is provided in Chapter Three, with a focus on post-war housing policies intended to address the shelter needs of low-income Canadians. It also includes taking the discussion of housing policies one step further in looking at the development of contemporary non-profit housing with respect to CCOC, the organization operating the housing where the research participants are living.

Chapters Four and Five describe the methodology and results of the research respectively. The meaning of home as identified by the women interviewed is outlined in the first section of Chapter Five. The second section of Chapter Five explores the women's experiences of living in CCOC housing, and seeks to connect these with federal housing policy where appropriate.

Finally, the thesis concludes by summarizing the results in the context of the theory of the welfare state, and federal housing policies specifically.

Recommendations are made for developing housing policies to address rather than perpetuate structural inequalities.

CHAPTER TWO

THE STATE AND THE HOME

INTRODUCTION

Discussions of housing and housing policies have taken place in a variety of contexts in Canada. Housing is relevant at all levels of government, there are clear economic links, and it is important to individuals and families. In order to gain a comprehensive understanding of housing and how it impacts on a variety of areas of our lives and society, it is important to examine these policies and programs within a broad political, economic, societal and personal context. The foundation for this discussion will be the role of the state, and specifically the theory of the welfare state. This will be examined from a Marxist feminist perspective that seeks to understand the interactions of patriarchy, colonialism/imperialism, and capitalism with the welfare state in general and housing in particular.

Much of the current writing on the role of the welfare state in Canadian, as well as other societies, necessarily explores the changes that are happening within the larger contexts of economic globalization and the internationally voiced concerns about national deficits (Brodie 1996, Chossudovsky 1997, Evans and Wekerle 1997, Griffin Cohen 1997, Yelaja 1987). These contexts have resulted in a fundamental restructuring of the role of the state, particularly the state role in social policy. One result has been a retreat of the welfare state, and more specifically a move away from the Keynesian welfare state that has framed much of the development of social policies over the last 50 years. Current debates regarding globalization are crucial not only to

understanding the reasoning behind the changes, but also to developing a coordinated response to the retreat.

The purpose of this research is not to focus on the retreat of the welfare state, as important as this discussion is. The purpose instead is to explore one area that offers a proactive view to future housing policy. It is hoped that by understanding the meaning of home and the connection it has with the public/private divide, that this will provide a window into the workings of housing policies. With this comes new ground from which to struggle against oppression.

This chapter begins by clarifying the political ideology that underpins this work. It briefly outlines different understandings of social policy, the welfare state and the public/private divide and discusses these within a Marxist feminist perspective. The resulting framework provides a base from which to understand the meaning of home, as well as how home relates to the discussions of the welfare state in general, and housing policy in particular. This framework guides the interpretation of this research on the meaning of home and the search for a glimpse of a vision of what housing policy could be.

INTERSECTION OF OPPRESSIONS

The connections and interactions between patriarchy, colonialism/imperialism and capitalism are important to this discussion, though often difficult to clarify. Evans and Wekerle (1997) in their edited book *Women and the Canadian Welfare State* indicate that a common theme running through the chapters is the intersections

of 'race', class and gender in understanding inequality. These intersections are also important in discussing housing policies.

One of the debates that has been happening over the years is whether patriarchy and capitalism are two distinct social institutions that need to be theorized together, or if there is in fact one theory that encompasses both. Young (1981) discusses this tension and concludes that there needs to be one theory that encompasses both. Armstrong and Armstrong agree, and assert that while patriarchy predates capitalism, in the present reality they are so intertwined that it is not possible to disconnect them from each other: "They are inseparable. They act together. Patriarchy and capitalism are not autonomous, nor even interconnected systems, but the same system. As integrated forms, they must be examined together" (1983: 29). This may also be argued of colonialism.

The debate on whether there are two theories that come together or one that includes them both, is similar in some ways to the present day discussions of 'race', class and gender theories in the context of essentialism and the intersection of oppressions. Jhappan's (1996) critique of race and gender essentialism is eerily reminiscent of Young's disappointment with dual systems theory. Unlike Young, however, Jhappan suggests that one all encompassing theory may blind people to the diversity that is a reality. She instead concludes that what may be called for is a strategic essentialism; a coming together of theories at a specific moment in time in order to combat a specific oppression. It is a matter of finding common ground in the midst of diversity, for specific, time limited, emancipatory purposes. This strategic common ground, has also been referred to as the intersection of oppressions.

Understanding the intersections of 'race', gender and class, leaving room for difference, and still recognizing the common ground of these, and other oppressions, can become a difficult balancing act to maintain while trying to ensure that the ensuing discussions are not simply token. Peter Leonard argues that in the politics of the welfare state the tension between essentialism and diversity must be maintained.

This is a necessary tension, an unresolvable contradiction between moral imperatives which must, with whatever difficulty, be continually balanced against each other. The ethical practice which results from this tension is one which observes continuous vigilance to avoid either imperative obliterating the other. The danger of an unrestrained emphasis on difference is that it will lead to cultural exclusiveness, restricted identities or intense individualism. The comparable danger of a triumphant and unreflecting solidarity is that domination and homogenization become a practice legitimated by a discourse on mutual interdependence. (1997: 165)

It is with this in mind that this thesis strives to find a strategic essentialism, a momentary common ground in the midst of diversity, which forms a foundation for a Marxist feminist theory of the welfare state. Although the description, 'Marxist feminist theory', carries with it connotations from the previous debate over dual or single systems theory, there is a lack of alternative language available. For the purposes of this research Marxist feminist theory is a description of a strategic essentialism that includes patriarchy, capitalism and colonialism/imperialism. It is an attempt to recognize that these systems are, throughout relatively recent history, so interconnected that they cannot be separated, as suggested by Armstrong and Armstrong. However, the hope is to recognize this interconnection while also acknowledging the diverse ways these theories impact on people's lives.

One last concern is regarding the use of the phrase 'intersection of oppressions', and the related use of the words 'race', 'class', and 'gender'. These words

are used in contexts that are often associated with identity politics as played out within the lives of individuals. The use of the words 'race', 'class', and 'gender' too often lead to discussions of racism, classism and sexism that do not include even a hint of capitalism, patriarchy and colonialism/imperialism. Racism is not the same as institutionalized racism, which is not the same as colonialism/imperialism, although there are certainly links between them. This research is more concerned with the structures of colonialism/imperialism, patriarchy and capitalism, rather than interpersonal or systemic 'isms'. For this reason the more cumbersome listing of these structures will be the most prevalent language used. However, when the words 'race', 'class' and 'gender' are used they are understood to be within the context of colonialism/imperialism, capitalism and patriarchy. The phrase 'intersection of oppressions' is used interchangeably with the listing of the structures, and it refers to the common ground of these three structures.

A Marxist feminist analysis provides an understanding the position of women and housing policies in a national context of patriarchy, colonialism and capitalism. Without this context, the discussion would be incomplete. It is important to be clear that there will be strengths and weaknesses of attempting to do so. One of the potential problems is the almost non-existent discussion of Canadian housing policies and racism. (Inroads are starting to be made in this discussion. For more information see: Hulchanski 1993; Novac 1996; and Novac, Brown and Bourbonnais 1996.) Therefore, while the plan is to engage all three of these structural oppressions with regards to the welfare state and housing, the issue of racism will most likely be the weakest. As well, other points of oppression are not necessarily included in this

analysis, such as sexual orientation, ethnicity, religion etc. This is not to dismiss their importance, but is due to limited space and information. Additional ongoing research regarding these and other points of oppression in relation to housing is also needed.

THE WELFARE STATE

What Is The Welfare State?

During the years after World War II substantial shifts occurred in the federal government's role in Canadian society. It was during these years that the welfare state, as it came to be known, grew to its peak. Prior to WW II the government had maintained limited involvement in areas that it considered to be the private affairs of its citizens, but within a few short years government involvement became seen as a responsibility, and as the right of its citizens. As the welfare state expanded and changed so did the definitions of what is included in 'welfare state' and 'social policy'. Yelaja describes social policy as being "concerned with the public administration of welfare services", and uses Armitage's definition of social welfare programs as services to reduce inequalities (Yelaja 1987: 2). He further discriminates between social welfare policy and social policy by suggesting that the first is concerned with the poorest and most in need citizens while the latter includes social services to a broader population, such as health care.

Yet these definitions are not standard. Most recent social policy writers do not differentiate between services for the 'poorest' or 'neediest' people and services for the general population. Gough (1979) describes the welfare state as including two components. First of all it includes direct provision of services, such as health,

education, income assistance and housing among others. The second component contains the increased regulation of individuals and corporations with such things as taxes, building bylaws and consumer protection. Feminist writers have also pushed the boundaries of what is included in the definition of the welfare. Evans and Wekerle write:

Following other feminist literature...we use the term 'welfare state' to encompass much more than social services and income support programs designed for those 'in need'. We use the term also to include those policies, programs and legislation that redistribute status, rights, and life opportunities (1997: 3).

Yan (1998) adds that social policy is a process that is ongoing and includes policy implementation as well as formulation.

Lastly, the discussion regarding the connection between social policy and economic policy is also relevant to this paper. Social policy may be seen as separate from economic policy where the first is development and administration of services and programs to counterbalance the inequalities arising from capitalism and economic policy. From a Marxist feminist perspective this narrow perspective does not address the root causes of the inequalities. Social policy that attempts to reduce the negative effects of capitalism often only maintains the structures of inequality rather than effecting any real change (Drover and Moscovitch 1981). Social policy analysts interested in actually eliminating inequality recognize that social policy and economic policy are inextricably linked (Baker Collins 1998, Griffin Cohen 1997). Perhaps it is more accurate to say that economic policy *is* social policy, while social policy *should be* economic policy.

The forced, though unrealistic, separation between these two is easier for some to swallow when examining a specific policy and service such as income assistance programs. Owners of business are unlikely to recognize the role of the market in the need for this program, and so have little claim to it as an economic policy, as long as it is not perceived to be interfering with the economy to any large degree. However, housing policies have always been a ground hotly contested by almost everyone: low-income housing advocates, the housing industry, (such as construction and real estate), and financial institutions (Bacher 1993). Everyone claims it as belonging to their policy interest.

For the purposes of this research and discussion the definition of social policy used here will be consistent with those of other left-wing writers in its inclusiveness. This will include all policies that affect the health and well being of Canadian citizens, including housing policies and the relationship with economic policies. The terms 'social policy' and 'welfare state' will be used somewhat interchangeably in recognition that they cannot be clearly separated between programs and written policy or administration, but must incorporate the fluidity of the ongoing process of policy formulation, implementation, evaluation and reformulation.

Women and the Welfare State

While much has been written regarding the welfare state, the writings of both Pascall (1997) and Evans and Wekerle (1997) note that in many instances gender continues to be, at the worst, excluded from many of these discussions and, at best, simply added on. Pascall writes that:

Feminist analysis is about putting women into a picture that has largely been drawn by men. But it is also about rethinking and, in the end, about drawing a new picture that includes women and men...Thus a feminist critique does more than reinsert women into an existing framework; it poses a fundamental challenge to academic orthodoxies. (1997: 6)

She also notes that the limited inclusiveness of this picture is not due to a lack of information, as in the case of Canadian feminist writings on social policy which date back prior to World War I. The focus instead, of a political economic analysis, has been one of a Marxist critique of capitalism and an understanding of production and reproduction as it relates to class. Even discussions of reproduction and the state have been examined largely within the context of production to the exclusion of other social relations. It is this area where Marxist feminism seeks to provide an analysis of the welfare state that encompasses capitalism, patriarchy and more recently, colonialism/imperialism.

Evans and Wekerle give five reasons for focusing on women in connection with the Canadian welfare state. First of all the welfare state is based on and reproduces stereotypes of women's roles in society. Secondly, the welfare state is a major employer of women in the paid workforce. Thirdly, women also make up a large proportion of the clients of these programs. Next, these programs and services are in a position to reshape gender relations, whether negative or positive. Lastly, Evans and Wekerle suggest that the welfare state may provide an opportunity for creating political support and networks for women. These reasons will most likely have similar effects on women from diverse groups, although in different ways. It is clear that the welfare state has a large and varied impact on women. It is, therefore, crucial that any examination of social policy include a detailed and critical

understanding of the role that patriarchy and colonialism/imperialism play in this area, in addition to capitalism.

The welfare state, and the role and responsibility of the government in providing these services and regulatory controls, has been strongly criticized from a variety of perspectives. Gough indicates that a Marxist perspective has resulted in contradictory analyses of the welfare state. It has at times seen these programs as meeting people's needs, and being a step towards a socialist state, while also criticizing them as being repressive and controlling. This paradox is similar to that which occurs in a Marxist feminist critique of the welfare state. Different groups of women and individual women are affected differently by the social policies and the resulting programs and services.

Gordon (in Brodie 1996) describes three stages of feminist welfare state theory. The first stage encompasses theories that articulate the discrimination women face from welfare services due to their gender. The next stage is one of documenting the structural forces that maintained women's dependence on men. The last stage is one that has moved away from theorizing women as passive victims of the welfare state to acknowledge the work women have done in initiating changes to the welfare state and the power that some women have found there. While these are described as chronological stages it is clear that they are all still playing an active role in feminist welfare state discussions today, and are, to a certain extent, linked to political ideology.

It is a combination of these last two stages that is the most commonly used description of the relationship between women and the welfare state. This paradox of

the welfare state being both positive and negative is often explained on the basis of diversity. Armstrong and Armstrong (1994) document how, in spite of women becoming increasingly involved in the work force, they continue to earn less than men. Differences between women also occur where women who are older, disabled, aboriginal or immigrants often earn less than other women. The welfare state has in some ways provided an opportunity for women to become economically independent from men through such programs as income assistance. As well, the welfare state employs many women to deliver the services in a variety of areas such as social work, nursing and childcare among others, providing them with waged work in the labour force. On the other hand, the welfare state has been accused of perpetuating women's dependence either on men as the primary wage earners, or on programs such as income assistance where the welfare state may become a "public patriarchy" (Evans and Wekerle 1997: 9).

The welfare state also has different effects on women of colour. Das Gupta (1996), in her article examining racism in nursing, highlights how work in this field may be about empowerment and independence for white women, while being oppressive and racist for the Black and Filipino Canadian women working there. Williams (1989) outlines several approaches to discussing 'race' and the welfare state. She describes the initial approaches, such as those during the 1940s and 50s in Britain, as being from a race relations perspective. Race relations examined conflict between 'races', between white people and people of colour, for the purpose of resolving tensions. Williams describes in more detail the approach of assimilation and that of multiculturalism in the context of race relations. She states that these

approaches, while examining differences between 'races', resulted in attempts to see the problem as lying within people of colour and their cultures rather than within societal structures. By not acknowledging the responsibility of colonialism/imperialism the response of the welfare state was to do nothing: "no state intervention to provide for housing and welfare needs, and the treatment of immigrants simply as units of labour" (Williams 1989: 89-90). The inequality of women compared to men, and of people of colour compared to white people, is assumed in the foundation of the welfare state.

A Marxist feminist theory of the welfare state that incorporates an understanding of patriarchy, colonialism/imperialism and capitalism is utilized here for the purpose of addressing the actual structures of oppression in housing policies rather than stopping at the point of 'race' or gender relations. The differences between women need to be explored within the context of societal structures instead of being brushed off as being cultural. For Williams this also includes understanding the connection with capitalism.

Given the examples above, any theory that attempts to explain policy without addressing the intersection of oppressions that underlie policy, as well as the diverse effects it has on people will not produce a theory that is relevant to the real world. Pascall writes: "The most striking claim in feminist analysis of social policy is that it is impossible to understand the welfare state without understanding how it deals with women" (1997: 1). In utilizing the role of the state as a framework for understanding housing policies, I would amend Pascall's quote. It should read: the most glaring common sense truth in Marxist feminist analysis of social policy is that it is

impossible to understand the welfare state, including housing policy, without understanding how it deals with women and other diverse groups.

PUBLIC AND PRIVATE

Feminist theory has added a crucial component to the discussion of the welfare state and social policy, which is the connection between production/reproduction and public/private in the lives of women. This discussion has proven to be an important area for exploration within social policy, and provides us with a connection to housing policy. This area has typically been explored from the perception of dichotomies: public/men/production and private/women/reproduction. However, the boundaries between these areas have never been distinct. The welfare state is one area where they overlap, as articulated by Pascall (1997) and Evans and Wekerle (1997). Feminists have seen the welfare state in both positive and negative ways as identified above, and as being both public and private.

The Three Realms of Public and Private

The division of life into public and private spheres increasingly evolved with the onset of industrialization in Western societies (Boyd 1997). Through this process home work became separated from production in a physical and economic sense, and it became separated predominantly along gender lines. Women historically have been relegated to the home while men have been much more involved in paid work outside

of the home, although in the recent years women have moved increasingly into the sphere of paid work.

Boyd has identified three ways in which public and private are discussed in the literature. In the first, government involvement is seen as public, while economic activity, (the market), outside of the government is seen as private. Political perspectives differ regarding the extent and type of government regulation of the private market that is seen as necessary. There is also a difference of opinion on the ability of the state to be neutral in its regulation of the market. A Marxist feminist perspective suggests that the state is not able to be neutral as it is supportive of, influenced by and based in capitalism, colonialism/imperialism and patriarchy. The market is also seen as producing and reproducing oppression and therefore in need of substantial regulation and control at the least, but more likely dismantling. Governments in Canada historically and in the present day have not taken this perspective. Typically, governments and public opinion hold that the state is able to be neutral and to provide appropriate regulation of the market, although the definition of appropriate has varied from minimal to much regulation, depending on who is being asked.

The second aspect of public and private as identified by Boyd is the division between the market and the family or home, where the market is seen as public and the latter as private. Boyd has identified this division as being a basis for much of the research in the area of women's unpaid work, such as the work by Armstrong and Armstrong (1994), and Waring (1988). Men are seen to participate to a greater degree than women in the paid work force, while women historically have done most

of the unpaid work in the home. Women's work in the reproduction of labour spans from giving birth to managing the household. Although women now are participating to a greater degree than ever in the paid work force, they are still typically relegated to positions that are comparable to the work they do in the home. Furthermore, they still earn less than men on average (Armstrong and Armstrong 1994). Many of the better paying jobs for women are found in the public sector. While the lines between private and public in this definition have become blurred over time, they do still exist.

The third dimension of the public and private distinction made by Boyd is between the state as public and the family as private. While there is debate around how much and what type of regulation the state should impose on businesses, there is much less debate on the role of the state in people's families or homes. The usual response is that this area of life should be off limits to governments. The oft uttered rhetoric of the state needing to stay out of people's private lives, combined with the reality that women continue to earn less than men, may result in a situation where women are in a vulnerable position, and financially dependant on a man, in their 'private' lives. Vulnerability combined with a role of state non-interference in family matters has resulted, for example, in a perpetuation of violence against women in their homes. This demonstrates what feminists have argued for at least two decades. First of all there is already an overlap between public and private. Government legislation has had a significant impact on the private lives of women. Secondly, attempts to ignore the overlap or to force a separation between the two serves to reinforce and reproduce inequality between women and men.

The three types of public/private divide, as described by Boyd, are not distinct; these divisions overlap as do the public and private spheres (Armstrong 1997). The overlap of definitions is clearest in the discussion of the market. The state is typically public, the home or family is private, while the market is either private or public depending on which of the first two it is being compared with. Each of these three areas interacts with and impacts on the activities of the others. These overlaps also occur in the public and private spheres of housing policies.

An example of this overlap or gray area between the public and private realms occurs regarding the role of non-profit organizations, such as non-profit housing organizations. In some ways non-profits have been understood to be private. They are outside of government, and although they participate in the market they are governed by the values inherent to the Board of Directors (Rekart 1993). These boards often have direct links to organizations such as religious groups where individuals participate for the purpose of expressing their private values with like-minded others. At the same time core funding for many non-profit organizations is through government contracts for the delivery of social programs. In this way non-profits may be seen as public in that they are delivering public services according to government policy. In a time of increasing privatization, competition for government contracts between non-profits and for-profits often result in non-profit organizations becoming more like the private sector (Coke, Interview 1999; and Huot, Interview 1999). Non-profit organizations are operating in a gray area where their role in the public and private is not easy to determine.

The restructuring of the welfare state in connection with the globalization of the economy has also confused this discussion of the public and private distinction. The restructuring has increasingly involved a change from state run programs to a private market provision of public services. While there continues to be a distinction between the state as public and the market as private, it is the welfare state programs that have become blurred with the changes. It appears that the interim situation is one of privately run public services with an agenda that is about the increasing privatization of this sector. Many discussions of public and private in recent literature examine this issue (*Studies in Political Economy*, Summer 1997).

The impact on women of the separation between public and private is not always clear. For example lesbian and gay individuals have not had the 'luxury' of government non-interference in their family lives. Millbank (1997) describes the public/private divide in lesbian relationships as being shifting terrain. Governments in Canada, while varied in their approaches to gay and lesbian families and couples, have typically not recognized these families as having the same validity and rights as heterosexual couples and families. It appears that the state will stay out of people's private lives only as long as their private lives match a predetermined 'societal norm' which is held by the state. The recent Supreme Court of Canada decision regarding *M. v. H.* has struck down this difference in treatment, in one instance (*Attorney General of Ontario v. M. and H.* 1999). The decision means that Ontario's Family Law Act will need to expand its definition of spouse to include same sex partners. It will be interesting to see what this will actually mean for gay and lesbian couples in the future.

Historically, control over the private lives of visible minorities has also been more overt. Aboriginal people have had their private lives governed by the state for most of the history of European and Euro-Canadian interactions with them. Control has ranged from where they were allowed to live and travel, to the most sacred of 'private' choices: who raises their children and what values they are taught (Haig-Brown 1988). Hurtado describes how the public and private distinction affects low-income women and women of colour differently than white middle and upper classes.

Yet the public/private distinction is relevant only for the white middle and upper classes since historically the American state has intervened constantly in the private lives and domestic arrangements of the working class. Women of Color have not had the benefit of the economic conditions that underlie the public/private distinction. (Hurtado 1989: 248)

Production and Reproduction

The state has been actively involved in legislating women's private lives for many years. Ursel (1992) documents how almost 100 years of Canadian law has impacted women, including those who are white and middle and upper class, although the legislation has worked differently for different groups of women. She outlines how the type of control over the process of reproduction has changed over the years. Ursel describes reproduction as involving the three components of "procreation, socialization and daily maintenance" (Ursel 1992: 5). She sees patriarchy as a process, not as the desired end result. "I suggest that patriarchy is not a goal but a tool, and women's subordination is not an end but a means. The purpose of patriarchy is the control of reproduction" (Ursel 1992: 5).

Ursel outlines three stages of the control of reproduction. The first is described as communal patriarchy, where the subordination of women happens within

the context of a community rather than a marriage. In this situation women are subordinate to the male leaders of the community. The second stage is called familial patriarchy, and control over the lives of individual women happens by individual men, typically within the context of marriage. In the third stage, social patriarchy, the state becomes increasingly responsible to control women and to reinforce their dependence on men. At this point it is the state that controls the reproduction, but male led families are reinforced in order for families to continue to assume most of the costs of reproduction.

Ursel points out that the shift to social patriarchy began with the onset of industrialization, the same time frame that Boyd identifies with the increasing separation between the public (market economy) and private (home) spheres. Ursel argues that with industrialization men began losing the control they had over women, and the state increasingly took on the role of the control of reproduction. Thus began the public or state legislation of the private lives of women, i.e. reproduction. The private sphere is associated with the home, where many of the responsibilities for reproduction are carried out.

It is at the point of increasing state involvement in the control of reproduction that the link is made with housing policies. While the state had more direct control over reproduction through other legislation, such as family, welfare and labour law as described by Ursel, housing policies may also be examined within this context. Housing policies are about more than building codes and safety regulations. In many ways they are about the regulation, even zoning, of women, families and their homes (Novac 1990). These policies effectively contribute to state control of reproduction.

This will be discussed further in Chapter Three. The meaning of home is a starting point for understanding the connection between housing policies, the control of reproduction, and the discussion of the public and private.

THE MEANING OF HOME

shelter: *n.* 1. That which covers or shields from exposure or danger; a place of safety. 2. The state of being sheltered or protected. 3. A cover from the weather.

house: *n.* 1. A building intended as a dwelling for human beings, especially one used as the residence of a family or single tenant. 2. A household; family... 7. A structure for storing or sheltering something, as goods, plants, animals, etc.

home: *n.* 1. A house, apartment, or other dwelling serving as the abode of a person, family, or household; residence. 2. A family or other group dwelling together; household; a happy *home*... 5. Place or environment natural or dear to one because of personal relationships or feelings of comfort and security. 6. A peaceful or restful place; refuge; haven...A home is more than a house. The word embraces the personal ties that hold one to a particular place...
(Funk & Wagnalls Canadian College Dictionary, 1989: 640, 649, 1237)

These definitions accurately sum up how these words are often used today. A shelter is just that, a protection from the elements; but not a house and certainly not a home. A house is a building in which people live, not necessarily a home but more than a shelter. A home, however, is what we are all supposed to aspire to. It conjures up images of family, one's roots, love, nurturing, safety, an escape from the world, and a place to be at peace. The dictionary definition of the word home does not contain any discussion about unhappy or unsafe homes. It is as if they are not supposed to exist. The unspoken message is that somehow we all should know that

home is to be wonderful. It is so clear, so understood, that the meaning of home does not even have to be spoken. It is almost as if it is one of those few Truths in life - with a capital T. Perhaps Jung would say it is an archetype found in the collective unconscious, something that cannot be argued with. Yet that is, indeed, the point of this discussion, to argue with what we are told is the norm.

Feminist writers have spent much time exploring the ways in which life in the home is a public issue, such as when understanding male violence against women, much of which happens in the home. I believe it is necessary to extend this discussion to include the home itself as a public issue. To better understand the perceived dichotomy between public and private in terms of the home and housing policies it is necessary to start with a brief discussion of the meaning of home. Given that the literature and discourse today is more often around a description of homelessness rather than home, the discussion will begin at this point before moving into a description of home.

Shelter and Homelessness

In a crude sense of the word, homelessness is seen as a state of not having shelter. In the extreme this means sleeping and living outside with no protection from the weather and other dangers. However, the word homeless is often broadened to include people staying in emergency shelters and hostels, people without a permanent address who stay with friends or family on a temporary basis until they can afford or find shelter, and people living in marginal or inadequate housing (Novac, Brown, Bourbonnais, 1996).

Watson (1986a) and Watson with Austerberry (1986) describe a continuum where being without shelter is at one end, through shelters, hostels, staying temporarily with others, to living in marginal housing, then renting and finally owning a home at the other end. These are only a few of the many possible points on this line. While a continuum is one way of understanding homelessness, the development of policy and programs to address the problem necessitates that there be a specific definition of homelessness. Some authors argue that only people who are actually sleeping on the streets are homeless. Others argue that people living in their own places, but who are spending more than 30% of their income on shelter are essentially homeless.

The debate over the definition of homelessness continues to be strong in this time of increasing numbers of people who are living on the street. Yet very few authors are actually interested in discussing a definition for home. However, there are widespread ideological assumptions or stereotypes of what home is, or should be.

Home Ownership

What is rarely contested is the commonly held ideal of 'home ownership' as the ultimate home, what everyone is working towards. Epps (1998) interviewed children living in temporary shelters and asked them, among other questions, to draw a picture of where they wanted to live. Several of them drew pictures of houses, often with accessories such as swimming pools, a TV and VCR of their own, a tennis/basketball court, etc., even though these had likely never been a part of any home they had lived in. Somehow home has become associated with a large detached

building and possessions, while homelessness is having no shelter at all. The large proportion of the population, falling somewhere in between these two extremes, is left in a state of having the basic necessities but not having quite 'made it' yet. The picture of a large house filled with possessions is tied up in consumerism, and the market economy. Home is not just where the heart is - it is where the VCR is.

Housing has a public dimension. Governments at all levels are involved in housing in a variety of ways such as in setting building standards, developing zoning bylaws, and providing loans or loan guarantees to encourage people to buy houses. The public domain of housing even extends to the regulation of the aesthetics of housing such as access to sunlight and the size of housing in particular neighbourhoods. The connection of housing to the market economy also identifies it as a part of the public realm as distinguished from the private realm of family.

Watson discusses Marx's view of housing and homelessness as being relative and socially constructed, which fits with the perception of the ideal home as a house and possessions. According to this view people consider their housing situation in relation to people around them. If everyone has houses similar in size, type, amenities, and other qualities, then even if the housing is very poor, no one will consider themselves to be inadequately housed. However, if one or more houses are built in this same area, and they are larger, in better condition, with more amenities, etc, then it is likely that people in poorer houses will begin to be considered, by themselves and others, as being marginally housed or even homeless.

When gender is added to the picture it becomes more complex (Watson 1986a). Women are often still dependent on men. This is particularly true in

situations where the male, as the spouse or partner, is the primary wage earner and she earns little or no income. The connection with the gendered division of labour is clear. Women are more likely than men to be doing unpaid work in the home rather than paid labour. As well, if they are engaged in paid labour they are more likely to be working part time, and more likely to be earning significantly less than their male partners (Canadian Advisory Council on the Status of Women 1990, Harman 1992, and Watson 1986a). This means that women are more likely to be dependent on men financially. As a result, women are also more likely to be dependent on men for shelter. One example of the impact of this on definitions of homelessness is a woman in this situation who is being abused by her husband. In this case she may not be able to move to a safer place because she has no financial or other resources. Watson writes that while the male in this situation may have a home, the woman may be considered to be homeless. "Thus, the sexual division of labour reinforces the hidden nature of women's homelessness, which in turn, means that the issue is not a central one" (Watson 1986a: 72).

These perspectives of a continuum of homelessness (and thus of home) and the impact of relativity, social construction and gender differences all add up to both homelessness and home being difficult to define. To be adequately housed is to ensure shelter from weather and dangers. However, while adequate housing is a necessary component of home, it is not sufficient. Neither does the ideal of a large house filled with possessions describe what home means for the large number of people for whom this will only be a dream. The absence of homelessness is also not

sufficient in describing home. There must be more to the picture than the size of one's shelter.

Women as Home

In addition to home ownership, there is also the picture of home, conjured up at the beginning of this section, as a place that is safe, nurturing and is about love. It is easy to see that the next step is that of recognizing the importance of family, and specifically of women, as wives and mothers, in this definition. After all, it has long been understood that women are the primary nurturers of children, and often also of men. Novac sums up the connections between women and home:

The "dream home" ideology that was particularly pervasive during the 1950s assumed "dream" families - white families with a steadily employed male breadwinner, a dependent housewife and a few biological children. (Novac 1990: 54)

Novac points out that the "dream home" ideology was particularly prevalent just a few decades ago. While there is somewhat more acceptance of families that do not meet this standard today, in many ways it continues to be assumed to be the ideal, a goal that everyone should be working towards. Lest this be forgotten, Rybczynski (1986) has dedicated an entire book to describing home and its development over time. He writes:

Domestic well-being is a fundamental human need that is deeply rooted in us, and that must be satisfied. ... Domestic well-being is too important to be left to the experts; it is, as it has always been, the business of the family and the individual. (Rybczynski 1986: 217, 232)

The connection of this picture of home with the 'proper' role of women and family is just as clearly stated:

Domesticity has to do with family, intimacy, and a devotion to the home, as well as with a sense of the house as embodying - not only harboring - these sentiments. ... If domesticity was ... one of the principal achievements of the Bourgeois Age, it was, above all, a feminine achievement. (Rybczynski 1986: 75)

Pierson (1995) documents the role of women since the Victorian era. At that time it was clear that a woman's place was in the home. She was to care for children, maintain the household, and be supportive and subservient to her husband. For many years as well, women were not allowed to own property (Sprague 1991). Women did not own homes; for men, women were the home, and they, along with the property, were owned by their husbands. While the archaic laws may have changed, the repercussions on women still reverberate today. Women continue to carry most of the responsibility for childcare and housework, despite increasing numbers entering the work force (Armstrong and Armstrong 1994; and Luxton 1990). The anxiety evoked in trying to 'do it all' often results in women feeling a sense of guilt over not doing everything perfectly (Pierson 1995).

Yet, this ideal picture of home is one that has been and is rarely achieved. It is largely a picture of the white, middle-class; the picture that Betty Friedan so articulately argued against in *The Feminine Mystique*, which has since been criticized as being essentialist. The paradox here is that this ideal was one that could only be achieved when a woman became dependant on a middle-class male. If she achieved it she faced the sense of alienation described by Friedan. If she did not, she had to contend with a sense of being a failure as a mother, a wife, and ultimately as a woman. You are damned if you do, and damned if you don't.

This definition of family and home is actually undermined for women from other groups so that they could not achieve it even if they tried. Many women in working class families have had to do paid work to help make ends meet, although much of this paid work was hidden within the private sphere. This has included such things as working in other 'women's homes' doing childcare and housework, or doing paid work out of their own homes in addition to their unpaid labour. Much of this work continues today. For single women with children, the phrase 'broken home' says it all. They do not even have a chance at being considered to be a part of a home unless there is a man in the picture with them. Pierson (1995) describes the situation faced by many in-home childcare workers (nannies) who are often minority immigrant women. They are expected to care for someone else's children and home, while racist immigration legislation often prevents these women from bringing their own children and families to Canada. For gay and lesbian couples the message has been even more overt. They are not allowed to marry. Until only recently (and then only in certain situations) they have not been allowed spousal benefits. As well, they have been told clearly in mainstream media and often through the courts, that they are not considered to be couples or families (Millbank 1997). More recently there have been some victories for gay and lesbian people in their court battles to achieve recognition as couples and families, as the *M. v. H.* case has demonstrated (Attorney General of Ontario v. M. and H. 1999). However, these battles have been hard fought, and are not close to being over yet.

The image of home is inextricably connected with images of the family. Just as clear is the message of what family, and thus home, should look like. While

housing policy claims to affect only the public component of the physical dimension of housing, public policy only stays out of people's private homes when their homes fit the appropriate profile. The underlying meaning of home is one of white, heterosexual, middle-class families, where women 'know their place'. This stereotype is hidden within warm feelings and images of nurturing, safety and love, resulting in a belief that this is somehow for the best, and that deep in our hearts, we should know this to be true. So, we are all encouraged to aspire to find this home for ourselves and create it for our children. The image of women as home works in conspiracy with sexist and racist divisions of labour to keep women in the home, or in poorly paid 'caring' work. In the end, it encourages women to remain financially dependent on men. Just as home ownership does not describe what home is for many people, neither does the picture of women as wives, mothers, and the keepers of the hearth. The underlying meaning of home as family, within which women are subsumed, is built into housing policies, in spite of the claim that these policies are about housing (the public sphere) and not about home (the private sphere). This theme will be explored in more detail in Chapter Three.

The Meaning of Home for This Research

The above discussions of home as a large house filled with possessions, and the equating of home with women as wives and mothers describe two of the commonly assumed stereotypes of home in Canadian society. These images fit well with the public/private division that feminist theorists have long struggled with in their discussions of the welfare state. The equating of women with home falls into

the private side of the division. Women's connection with this definition of home is through fulfilling their role as wives and mothers, and their responsibilities to the process of reproduction. It is presumed to be a natural phenomenon rather than a socially constructed one, and a personal choice, one that the state periodically announces that it will not get involved with, in spite of the fact that it already is. The image of a house as home falls in the domain of the market. It is a commodity to be bought and sold or rented, with the assumption that there is room in the market for everyone who chooses to participate.

The role of the state is only to ensure the smooth and unhindered functioning of the market by appropriate regulation, the extent to which is constantly being debated. The previous descriptions of home serve to maintain the illusion of the public/private divide, which in turn functions to maintain colonialism/imperialism, capitalism, and patriarchy. The meaning of home that is used in this paper is one that attempts to bring together the public and private spheres, and that goes beyond the capitalist, patriarchal, colonialist/imperialist pictures of home we have been taught to desire.

Finding a definition for home that encompasses people's realities without imposing a stereotype is difficult to achieve. Although Watson does not attempt to establish a definition for home, she does outline several areas that need to be considered in order for a definition of home to be functional. "[W]hat is needed is a recognition that material conditions and standards, the need for space, privacy, control, safety, self-expression and physical and emotional well-being, are all important dimensions of a dwelling and have to be taken into account. The

significance of these will obviously vary across time and space, and also according to the household the dwelling is to be for” (Watson 1986a: 70). These areas cover both house and home, and I believe it is useful to distinguish between the two in order to understand how the illusion of the public/private separation is maintained in the housing field.

One of Funk and Wagnall’s definitions at the beginning of this section describes home as being a “[p]lace or environment natural or dear to one because of personal relationships or feelings of comfort and security...The word embraces the personal ties that hold one to a particular place...” (1989: 641). Relationships and personal ties exist both within the home and within the larger community.

This research is suggesting that the meaning of home includes the following three dimensions:

- (1) the physical dimension of housing which includes suitability (including state of repair), a lack of crowding, affordability, security of tenure, and a sense of ownership or control over one’s place;
- (2) the personal dimension which includes expression of identity, a sense of belonging, privacy, spirituality, happiness and having events and activities in the home; and
- (3) the social dimension which includes relationships with others both in the home and in the larger neighbourhood, a sense of safety and security in the dwelling place as well as neighbourhood, having visitors, being free from discrimination, and a feeling of community that extends beyond one’s personal residence.

These three dimensions of the meaning of home are based in part in the work of Sixsmith (1986). In researching home as experienced by female and male students Sixsmith identified three experiential modes of home she described as the personal, physical and social. The definitions of the dimensions used here differ somewhat from those of Sixsmith's work.

The physical dimension of housing in this paper differs from Sixsmith's definition in that it includes factors similar to housing industry descriptions of standards for shelter. In her definition Sixsmith includes spatiality, architecture, work environment, services/facilities, and structure. Housing standards include questions of affordability, suitability and adequacy which are the measurements used by Canada Mortgage and Housing Corporation (CMHC) in determining core housing need. Wekerle describes these standards:

Criteria include affordability (households that spend more than 30 per cent of their income on housing); suitability (households with more than one person per room); and adequacy (households without basic sanitary facilities). (Wekerle 1997: 178)

However, the definitions for these three factors used here go beyond CMHC's definition, which is quite limited. For the purposes of this research the standard referring to the number of people in comparison to the number of rooms is called crowding. The word suitability is used to refer to the state of repair of the dwelling place as well as whether or not the place meets the person's personal needs and tastes. The physical dimension is a combination of a broadening of CMHC standards with Sixsmith's definition, while also including the dimension of having a sense of ownership and control over one's environment.

The personal dimension is very similar to Sixsmith's definition, with the exception of the inclusion of a component of spirituality and the role this may play in women's understanding of home. Other factors of this dimension include: a sense of belonging, happiness, privacy, events and activities, and being able to express one's identity.

In the definition above the social category has been expanded to include a component of community and a sense of safety. Sixsmith focuses on social relationships as they take place within the home. This includes relationships with others who live in the home, the emotional environment, and entertaining guests in the home. The definition in this thesis recognizes that relationships and the social dimension of home do not necessarily take place only within the home. They may also take place in neighbors' homes, in conversation on the street, in buying groceries at the local store, and in a sense of belonging to the larger community. This addition is the most significant departure from Sixsmith's work, and adds a community component that I believe is crucial to the definition of home.

This research will examine women's experiences of home to understand in what ways they fit with the above definition, and in what ways the definition needs to be expanded. The meaning of home for the women who are interviewed will also be discussed within the context of the non-profit agency operating their housing, and federal housing policies.

CONCLUSION

I am suggesting that in an effort to keep housing firmly in the market, policies have essentially been based on understanding of housing as separate from home. Thus, the public domain has largely been one of housing in relation to the market economy, with the assumption that this carefully stays out of people's homes, particularly the dimension of home that includes relationships, and a sense of belonging and community. As feminists have long been arguing, the lines between public and private are not this distinct. In spite of, and perhaps because of, this attempted separation, housing policies have had considerable impact on the private lives and homes of people, especially of women.

By talking with women about their experiences of the meaning of home, this research intends to gain a better understanding of what home means to people living in non-profit housing. This understanding will necessarily be explored within the context of a Marxist feminist analysis of the welfare state, of housing policies, and of the non-profit housing organization particular to the lives of the women interviewed. It is believed that through this research it will be possible to identify the connections between the public and private, housing and home, within the context of housing policies. In return, a definition of home that acknowledges the links between the public and private needs to be applied to future work within housing policies. Housing policies need to support the development of home as defined by women affected by these policies, rather than imposing a patriarchal, colonial/imperial, capitalist notion of what home should be. The next step is to understand the context

of Canadian federal housing policies, particularly those policies geared to addressing the housing needs of low-income people, and the effects these have had on women.

CHAPTER THREE

THE POLITICAL ECONOMY OF FEDERAL HOUSING POLICIES

[People] make their own history, but they do not make it just as they please; they do not make it under circumstances chosen by themselves, but under circumstances directly found, given and transmitted from the past.
(Karl Marx, in Himani Bannerji 1995)

First we shape our dwellings, then our dwellings shape us.
(Winston Churchill, in Joan Forrester Sprague 1991)

I am not sure that I agree with Churchill that the shaping necessarily happens in that order, though I do agree that the shaping of people and of dwellings happens in both directions. And as Marx has said, none of that happens in a vacuum. It seems to me that in Canadian society at present there is an unspoken belief that we are in control, that we determine our lives and what happens to us. The recent move to a neo-liberal ideology that has been an accomplice in the restructuring of the economy, labour markets and social policy (Broad and Antony 1999; O'Conner, Orloff and Shaver 1999) is wrapped up in a fierce pride of individual and family independence that claims we have the power to control our own destinies (Marshall in Brodie 1999). It is an addictive ideology. In a time when our ability to affect the political process is increasingly fettered it is somehow reassuring to believe that we alone have the power to control our personal lives. But to believe this means we need to forget that we are influenced by numerous things: by people, activities, policies and environments, to name only a few (Brodie 1999).

The division between the private and the public can be illustrated in the recent debate on homelessness. The increasing number of homeless people in Canadian cities has resulted in enhanced lobbying by social activists. The federal government has been forced to respond with the appointment of a Minister of Homelessness in 1998. The Minister of Homelessness has no budget and no formal links to Canada Mortgage and Housing Corporation (CMHC), which is responsible for the implementation of Canada's National Housing Act (NHA). It is as if there is no acknowledged connection between homelessness and housing. Homelessness, apart from housing, suggests numerous potential causes such as mental illness, substance abuse, criminal activity, lack of job skills and others. It becomes possible to focus on people's personal problems as the only issue while the lack of affordable housing is rarely mentioned.

...the rebirth of the abstract notion of the individual represents the systematic erasure of structural factors in the formation of social policy. The poor become responsible for their own plight while the state becomes preoccupied with using its powers to enforce the individualization of social costs. (Brodie 1999: 43)

This perspective ensures that housing gets to stay firmly entrenched in the market, as a commodity that these people will eventually be able to afford once they 'get better'. With the entrenchment of homelessness as largely a personal issue, and housing as a market (public) commodity, the delusion that is the public/private divide is maintained, and the market is safe again for another day.

Within housing policies the public/private divide is perpetuated by the separation of housing from home. This chapter looks more closely at the history of federal housing policies, specifically those intended to address the housing needs of

low-income people, with the purpose of understanding these policies in the context of capitalism, patriarchy, colonialism/imperialism, and the public/private divide. It will begin with an overview of housing policy prior to World War II, then move into a longer discussion of post-war policy with a focus on social housing policy. The chapter will conclude with a look at the non-profit organization, Centretown Citizens' Ottawa Corporation (CCOC) and the work they have done in implementing non-profit housing policy.

OVERVIEW AND ANALYSIS OF EARLY FEDERAL HOUSING POLICIES

Although housing policies were introduced at a federal level after World War I, social housing was not a part of those policies until the late 1940s. Early federal (and provincial) housing policies involved two premises: first, government involvement only when necessary; and secondly, when necessary, use market stimulation and job creation to produce housing. The latter premise laid the foundation for the future of Canadian housing policies (Bacher 1993, Prince 1995). Bacher also indicates that early housing legislation was created in response to demands from construction and related industries due to their concerns over the decline in the housing industry. The premise of market stimulation as a basis for housing policy had obvious benefits for these businesses. The needs of business rather than the needs of low-income people were the driving force behind the initial development of housing policies in Canada.

The housing programs that were initially developed included joint-loan mortgages and limited dividend housing (Bacher 1993). Limited dividend housing

was first initiated at a provincial level by the Ontario, Quebec and Nova Scotia governments between 1913 and 1914. Limited dividend housing was a program where builders of rental units received loans at reduced rates in return for setting a ceiling on their profits from the rentals. The purpose of this limit was to ensure the provision of some rents below market rates for people who could not afford to pay market rents. The first federal housing program did not begin until 1919, just after World War One. Through this initial program the federal government ensured below market interest rates on loans to builders in an effort to encourage the development of affordable housing for returning war veterans.

The first national housing act, known at that time as the Dominion Housing Act, took effect in 1935. This legislation came in response to calls for social housing in the midst of the Great Depression. Yet many of the voices calling for social housing were those of construction unions and the business industry (Bacher 1993). The resulting program was that of joint loans provided by the federal government and private lending companies, to builders or individuals, for the purpose of increasing the number of houses available for sale to the public. The belief was that as new housing was built for the middle class, the older homes that they moved out of would be made available to lower-income groups, thus ensuring housing for everyone (Bacher 1993). In spite of calls for social housing, the actual needs that were met by the joint loans program were those of increased employment and market activity in the housing industry.

Bacher argues that the joint-loan mortgages ultimately provided housing for only the top 20% of the income earners in Canada. While the limited dividend

program was available to more people, it did not come close to addressing the needs of lowest income groups who could still not afford these rents. The decision to funnel money through the middle and upper classes, particularly through the owners of industry, demonstrated the lack of government support for the housing needs of low-income people, and the focus on support to business and industry.

With the first housing act the federal government reluctantly became involved in housing. The depression at the time was the reason given for their move into a field that was largely considered to be provincial territory. The late 1930s saw the addition of a new federal program, the Home Improvement Program (HIP). The purpose was to provide loans to homeowners for renovations. It was accompanied by advertising, encouraging the owners of newly renovated houses to buy new furnishings for their places. Once again, only people who owned houses and had a relatively high-income level were actually able to participate in this program (Bacher 1993). The result was simply a federal government funded advertising campaign on behalf of home repair and furnishings businesses. A 1960s Senate committee stated that the HIP program did little more than provide "rumpus rooms for the bourgeoisie" (Bacher 1993: 104).

Early federal housing policies not only benefited the owners of capital to the detriment of low-income people, but they were also completely oblivious to the needs of women. Housing policy was not intended to address housing issues facing women, as that was left to the private domain. During the late 1800s and early 1900s women's roles were largely relegated to the home and family as either daughter, or wife and mother. The few single women that were working in urban areas at this

time were believed to be in a temporary situation that would, hopefully sooner rather than later, be alleviated by marrying. Working women often lived in places such as the YWCA, which was considered to be “a respectable place to live” for single working women (Mitchinson 1987: 83). While necessary accommodation was provided, it also ensured an element of social control over these women’s lives. Mitchinson suggests that although this organization, among others, laid the foundation for social reform, it also kept tight hold over the private lives of these women. “It [YWCA] saw a woman as part of a family and in its desire to recreate a home environment for the working women the Y acted as surrogate parent, which meant the boarders were treated as children” (Mitchinson 1987: 87). The belief that women’s primary role should be in the home was further reflected in the goals of other women’s organizations such as the National Council of Women (NCW). The NCW endorsed the development of a domestic sciences program in public schools in order to ensure that young women were learning the skills necessary to care for a home appropriately (Mitchinson 1987).

Housing policies at this time both reflected and perpetuated this experience of women. Women were not being paid enough to purchase a house, nor was there a societal desire for this to happen. Women’s only access to home ownership was through dependence on a husband. Even women’s access to renting a home was made possible by their reliance on patronizing charitable organizations, given that their wages were usually not high enough to ensure their access to the private market (Mitchinson 1987). In the mid-1800s legislation did change to allow married women to own property. This took place in Ontario in 1859 and in Manitoba in 1875 (Ursel

1992). Until then a woman's property was automatically transferred to her husband at marriage. In 1872 in Ontario and 1891 in Manitoba women were allowed to hold their own wages and earnings; before those dates these also belonged to the husband (Ursel 1992). In spite of these changes that appeared to give more independence to women, beginning in 1884 in Ontario, legislation also came into effect that restricted women's rights to paid work, both the hours they could work and the jobs they were allowed to hold (Ursel 1992). The restriction of women's paid work effectively served to limit their earnings. These, and other, regulations were developed under the guise of protecting women's health and morals, but served to reinforce women's financial dependence on and subordination to a husband (Ursel 1986).

There was no element of women being responsible for themselves; they went from being the responsibility, even property of their fathers, to the responsibility and property of their husbands. If there was time in between these events then women were kept in check by the organization that maintained their accommodations. Although there was potential for housing policies to alleviate this situation by making low-income housing available, the collusion of housing policies, the labour market and family values ensured the continued dependence of women on men. The housing provided to single women by private charities was seen as a temporary situation, and the 'moral guidance' they often provided was for the purpose of reminding these women of their duties to care for a husband, children and home.

Low wages and high shelter costs resulted in affordable shelter being scarce for men as well (Bacher 1993). However, men were not usually perceived to be in need of moral guidance and protection, so housing provided by charitable

organizations was not as prevalent as it was for women. Instead men were often found in rooming houses sleeping as many as 20 to 30 in one room (Bacher 1993). "One Baptist minister complained that 'in case after case high rents prevent marriage'" (Bacher 1993: 44). Marriage was also a desired state for men. However, while men's inability to find affordable shelter led to concerns about the high costs of rent, women's lack of affordable shelter did not translate into concerns about rent costs or low wages. It was expected that men needed to be able to cover their costs of living and eventually support a family. Women were only expected to marry those men.

Within housing policies the underlying separation of housing from home justified the focus of these policies on the market including construction and job creation, while allowing private charities to provide homes and manage the lives of young single working women who were perceived to be in need of guidance. Nevertheless, the public realm of housing policies had very serious implications for the private lives of women. By not ensuring that women had access to their own housing when they needed it, either by providing low-income housing or by legislating a minimum wage, the housing policies of the state were an accomplice in perpetuating and legislating women's continued dependence on men.

Early housing policies also did not attempt to address the needs of visible minority groups, and even directly targeted discriminatory policy towards these groups at times. Due to severe housing shortages many low and moderate-income families and individuals were forced to live in crowded, slum conditions. The racism of early policies was clearly evident in provincial regulations regarding building and public health standards. While on the surface it appeared that these were to ensure

healthy living environments, they were often used as a means of justifying the destruction of what was considered to be slum areas, often occupied by recent immigrants. Bacher quotes a member of a health committee who believed that "Canadian housing problems were primarily caused by immigrants living like 'swine' because of their greed" (1993: 52). Bacher quotes a 1914 article that outlines the harsh response to slum housing by authorities and their quest "to condemn, and, if need be destroy the house which is not a home" (Bacher 1993: 52). The belief was that shoddy and crowded housing conditions could not possibly be a home. Yet the responsibility for the conditions was held to be that of the people living there. Bacher alleges that it was, in effect, social control of poor immigrants. It was also complete disregard for their difficulties in meeting the costs associated with reproduction.

Women of colour often faced three-fold discrimination from housing policies that were patriarchal, colonialist/imperialist, and capitalist. Immigration policies also had an impact on home for people of colour who came to Canada for work. Colonized countries were often exploited for their labour power, and these individuals became a cheap pool of labour for countries such as Canada (Bolaria and Li 1985). Poor wages meant reduced access to housing on the private market. For example, Bolaria and Li document that immigration policies refused to allow entry to the country for the wives and children of labourers from India prior to 1919 which had the effect of minimizing the social and reproduction costs to Canada for this group of people. These costs were instead borne by their country of origin. This policy also meant that the picture of home for this population was not the same as the picture of home that was being encouraged for Euro-Canadians.

Policies regarding housing and home for Aboriginal people were geared to their assimilation and even genocide. Although these communities were often not included in housing policies as just described, the federal government used other legislation and powers to control the living environments and homes of Aboriginal people. The reserve system forced communities that had been nomadic to settle in one place, thus severely restricting their traditional understanding of home. As well, many groups were forced to relocate to small villages with inadequate and unsafe housing, often resulting in many deaths, and the destruction of communities (Bussidor and Bilgen-Reinart, 1997). Aboriginal women, many of whom were used to living in communities characterized by equality between the genders, or even matriarchies in some cases, were also faced with the imposition of patriarchy by European-Canadian culture. The effects of patriarchy combined with the reserve system and forced relocation made a dramatic impression on what home looked like for Aboriginal people in Canada.

Although legislation restricting women's paid work affected all women in a way that perpetuated their financial dependence on a male for their shelter, there were other policies that had a more direct impact on housing and home for women of colour, as described above. This coincides with Hurtado's view that the public/private distinction is not relevant for low-income women and women of colour (1989). The public/private distinction for middle and upper-income women may have appeared to be a clear division in housing policies of the early 1900s. However, the interaction of these policies with other legislation also served the purpose of controlling the home and private lives of these women, although in a more indirect

way. When housing policies are seen in concert with other policies of the same time, it is apparent that the picture of home being legislated for Euro-Canadians was that of a man in charge of a wife and children. This same picture of home was not considered to be a necessity for many people of colour who were seen as labourers and not part of families. For Euro-Canadians the cost of reproduction was the responsibility of the family; for people of colour the cost of reproduction was to be minimized or eliminated.

Ursel (1992) writes that the goal of patriarchy is to control reproduction, which necessarily includes controlling women's access to wages. Home is an integral part of this process as it is the space in which many facets of reproduction take place. Early housing policies were overtly capitalist in their goals of market stimulation. Policies to control the homes of Aboriginal people and people of colour were also direct. However the role of housing policies in perpetuating patriarchy was more indirect in that it was the interaction of these policies with other legislation that served to enforce patriarchy. The role of early housing policies in maintaining these structures of oppression laid a foundation upon which post-World War II housing policies would continue to build. The next section will discuss more recent federal housing policies, particularly those designed to address the need of low-income groups.

POST-WORLD WAR II FEDERAL HOUSING POLICIES

Canadian housing policy has been, essentially, an assisted private market approach, with governments relying on and supporting the private sector to meet the housing needs of most Canadians, making government-industry relations a critical element in this policy field (Prince 1995: 723).

The market-centred approach continued into the post-World War II era, in spite of additional brief moments of progressive new social housing policies. There was a shift in the economic thinking behind some of these policies, and financial support moved from predominantly supply side economics to that of demand. Instead of targeting the growth of the construction and related industries and increasing employment in these fields, federal housing policies moved to promoting the private market role in home ownership (Bacher 1993; Prince 1995). One of the significant developments was the creation of Central (now Canada) Mortgage and Housing Corporation (CMHC) in 1946, which is responsible for the implementation of the National Housing Act. Since its development CMHC has played a crucial role in carrying out a market approach to housing policies, including that of financial institution, lending money to builders and home buyers as well as guaranteeing their loans with banks. This section of Chapter Three will concentrate on developing an understanding of low-income housing policies. However, it needs to be understood that this, then new, perspective within the housing field was only a small component of federal housing policies which continued to be largely a market-centred approach.

Public Housing and the 1950s Through 1960s

Description of Policy Changes

The term public housing was first used in the National Housing Act (NHA) at the time of the 1964 amendments; however the program of developing government-operated low-income rental units for the public began as early as 1949. (This excludes the Wartime Housing program of low-income units which was targeted to

specific populations involved in work related to World War II, and not typically available to low-income people generally). The amendments to the NHA in 1949 included provisions for the beginning of the joint federal-provincial role in creating public housing, although the provincial role remained quite limited at this time. However, the decision to use this legislation rested with the provinces who needed to pass related legislation of their own in order for the program to be put into motion (Rose 1980). While some provinces chose to become involved in this process, others did not. Building of public housing under this legislation was limited given the complex steps involved in the process, and given that some provinces passed on a substantial amount of the costs to the municipalities that were not prepared to take them on (Bacher 1993, Rose 1980).

From 1951 to 1961 the Canadian population grew 30%, and the population in larger urban areas grew even more rapidly, as much as 54% in some cities (Rose 1980). Yet during this time only 10,000 to 12,000 public housing units were built in Canada, most of them concentrated in a small number of cities. This amount of housing was far less than what was needed, especially given the growing population, and it became obvious that this program was not working (Rose 1980). Bacher adds that the concerns regarding this slow development were aggravated by the 1956 NHA amendments, which encouraged urban redevelopment in conjunction with building public housing.

Urban redevelopment consisted of clearing out slum areas, relocating the residents to new public housing, and increasing commercial development of that land. While this was of great financial benefit to the business owners who proceeded to

develop the area. Bacher's critique charges that in many places more housing units were destroyed than were replaced with public housing. The net result was to simply move the slums to other areas of the city and actually increase the housing shortage. Bacher also identified the role that racism played in urban renewal. It was used at times to specifically target non-white communities for elimination in much the same way as public health policies were used to target non-white housing in the early years of housing policy. For example in Halifax the area that was destroyed and cleared was that of the Black community. In Vancouver Chinese communities were razed to the ground. The policies of urban renewal to make way for public housing once again demonstrated that the actual concern being met by the policies was that of the needs of businesses and the market rather than the needs of most low-income people. This program also demonstrated an attempt to clear cities of minority groups. The urban renewal program was terminated in 1969.

Although there were additional changes to the NHA through the 1950's, the next key revisions specific to low-income housing came in 1964. Rose outlines four changes that were initiated in 1964: an expansion of the urban renewal program; direct financial lending by CMHC to non-profit organizations to build low-income housing; expanding the low-income (public) housing program to include dormitories and hostels; and lastly, increasing the federal government's share of capital loans and costs to subsidize low-income rents.

The 1964 NHA amendments had a significant impact on the development and operation of public housing in Canada. The combination of the federal government's increased financial contributions, the clarifying of the responsibilities for all levels of

government, and a simplifying of the process and time to approve the housing projects, resulted in a dramatic increase in the building of public housing (Rose 1980). At an address to municipalities in 1967 Wheeler identified that in 1964 public housing accounted for .3% of all housing starts. That amount increased to 1.7% in 1965, and 4.0% in 1966. Miron (1988) states that 5% of all housing development between 1965 and 1980 was public housing. In spite of this increase, public housing was just a small component of federal government housing policy accounting for only 6% of the federal government loans program in 1964-66 (Wheeler 1967).

A significant change to the NHA in 1964 concerned the accessibility and availability of loans to non-profit non-governmental organizations. As a result, there began a slow shift toward the development of a third sector for delivery of low-income housing. The majority of co-operative housing was not included in this policy, and although non-profit housing began to develop at this time, it was not until the changes in 1973 that this housing really flourished.

The 1964 public housing program signaled the federal government's move from a strictly market stimulation approach which largely benefited middle and upper-income groups, to a recognition that direct intervention was needed in order to address the housing needs of low-income groups. In a sense it set a precedent that the federal government does indeed have a role to play in providing housing, and that appropriate federal policies do work to encourage provincial involvement in addressing housing needs. However, it is important to realize that most of the shift towards social housing in the 1960s happened during a Liberal minority government with pressure from the NDP. This was also a time of increasing growth of the

welfare state (Evans and Wekerle 1997), and of an unprecedented surge of federalism that would not last.

Impact of the Changes

The growth of public housing was accompanied by many problems. Buildings were often put up hastily with inappropriate building designs, poor locations and a lack of access to services (Bacher 1993, Dennis and Fish 1972). In an effort to maximize the numbers of rental units, buildings were often large high-rises. With this combination of many units and poor quality, these buildings often became seen as 'ghettos' of poverty, with the residents being stigmatized and left with a sense of despair and hopelessness (Hellyer Task Force 1969 in Dennis and Fish 1972). Dennis and Fish also reported that the unhappiness with public housing resulted in high turnover rates of tenants.

Fung (1992) discusses the issue of government control over the buildings during the same time. She writes that activities in the buildings and individual units at times became quite restricted by the rules and regulations, thus resulting in government control over tenants' freedom. The effects of this may be further extrapolated. Government control over decision-making regarding the units tends to disregard the issues as seen by the tenants. Major problems may continue without being addressed due to the distance of the decision makers from the living conditions. This lack of control over activities in one's own living space would have had an effect on the extent to which the tenants felt they had a sense of ownership and of home.

Large numbers of people were living in many of the buildings, with little if any built-in opportunity for interaction. This lack of connection with others would have served to decrease the sense of belonging to a community, and increase the sense of isolation. These issues are consistent with the concerns voiced by tenants during the Hellyer Task Force of 1969. Frustrations were shared by tenants of public housing regarding issues of lack of community space, lack of privacy, and vandalism within the housing projects (Fung 1992). One of Smith's (1995) critiques is regarding the design of the buildings. This critique incorporates some of the issues outlined above such as a need for community space. However it goes further in identifying specifics such as how public space needs to be designed to separate it from private space, to ensure that it is accessible, to encourage interaction and to develop a sense of ownership so that people want to become involved in maintaining these areas.

The critiques of public housing cross over into all three areas of home, as has been defined in chapter two. Poor quality buildings, lack of control within one's own living space and the temporary nature of the housing all relate to the physical dimension of home not being adequate. Lack of privacy, the sense of stigmatization and no sense of belonging suggest that the conditions for the personal dimension of home were also not being met. Vandalism, which relates to a lack of safety, poor location including the scarcity of local services and a lack of community space indicate the inadequacy of the social dimension of home in public housing. Public housing was providing just that, housing, defined best as "a structure for storing or sheltering something" (Funk and Wagnalls Canadian College Dictionary 1989: 649). It was not a place that was likely to become home.

However, the Dennis and Fish report indicates that many of these problems were actually deliberate. Public housing was never intended to become home. One of the significant considerations in the development of public housing was ensuring that it was not competitive with the private market. A member of the Board of Directors of CMHC wrote: "I feel that the construction of any particular public housing project should be based on economic and urban development considerations primarily and that the needs of individual tenants should be secondary" (in Dennis and Fish 1972: 174). Given the priority the federal government continued to give to the role of the market in providing housing, it was important to them that public housing not compete in any way with the market.

Public housing was to be residual, provided only for people who desperately needed it, with the plan that they would leave as soon as they were financially able to. In order to ensure that the tenants would not become too comfortable in the housing, CMHC documented in an internal position paper the ways in which to make the housing less socially desirable. These included: plain features, out of date fixtures and appliances, rooms that were inconvenient in design, high density housing, and poor location, leaving the prime locations to private enterprise (Dennis and Fish 1972). "...[D]iscomfort and disapproval have been intentionally built into (public housing) to goad the client into doing his [sic] utmost to get better and strive to leave..." (Huttman in Dennis and Fish 1972: 185). Not only was there no plan to create a space for public housing to become home, there was in fact a goal that it should not become home, but that the tenants should be encouraged to become financially independent and move out into market housing. The complaints recorded

by the Hellyer Task Force and Dennis and Fish indicate that this goal was indeed met: public housing was not a pleasant place to live. The residual approach to low-income housing which demonstrates the primacy of the market “reflect[s] the conviction that public housing is just another version of the dole and its occupants are society’s outcasts” (Dennis and Fish 1972: 186).

While the connection of public housing policies with capitalism is clear and has been well documented over the last 25 years, the connection with patriarchy is equally important. Ursel outlines how the Canadian state in the 20th century has been moving from regulation of familial patriarchy towards a state controlled patriarchy that she calls social patriarchy. Familial patriarchy is described as the control of reproduction, and thus of women, by a male within the context of the nuclear family. Legislation that existed during this stage was for the purpose of supporting this process. Ursel argues that with the increasing separation of production from reproduction the resulting tension eroded the ability to maintain the male’s control over reproduction. As the control of reproduction shifted to the state, the need for the nuclear family as a site of reproduction continued, and the state role shifted to legislating the continuation of the patriarchal family form while taking over the control of reproduction. The state began devoting resources for the purpose of ensuring the continuation of the nuclear family, which is linked with the significant growth of the welfare state in the post-war period.

Public housing policies, as described by Dennis and Fish as “another version of the dole” (1976: 182), fit with Ursel’s description of the patriarchal reasons for the increased activity of the welfare state. With the need to ensure the continuation of the

nuclear family form, housing policies, as well as other policies, began taking a more active role in supporting and subsidizing the role of reproduction. Housing was a natural place for this to happen since the home is a necessary site for all three of Ursel's components of reproduction: procreation, socialization and daily activities. The focus of early public housing policies on maintaining families is supported by the description of the tenants in the Dennis and Fish report. "The emphasis is on the family, and in particular on the large family" (Dennis and Fish 1972: 183). They identify that more than 40% of the units were housing five or more people with an overall average of 4 people per unit. Dennis and Fish also indicate that public housing in Canada was not necessarily aimed at the poorest of the poor as it was in the United States, but that many of the families were the working poor. With even working families being increasingly unable to meet their costs of living, (i.e. reproduction costs), public housing was one way to ensure that the nuclear family form continued, with the brunt of the reproduction costs still covered by the family, including the unpaid work of women in raising children and maintaining the home.

It was not just the low-income component of housing policy that played a role in maintaining patriarchy. During the post-war period, while the role of the market in housing remained crucial, even the overtly market oriented policies shifted from a focus of supporting construction and related industries to one of supporting individuals in their efforts to purchase houses. Home ownership programs were often targeted specifically to new homeowners, typically assumed to be young families. Women were usually not earning enough to purchase a house, and also were typically denied access to loans even if their income was high enough. This meant that

women's access to having a home was directly related to their dependence on a male. While home ownership policies have never been considered to be part of the welfare state, they clearly served the same purpose in supporting and subsidizing the nuclear family for the preservation of patriarchy, while also encouraging market growth. This also ensured that the majority of the costs of reproduction continued to be covered largely by the family, although the nuclear family was subsidized and supported by state legislation.

The use of language in post-war housing policies adds an interesting dimension to the discussion of the meaning of home. Policies to assist middle-income families in purchasing a place to live used the word 'home', while policies to assist low-income people used the word 'housing'. The linking of home with ownership, as discussed in chapter two, is played out in these housing policies. Home is linked not only with ownership, but with participating in the market. Public housing is to be a temporary shelter, that is, a brief stop on the way to finding housing in the market. The definition of home being legislated by the state is both market oriented and patriarchal. This is demonstrated in the underlying purpose of housing policies and in the language that they use.

Although housing policies at this time remained relatively silent on the issue of colonialism/imperialism, they worked in concert with other legislation to promote a different picture of home for people of colour. Immigration policies continued to be used to fill the demand for cheap labour and so immigration, although it was very limited for people of colour, was often opened up only when labour was needed and reduced when it was not (Bolaria and Li 1985). This was particularly true up to 1967

when a new Immigration Act was created to be nondiscriminatory (Hawkins 1988). Bolaria and Li suggest that even after this time immigrants from specific countries were targeted to fulfill certain labour needs in Canada after their arrival. One example Bolaria and Li give is the need for farm workers in British Columbia. Even into the 1980s these workers consisted “primarily of racial ethic [sic] minorities or recently arrived immigrants” (Bolaria and Li 1985: 158). Again poor wages would dictate the ability of these people to find housing, often consigning them to poor quality living spaces. When housing was provided by the employer it was often substandard and unsafe, with a substantial amount deducted from their pay for rent (Bolaria and Li 1985).

Prior to 1967 Canada's immigration policies typically resulted in the entrance of people of colour, including southern Europeans, to be severely restricted (Hawkins 1988). When they were allowed in it was usually to meet Canada's needs for cheap labour. The urban renewal policies of destroying entire communities designated as slums were often used to target non-white communities. The message from the state regarding people of colour was a willingness to exploit them as cheap labour when necessary, but no willingness to subsidize the costs of reproduction for these groups of people, most of which was borne by their country of origin. The state grudgingly permitted them to be housed, with the exception of the occasional destruction of communities under the urban renewal program. However, there was little or no support for them in creating homes and families in Canada.

It is important to add that housing policies were not only negative. The 1964 amendments to the NHA did signify a move on the part of the federal government to

admit their role in addressing the shelter needs of Canadians. Public housing did ensure that low-income people had increased access to a place to live, while home ownership programs supported people who may not have been able to afford the purchase of a house on their own. However, it is important to recognize that the benefits of housing policies are not accurately portrayed unless they are seen in the larger context of capitalism, patriarchy and colonialism/imperialism. The 'two faces of housing policies' is consistent with recent feminist writing on the welfare state that documents the state as a place of empowerment for women where they are able to work to bring about positive changes, as well as a site for continued oppression (Evans and Wekerle 1997, Gordon in Brodie 1996). Housing policies as a point of empowerment for women really began to emerge with the 1973 NHA amendments.

1973 NHA Amendments: Non-Profit and Co-operative Housing

The most dramatic and innovative new low-income housing policies of the post-war era were the 1973 amendments to the National Housing Act (NHA). The ten new programs, described by Rose (1980) that came out of these amendments included five that fit with the private market approach. These were: assisted home ownership; financial protection for those who purchased homes; neighbourhood improvement programs which were essentially a newer version of urban renewal; loans to assist homeowners with renovations; and loans to assist municipalities to acquire land for the purpose of developing green spaces between communities in the process of urbanization. Of the remaining five, one of the new programs identified Canada Mortgage and Housing Corporation's (CMHC) role of development and

research. The other four related to social housing programs, including non-profit and co-operative housing, land banking and on-reserve housing for Aboriginal people. With the exception of on-reserve housing for Aboriginal people, the other forms of social housing from these and earlier amendments have since been phased out.

The Assisted Home Ownership program (AHOP) warrants a brief discussion as it was developed to increase the opportunities for low to moderate-income households to purchase their own homes. Through AHOP the federal government made interest reduction loans available to these families (Rose 1980). The interest rates on the loans were lower than the market rates and grants were available for the first five years to ensure that mortgage payments did not exceed 25 per cent of the gross household income (Bacher 1993). Rose states that the problem was that after the five year grace period the loans had to be repaid at the market rate. The assumption was that over the five years the family income would increase to the point where it would be able to afford market level interest rate. This did not prove to be the case. Interest rates climbed five years after the program was initiated, at the time when the loans were due. Bacher writes that the value of the homes decreased and unemployment rates increased. Many families could not afford to repay the loans. "The collapse of AHOP brought CMHC to a state of technical bankruptcy" (Bacher 1993: 249). Needless to say, the program was short-lived.

Co-operative housing was limited prior to 1973, and the changes in legislation at this time greatly opened up the development for this type of housing. Co-operative housing consists of units that are owned and managed by a collective made up of the people living in the units. The share to purchase ownership is usually a token

amount, such as five dollars. Most of these buildings have a specified number of units (often between 25 and 50%) that are for low-income people, with rents-geared-to-income and government subsidies to cover the remainder of the costs (Rose 1980; Van Dyk 1995).

Non-profit housing is the most diverse type of low-income housing. The common qualification is that this housing is owned and operated by a non-profit organization. Sometimes this housing is targeted to a specific population (such as seniors), and sometimes it is open to anyone. Non-profit housing may consist of mixed income levels, such as in co-operative housing, or it may target people based on their financial circumstances. Units rented to low-income people are typically subsidized by the two levels of government. (Rose 1980; Van Dyk 1995).

The non-profit, public and co-operative housing programs were all phased out over the following years. The public housing program ended in 1978 at the same time that much of the financing for the remaining third sector housing was severely restricted. Co-operative housing, the longest lived of these three programs, was terminated in 1992. The housing created by these policies is still in wide use today. Federal and provincial subsidies continue to the present for the units that have rents geared-to-income. Therefore, the impact of these policies is a present day reality. The next section on present day programs will necessarily include discussion and analysis of non-profit and co-operative housing.

Low-Income Housing Programs and the Present

Description of Home Ownership

In 1993 a study of young families in three different major Canadian cities found that 80 per cent indicated a desire to own a detached single family dwelling (CMHC 1996). Given the continued poverty and low-incomes of women, home ownership continues to be out of reach for many women (Wekerle 1997). Men typically have higher paying and permanent employment while women, on average, earn less than men and are more concentrated than men in less stable and part time work (Armstrong and Armstrong 1994). This means that, as in the early years of housing policies, men are the ones with access to credit to purchase a home. Wekerle (1997) indicates that there are also reports of lending institutions being less likely to extend credit to women. Data from the early 1980s indicates that two-thirds of households led by women were renters, whereas two-thirds of the remaining households were homeowners (Wekerle 1993).

Almey (1995) notes some of the differences and similarities between home ownership rates for Canadian men and women in 1994. Of single parents, women were less likely to own their home (31 per cent), compared with men (58 per cent) (Almey 1995). Almey also reports that single senior men were slightly more likely than women in the same age range to own homes (56 per cent compared with 48 per cent). When comparing households that rent, male single parents are less likely than women single parents to be renters and less likely to have problems with affordability (Almey 1995). Both male and female single parents have more affordability problems than two-parent families (Almey 1995).

There were also some points of similarity for men and women. For example both single women and men without children under the age of 65 were almost equally likely to be homeowners (Almey 1995). Almey also reports that these homeowners were also almost equally likely to have problems with affordability. The data indicates that there are some men who are in core housing need. However, in general, female single parents, as well as single women renters without children, are more likely than their male counterparts to have affordability problems. Almey attributes this to the relatively lower income levels of these groups of women.

Women's route to home ownership continues to be largely through their relationships with men. Home ownership "acts to systematically marginalise women, and to further reinforce the nuclear family household and women's economic dependence on a male partner" (Watson 1986b: 4). The link for women between family status and home ownership has been noted by both Wekerle and Almey: "In 1994, for example, 79 per cent of women in two-spouse families lived in an owner-occupied home, whereas only 48 per cent of unattached female seniors, 33% of unattached women aged 15-64, and 31 percent of female lone parent families owned their own homes" (Almey 1995: 28; Wekerle 1997: 174). Furthermore, it is likely that the majority of single senior women acquired their homes through widowhood, especially given their low-incomes (Doyle in Novac 1990).

A study in Britain explored the effects of both gender and class on home ownership rates for men and women. When the genders were combined, the strongest single factor that increased one's chances of being a homeowner, was that of having a partner (Munro and Smith 1989). People with partners were almost 16 times

more likely to own a home than those who were single (Munro and Smith 1989). However, there were differences in factors of home ownership between men and women. The largest factor influencing men's home ownership was family income. Having a high income increased the chance of ownership by 22 times (Munro and Smith 1989). For women having a partner was the most important factor, and it actually increased their chances of ownership by 100 times (Munro and Smith 1989). Munro and Smith also take into account the effects of labour market position, income and economic status. Their results demonstrated that "male, skilled manual workers ... rely more on women's earnings than [sic] do other men in the cohort, in their attempt to gain owner occupation" (Munro and Smith 1989: 14). This suggests that there is also pressure on men with lower income levels to be in a relationship, particularly if they wish to purchase a home.

Description of Households

One of the differences between the present day reality of social housing and the past accommodation of charitable women's groups, is the large number of women who need to rely on social housing today, especially women who are lone parents. Approximately 1 in 8 households, or 1.16 million people in Canada were considered to be in core housing need in 1991 (CMHC 1993a). People who rent are in core housing need 5 times as often as people who own their own homes (CMHC 1994a). In 1990, 66 per cent of single parents were renters (Statistics Canada in Wekerle 1997), and CMHC reports that single parents are usually women (1993b). Half the single parent renters were in core housing need in 1991 (CMHC 1993b). They were

almost 11 times more likely to be in housing need than were two parent families (CMHC 1993b). Out of the households that are renting, those most likely to be in core housing need are female-led, including women living alone as well as those who are single parents (CMHC 1994a). Although single parents make up only 13 per cent of all family households (CMHC 1993b), they make up almost 44 per cent of households in core housing need (CMHC 1994a).

Immigrant families are slightly more likely than young couples to be in core housing need, with recent immigrants being in need 3 times more often than long-term immigrants (Engeland, Che-Alford, Lo and Badets, 1991). The group with the greatest housing need was single parents who were recent immigrants. These authors also found that while young couples and immigrant families all experienced housing difficulties, these were usually short-term. However for single parents, housing difficulties were more likely to be long-term (Engeland et. al. 1991).

In addition to single women being at greater risk of core housing need, their numbers are growing. Single parent households more than doubled between 1971 and 1991 (CMHC 1994b). The fastest growing household type was the one-person household, which tripled between 1971 and 1991 (CMHC 1994b). Over half of all of the growth in households over this same time period consisted of a combination of single parents and one-person households (CMHC 1994b). Households composed of couples with children declined as a percentage of all households from 82 per cent in 1971 to 72 per cent in 1991 (CMHC 1994b). Greater numbers of women living as single parents and living on their own means they are defying the continued pressure

to be dependent on a male. However, the price for this defiance is often poverty and housing that is inadequate, unsafe or even socially controlling of their behavior.

Wekerle further examines the relationship between the data on women's core housing need and the number of women living in social housing. The data she discusses indicates that 62 per cent of residents in public housing across Canada are women (CMHC in Wekerle 1997). Half of all households in public housing family projects are single-parent families, while just more than 25 per cent are two-parent families (CMHC 1990). Sixty to seventy per cent of residents in a City of Toronto non-profit housing organization were women (Lapointe Consulting and Norpark Design in Wekerle 1997). "Because women-led households are over-represented among households in core housing need, they now predominate in all forms of non-market housing" (Wekerle 1997). Where low-income housing in the 1960s was targeted at supporting and subsidizing families, social housing now primarily supports women who are living outside of the nuclear family. Rose documented this trend beginning in the 1970s (1980).

Analysis of Present Day Low-Income Housing

The largest difference for women in housing need now, compared to those from before the Second World War, is that social housing is now an option for some. The lines between public and private are again blurred in the housing field as these public policies can have a profound impact on women's private lives. Both social housing programs today and housing provided by charitable organizations in the past have, at times, a common element of social control of the residents. While this social

control was more pronounced in public housing, it has also been described as happening at times in non-profit and co-operative housing (Hillyard Little 1998; Wekerle 1997). Prince describes the rules and eligibility requirements of much social housing as being a way to address inappropriate behavior of the tenants.

As a result, new immigrants or the 'hard to house' may be disentitled from social housing. In such cases, housing programs can be regarded as regulatory or even coercive, raising profound issues of the dignity of the applicant or tenant, possible exploitation, and violations of human rights (Prince 1995: 741).

Given the large numbers of women, immigrants and people of colour that are concentrated in and dependent on social housing, the social control that takes place here is largely targeted at them.

There are, of course, differences between the housing of charitable women's groups of the past and social housing of the present. Public housing in particular, with its focus on targeting only low-income people, has received much criticism about its social control aspects, although efforts have been made to improve both the quality of the housing as well as the quality of life for the tenants. Other housing such as co-operatives and some non-profit housing organizations have been praised for their progressive policies of mixing income levels, striving to achieve a sense of community, and involving the residents in varying degrees of control and management of the housing.

Studies of co-operative housing describe tenants satisfaction with the housing, and demonstrates that in many ways this housing has been able to meet the three dimensions of home used in this research (Cooper and Critchlow Rodman 1992, and CMHC 1992). The physical component of shelter is of high quality and standards.

with the goal of tenant control over decision-making a paramount concern. The components of the personal dimension of home including a sense of belonging, privacy and being able to express one's self are also important. Co-operatives also try to develop a sense of community in the building, and often in the larger neighbourhood, which addresses the third component of home. Studies of co-operative housing have found a high degree of tenant involvement as well as high levels of satisfaction with the housing (Cooper and Critchlow Rodman 1992, and CMHC 1992).

Yet, for all of these improvements, problems still remain. In discussions and interviews with women across Ontario, Hillyard Little (1999, 1998) found that middle class women were the ones who were the happiest in co-operative housing. Women on income assistance often saw the co-op committees as spying on their private lives in order to report any potentially fraudulent behavior to the Ontario Works offices; another form of social control.

Evaluations of non-profit housing are more difficult to find, often because the forms of non-profit housing are much more diverse than co-operative or public housing making it more difficult to study. Drier and Hulchanski (1993) also report that the lack of large scale evaluations of non-profit housing is due to a high level of acceptance of this program across Canada. One recent CMHC study compared non-profit with market housing and found that nine times out of ten the non-profit housing was more cost-effective than market housing (1997). Non-profit housing has also been praised for its work to create a sense of belonging, tenant involvement and high quality shelter. In that way there is an effort made to create homes rather than just

housing. Wekerle (1993) describes a variety of non-profit, as well as co-operative, housing organizations that were developed to be women-centred. These buildings were to be more than simply shelter and often provided additional support services for the women who lived there. However some non-profit organizations have also chosen to specifically target certain groups of people in financial need, such as the elderly, thus at times falling more closely in line with residual thinking and providing a charitable service to the 'deserving poor'. (Non-profit housing in the form of the organization used in this research will be discussed more thoroughly in the next section of this chapter.)

Women of colour face additional disadvantages due to the structures of racism present in this society, as documented by Novac (1996). Immigrant women who are sponsored by their husbands are sometimes forced to stay in abusive relationships for fear of deportation and also because the citizenship status of some women prevents them from accessing housing subsidies. The combination of patriarchy, colonialism/imperialism and capitalism often results in these women having greater limitations to the housing market than other groups. Some immigrant women are not aware of their housing rights and are, therefore, at more risk of being discriminated against.

Racial minority immigrant women experience the effects of both sexism and racism within a predominantly profit-driven housing system, particularly in terms of access. Their lower incomes and diminished housing options contribute to greater affordability problems and increase the likelihood that their housing conditions will be unsuitable or inadequate (Novac 1996: 165).

The effect of on-reserve housing policies on Aboriginal women is very complex due to the interactions of this policy with other federal policies and

programs including, among others, residential schools, the Indian Act, and Bill C-31 (Haig-Brown 1988; Nahanee 1997). To do this topic justice requires a separate paper. Therefore, given the limitations within this work, discussion of this area will be restricted. Needless to say, state legislation worked to destroy homes and families for Aboriginal people under the goal of assimilation, rather than support familial reproduction as happened for Euro-Canadians.

In spite of the issues of oppression that are still in operation in the policies and housing of the present day, the 1973 amendments also created a widening space for women to use housing as a way to combat structural oppression. A variety of housing, and homes, sprang up as a result of this legislation. Co-op housing in particular was developed to create homes rather than just housing, for a mix of income levels including low-income people. Non-profit housing has varied tremendously, but often has also striven to be more than just shelter. Much of the low-income housing that sprang up from the 1973 amendments was also created by women, not just for them, with the express purpose of challenging rather than perpetuating the structural causes of women's housing needs and other oppressions. This has included non-profit housing, co-operatives, and transition housing. (See the CMHC publication by Wekerle and Muirhead 1991 for a list and description of many of these projects across Canada). The purpose of much of this housing is to create 'home', not just temporary shelter. This gives women access to living independently instead of needing to rely on a male partner, although the shift is to being dependent on the state which at times carries problems of its own.

The progressive amendments of 1973, made during a time of a Liberal minority government with pressure from the NDP, were short-lived, and ended when the Liberals were returned to a majority in the house. New social housing began to be phased out from its peak in 1980 of 31,400 units to only 8,200 units in 1992 through the actions of both Liberal and Conservative governments (Dreier and Hulchanski 1993). Klodawsky and Spector (1997) report that the federal government has had only negligible involvement in the building of new social housing since 1992. This has an increasingly negative impact on people living in poverty, especially women. As of 1992 social housing accounted for around 7% of the total housing stock in Canada, but there were spaces to accommodate only one third of the households in core housing need (Prince 1995). With no new social housing being built and with the number of women living in poverty increasing (National Council of Welfare 1996), social housing is falling further and further behind in meeting the housing needs of women. Too often women are pushed into untenable situations such as: remaining with abusive partners, living in other people's homes on a temporary basis, or even giving up their children and living on the street (Novac, Brown and Bourbonnais 1996).

In spite of most new social housing being phased out to its eventual end in 1992, the federal government still has a few other, very limited, programs to meet the housing needs of low-income groups. However, these programs target only specific circumstances such as housing for seniors, and shelters for women leaving abusive relationships (Carter 1997). With a pool of low-income housing that is not growing, while numbers of women in core housing need expand, it is increasingly difficult to

get into low-income housing. Women who leave relationships for a variety of reasons, including abuse, are often forced back into living with a male partner when they discover the only affordable housing is short-term transition houses. The message to women is that housing is not provided to prevent abuse, but only as a temporary respite from it. Targeted programs, with no attempt to increase the overall social housing stock, result in an increasing number of gaps in housing programs that disproportionately affect women.

Housing activists are in much the same dilemma as are proponents of the welfare state. When the welfare state was at its height, activists continued to critique the state and push for reforms. In an era of restructuring and the shrinking of the welfare state people who previously critiqued the welfare state are increasingly pushed to defend it and struggle against its demise. The same can be said for social housing. In spite of the inherent oppressions found in housing policies, the lack of growth in social housing is resulting in swelling numbers of women and people of colour who are in core housing need. This is demonstrated in part by the growing numbers of people of colour, women, children and youth joining the ranks of the homeless (Novac, Brown, and Bourbonnais 1996). In spite of the problems with social housing, it has provided for women an alternative to abusive relationships and the unaffordable rents on the private market. In essence, it has become a support to women who are leaving the traditional nuclear family model. Social housing has indeed been both a site for oppression as well as a site for empowerment of women from which they could launch challenges against structures of oppression. The organizations that created housing under the 1973 NHA amendments were in a

unique position of being intermediaries between government housing policies and the low-income people who accessed social housing. Some of these organizations simply perpetuated the structural oppressions inherent in policy, while others chose a role of working to challenge oppression and to create home.

Public and Private

Within the housing policy discussion the link between the public and private domains is clear. Housing policies, in combination with the gendered division of labour and the feminization of poverty, continue to dictate the conditions of women's lives, whether they are policies regarding social housing, or policies designed to stimulate economic growth in the housing industry. Home ownership programs and a growing need for low-income housing dictate a focus on a woman's place being in the home and dependent on a man. However, at the same time, the subsidized housing that does exist is increasingly used to support women who are not relying on a man for housing. They are also more likely to support women of colour as the numbers of people in this group accessing subsidized housing has increased over time (Novac 1996).

Munro and Smith (1989) add that the factor of gender in housing debates is mediated by other issues. They argue that:

...gender differences in housing attainment express not only the reproduction of patriarchy but also the reproduction of labour relations and of social inequality more generally. (Munro and Smith 1989: 4)

It is likely that these additional factors are reflected in the make-up of households accessing low-income housing as well. Men are also affected by patriarchy,

capitalism and colonialism/imperialism, although differently than are women. Munro and Smith demonstrated that although having a partner was not the key factor it nevertheless had a significant impact on home ownership for low-income men. The effects of men's economic status combined with patriarchy in regard to low-income housing policy provides another potential site for discussion, although it is not the focus of this research.

The growing contradictions in the role of social housing are a reflection of the growing contradictions in the welfare state as a whole. Ursel argues that these are springing from two diverse sources. She suggests that the strength of the women's movement in the 1960s and 70s was partly responsible for the changes in social policies that served to challenge patriarchy such as easier access to divorce, birth control and abortions, as well as programs of pay equity and affirmative action. However, she also suggests that changes since then have been made easier because of economic globalization, which is reducing the state's ability to control women's labour. It has become easier for corporations to utilize labour from countries where it is cheaper, and so control over women's reproduction in industrialized countries is no longer as important as it once was (Ursel 1992).

In the face of rising costs of the welfare state combined with a recession and then increasing globalization, the government began initiating changes throughout the 1980s through to the present to reduce their portion of the costs of reproduction. Ursel states that this has, not accidentally, coincided with the move into an era of the privatization of the welfare state. Reprivatizing the costs of reproduction has included a recent focus to enforce the responsibility of men to provide for their

children after divorce or separation. Ontario is a particularly harsh example of this focus on women accessing income assistance. Hillyard Little, in her interviews with single women involved in Ontario Works across the province, has documented a return to a strict moral regulation of these women (1999, 1998). This has included increased pressure for these women to contact ex-husbands for financial support, and a return to the 'spouse in the house' rule, meaning that any man living with a woman on assistance is presumed to be supporting her financially.

Ursel suggests that the state will be shifting costs of reproduction from themselves in two different ways. The first is back to families and the market through privatization of the welfare state. The second is by increasing reliance on adult labour through immigration. This shifts the costs of reproduction from the Canadian state to the country of origin for this new labour, which reflects a continuation of the exploitation of largely developing countries for cheap labour.

Now is not a time of stability, it is a time of constant change. Ursel acknowledges that state policies are in a time of contradiction and confusion. She suggests that the reprivatization of reproductive costs necessitates a continued role for the patriarchal family; a role that remains to be hammered out in the face of the present changes and contradictions.

Housing policies necessarily reflect these changes and confusion. The refusal of the government to return to the generous days of the 1973 NHA amendments is consistent with their move to decrease the state costs of reproduction rather than increase them. It is also related to the move away from federalism over the last two decades. The appointment of a Minister of Homelessness with no budget and no

links to CMHC ensures a token response to public concerns, without addressing the structural causes of homelessness and without committing the government to costs it is not willing to assume. The Ontario government has also considered privatizing its share of social housing, and the federal government is moving to download its costs for the administration of low-income rent subsidies. With no increase to social housing happening, with the possibility of losing some of the existing low-income housing, and with home ownership programs alive and well, it appears that there is a return to the pressure on women to remain in, or return to, a nuclear family household.

Ursel's suggestion is that the use of cheap immigrant labour will again return in order to download those costs of reproduction to developing countries. Housing policies in Canada have largely been a silent partner in this downloading of costs. It is a transgression of omission rather than commission. With the exception of urban renewal projects targeted at minority communities, the remaining housing policies simply do not mention the needs of people of colour, or recent immigrants. If Ursel is correct, then this signals a return to a time of attempting to eliminate the already limited Canadian reproductive costs of people of colour, while increasingly privatizing the costs of reproduction for Euro-Canadians. The connection between patriarchy, the labour market and housing policies is summed up by Watson:

The underlying theme to my argument is that housing policy and provision in Britain and Australia assumes, and is structured around the patriarchal family form. This structuring acts to create and reinforce women's dependent economic status and domestic role...Further, this process of marginalisation of women in housing terms reinforces women's inferior status, both within the labour market and within society more generally (Watson 1986b: 1).

Yet the reprivatization of the costs of reproduction domestically may have more than the one alternative that Ursel suggests. She believes that this will lead to increased pressure for the state to 'support' or legislate patriarchal families as the most cost effective method of reproduction. This suggests a return to a previous era. While housing policies suggest that this is happening, the growth in the number of single female parents and single person households is still continuing. In 1996 CMHC released a report highlighting their work to improve housing and community designs to "help households balance family responsibilities", (i.e. the costs of reproduction), with a particular emphasis on support to non-traditional families such as dual earner and single parent families (CMHC 1996: 1). There appears to be a move to support nuclear families, but to simultaneously find ways to shift the costs of reproduction to single parents as well. With women continuing to earn less on average than men, and with decreasing state financial support and increasing privatization, the pressure on women will only increase. Something has to give, but in this time of upheaval and almost daily changes, it is difficult to tell what will crack first.

From this analysis of housing policy it seems that the division between public and private is false. The words are invoked constantly, even today, and depending on which political ideology you subscribe to one will give you cold chills and the other warm fuzzies. It is almost as if using the words creates the division, at least in people's minds. And perhaps that is the point. In an effort to maintain a strong and relatively unencumbered market economy it is crucial for people to believe that there are pieces of their lives that are unrelated to the economy, such as loving their

children. The words public and private, and the words house and home, are geared to do just that. In the process these words provide a cover with which to hide the shift of the costs of reproduction to women and families. Feminist critiques of the welfare state are attempts to expose and then reduce if not eliminate this control of women.

Social housing policies were only a short-lived, small drop in an ocean of strategies geared to supporting the market, so the refusal to resume these programs is consistent with the last 80 years of government housing policy. What is unusual is that social housing managed to grow to the extent that it did in those few years. The social housing that does exist has an interesting opportunity to mediate the effects of structural oppression on low-income households living in their units. Centretown Citizens Ottawa Corporation has played a large and unique role in their attempts to implement and mediate government housing policies.

CENTRETOWN CITIZEN OTTAWA CORPORATION (CCOC)

With the NHA amendments of 1973 the doors were opened to non-profit organizations to develop housing for low-income people. This put non-profit organizations in the position of implementing and mediating government policy and regulations. Yan (1998) writes that governments' support of their own legislation is demonstrated by the financial budget in place to implement the programs. In 1973 there was substantial government support both in the form of financing and more open regulations for the process of building low-income housing. The implementation of policy is not a neutral process, and with the increased government support and financing the non-profits were now in the role of interpreting the policy

and infusing their own political agenda. The players responsible to develop the housing and then maintain the service delivery process are able to "...shape the policy in the formulating and implementing process to fit their own needs and interests" (Yan 1998: 46).

Early records from the beginning of CCOC indicate that their political agenda was very different from that of the government. A brochure from 1977 describes the goal of the organization as being the provision of affordable, good quality housing to a diverse population in the downtown area. While they indicated a desire to support families, it is clear that they also wanted to support other households such as single people. Their goals were two-fold: to provide good quality affordable housing, but also to ensure the continuation of a vibrant community life in the downtown. This is clearly stepping beyond the original goals of the federal government in their attempts to provide low-income housing. This desire is stated in the address by Rod Manchee, CCOC President, to the 1978 AGM:

We are providing housing not just for anyone the market happens to throw up, since the market, by its very nature favours those with high incomes and a wide choice in accommodation. We have to give an edge to those who can't operate effectively in the market. The Provincial Subsidy and Supplement programs and the Federal programs are designed to help us do this, but we must be willing to go beyond what these programs require, if we can. ... One of the real strengths of CC(O)C is that we are a community-based organization, so that decisions are not made only for the benefit of the tenants, but also with some view to benefiting the community as a whole. (Manchee, CCOC AGM Minutes 1978)

From the beginning CCOC was providing more than shelter, it was providing homes. They were attentive to all dimensions of home, including the physical, personal and social. This is still demonstrated today. CCOC works to maintain its buildings to a high standard and they are concerned that their tenants feel comfortable

and have a sense of belonging. CCOC works to develop a sense of community among tenants and within the larger downtown community (Carol Toon, Personal Communication, 1999). Ways they do this include maintaining open communication with the tenants, publishing a monthly newsletter that is delivered to each tenant, having tenants participate in management committees, and encouraging tenant activity on the board of directors. Various CCOC staff members are also involved in larger community activities, including lobbying various levels of government on issues relevant to their tenants and the downtown community as a whole. As well, the organization provides a variety of services, such as daycare, free flowers in the spring, election information sessions, information on proposed government changes to housing policy, information on community activities, drop-in programs for parents and children, and many others.

CCOC's ability to actually carry out these lofty goals is demonstrated in the low turnover of tenants, some of whom have been living there for more than 15 years, and a few even since the inception of the organization in 1974. There is no attempt, as in early public housing, for the shelter to be only a temporary respite until people can afford a home; this *is* home. The department of Membership and Communications within CCOC is also a concrete example of their dedication to individuals and the development of community. They support tenants in a variety of situations including assistance developing 'apartment watch' crime prevention programs, and planning building holiday parties. They also have a staff dedicated to mediating disputes that have arisen between tenants. Everyone is involved in maintaining this communication. The open exchange is demonstrated in one building where Toon

indicated that it was the maintenance coordinator, in additional roles of a tenant and board member, who ensured ongoing dialogue between tenants and the organization.

From its modest inception in 1974, to its present day status as the largest private non-profit housing organization in Ontario with 1,300 units in 44 buildings, CCOC has had a tremendous impact on the housing arena (Klodawsky 1999, unpublished). They have made a concerted effort to change the meaning of low-income shelter from being housing to being home. One of the goals of this research is to better understand the role that Centretown Citizens Ottawa Corporation (CCOC) has played in mediating the effects of federal housing policies on the meaning of home for low-income women who live in CCOC housing.

CHAPTER FOUR

METHODOLOGY

DESCRIPTION OF THE RESEARCH PROBLEM

Research Questions

What is the meaning of home for women in core housing need, living in non-profit housing?

What is the relationship between the meaning of home and recent Canadian housing policy?

Description of the Research Questions

Core housing need is defined according to federal government policy. The women who participated in this research were all determined to be in core housing need by Centretown Citizens Ottawa Corporation (CCOC) according to government standards and were each therefore receiving a rent subsidy. Non-profit housing is any housing owned and operated by a non-profit organization and developed under relevant federal legislation. The organization that was the site for this research was CCOC. The understanding of the meaning of home is as discussed in Chapter Two, and in the hypothesis at the end of this section.

The relationship between the meaning of home and federal housing policies is necessarily affected during the implementation of the policy by CCOC. Therefore the results regarding the second research question are discussed in the context of both the implementation process as well as the federal policy itself. The responses of the

women interviewed are examined within the context of housing policies, and with regard to implications for changes to housing policy in order to address the issue of structural inequalities.

Hypothesis

This research is based on the meaning of home including the following three dimensions as identified earlier in Chapter Two:

- (1) the physical dimension of housing which includes suitability (including state of repair), a lack of crowding, affordability, security of tenure, and a sense of ownership or control over one's place;
- (2) the personal dimension which includes expression of identity, a sense of belonging, privacy, spirituality, happiness and having events and activities in the home; and
- (3) the social dimension which includes relationships with others both in the home and in the larger neighbourhood, a sense of safety and security in the dwelling place as well as neighbourhood, having visitors, being free from discrimination, and a feeling of community that extends beyond one's personal residence.

It was anticipated that the women interviewed, through the discussion of their experiences of home, would identify the above three areas as being important in their understanding of home. If they indicated that a place was not home, it was expected that the reasons would be due to one or more of the above areas missing from the

environment. If they said that a place was home, it was expected that the reasons given would be that the above areas do exist in the environment.

An analysis of the resulting meaning of home is examined in the context of the non-profit housing organization that the women live in. It was expected that if the women consider the housing to be home, this would be reflected in the attempts of CCOC to understand the meaning of home, using this to create such an environment. It was expected that the results would be reversed if the women did not consider the housing to be home. Discussion of the results in Chapter Five also seeks to connect the women's experiences of home to federal housing policies by understanding CCOC's process of implementing non-profit housing as the link between the two.

METHODOLOGY

Methodological Approach

The methodological approach serving as the foundation for this research is that of feminist research. In particular the standpoint approach from within feminist research is used. Feminist research has grown out of feminist critiques of mainstream research (Jayaratne and Stewart 1991). Jayaratne and Stewart outline several aspects of the criticism aimed at traditional quantitative research. These include: research questions that often do not address areas of importance to women; results from male subjects being generalized to women; a belief that this approach is objective and scientific while qualitative research is biased; and a research style that has often exploited the people being researched. In an effort to counteract these negative consequences of research feminist methodologies have developed and often relied on

new ways of conducting research, such as qualitative research and participatory research.

Jayaratne and Stewart are clear in their dismissal of the belief that feminist research is necessarily qualitative. While the previously mentioned criticisms of quantitative research may be accurate at times, they do not hold that all quantitative research is flawed, or somehow antithetical to feminist methodologies. They suggest that both of these need to be critiqued by researchers who consider themselves to be feminist. These same researchers also need to understand and use a variety of qualitative and quantitative methods effectively. The fundamental challenge of feminist research is one that “really questions the epistemology, or theory of knowledge, underlying traditional science and social science, including the notion that science is, or can be, value free” (Jayaratne and Stewart 1991: 101).

Jayaratne and Stewart outline several ways in which to accomplish this, but I will summarize these into the three points I consider to be key. The first is that throughout the research, from choosing the research problem to interpreting the data, there needs to be a continuous link made with women’s lives. Why is this study important to women? How will the research impact on women? Is the research sex-fair?

The second point is that data interpretation needs to include a component of political analysis. Jayaratne and Stewart state that a political analysis of data necessarily includes discussing the link between the research, women’s lives and policy. Everitt, Hardiker, Littlewood and Mullender (1992) imply this political premise in one of the principles they outline for social work research. They describe

it as the need to take structural issues of oppression into account in exploring the research problem. I believe that this is inextricably linked to political analysis.

The third point is that the research needs to be connected to action. The findings need to be shared with interested individuals and groups, and need to be relevant to making changes in order to address the issues that the research was examining. Everitt et. al. outline another principle that relates to this point. They suggest that social work research must, ultimately, confront oppression.

This research addresses each of these three points. First of all the research begins with listening to women's experiences as a starting point for linking women's lives with housing policies. Secondly, the theory base of this thesis includes a political analysis by seeking to understand the data and housing policies from a Marxist feminist perspective. Thirdly, conclusions regarding the data analysis are linked to action in suggesting recommendations for policy.

The type of research to be done, in particular seeking to understand women's experiences by talking with them and then linking that information with policy, is utilizing a standpoint approach within feminist research. In discussing patriarchy, capitalism and racism, Comack writes, "standpoint feminism provides a way of approaching how those structures are worked out in women's everyday experiences" (1996: 14). Chapter Two has discussed the meaning of home as it relates to the welfare state and housing policies. Chapter Three of the thesis has discussed housing policies and the non-profit housing organization itself from a Marxist feminist perspective of the welfare state. The interviews are intended to demonstrate how these theoretical discussions are played out in women's lives on a daily basis.

including if the effects are mediated at all by the non-profit housing organization operating the housing these women live in. While the leap between theory, policy and a few women's lives can be large the link is necessary to have the opportunity to see what policy looks like in action.

Research Design

The question of the meaning of home necessitates a qualitative research design that is capable of eliciting information that women have within them, but that is not necessarily concrete and straightforward. It is understood that we all somehow know when we are home, but people rarely, if ever, actually spend time discussing what that means. It is a question that is talked around rather than simply answered, or even asked, directly. This research is an initial exploration as a way of beginning to develop a more concrete and operational definition of home for the women being interviewed. In order to gather information on the meaning of home two methods were employed. A questionnaire was used, although the key method was the use of qualitative, in-depth interviews. The interview questions were open-ended with prompts that were used when needed (Appendix A). Open-ended questions allowed the women latitude in answering the questions to ensure as many dimensions or meanings of home as possible were discussed.

Kohler-Riessman (1987) writes about areas that need to be taken into consideration when doing interviews. She demonstrates that when an interviewer and interviewee have similar ways of looking at the world, the interviewer is more likely to understand what the other person is saying. Where there are cultural, gender,

class or other differences there is room for misunderstanding due to possible differences in communication styles. In this article she discusses not only the importance of women interviewing women, but also the importance of cultural similarities in understanding. While I, as a woman, interviewed other women, I was not necessarily of a similar culture, nor did I have similar experiences of home as all of the women interviewed. I believe similarities can be helpful in understanding another person's story, and that it was beneficial to have a woman interviewer where the interviewees were also women. However, where other similarities did not occur, where cultural, class or other differences occurred, interpretations of data were done as much as possible with respect to the differences in order to be as true as possible to the intentions of the speaker. This may not have always happened due to inherent biases of the researcher.

In undertaking the interviews I decided to use an in-depth interview format with open-ended questions. There are several strengths to this approach. As this research was to explore the variety of definitions of home that exist, it was important to use open ended questions in order to not lock people into an answer that may not be accurate. As well, since it is not always possible to answer this question directly, it was important to utilize an approach that heard people's experiences and stories as a way to elicit information on the meaning of home. Oral interviews with open-ended questions provide meaningful information, and are especially helpful in understanding women's experiences (Anderson and Jack 1991). Using interviews rather than forms ensured that people who may have had difficulties with reading and writing were not eliminated from the process. The approach also allowed the

interviewer to follow the questions with prompts, which assisted people who did not fully understand what was being asked.

There were also limitations to this approach. First of all using the in-depth interview format results in information which is deep, but not necessarily broad. This means that much detailed information was collected about the topic, but that the topic itself was quite narrow and specific. It is important to note that at this stage of understanding it is more important to gather much detailed information from a few women rather than fewer details from more participants.

Secondly, the utilization of in-depth interviews necessarily means that the research is composed of only a small number of participants. However, with in-depth interviews and a short time frame within which to complete the research, a large sample size was not possible. Given that this research was intended to be exploratory, in-depth interviews with a small sample size was necessary.

Selection of Participants

The criteria for participants in this research were women 18 years of age or older, who are single (that is, not living with a partner), who do not have dependants presently living with them, who have been living in non-profit housing for at least one year and who are receiving a rent subsidy due to being in core housing need. The purpose of having such a specific group of women is to increase the likelihood of finding patterns within their discussions of home by having a relatively homogenous group of participants. This will not affect the generalizability of the results to the larger population as they are already not generalizable due to the small sample size.

If anything this homogeneity has the potential to increase the generalizability to the specific population that the women are from.

First of all, women have been chosen as participants rather than men. The key reason for choosing to interview women is that the point of this research is to listen to women's stories in order to better understand their experiences of non-profit housing.

I chose to interview adult women rather than youth living independently as it is more likely that adults have experienced a larger variety of accommodations, and have more experience with attempting to establish their own homes. The criterion of being single was determined by the understanding that single women are more likely to be living in poverty and therefore to be using subsidized housing than are women in relationships. Women without dependants living at home were chosen, as it was believed that the meaning of home would be significantly different for women having children living with them, as opposed to women who did not. While it would be interesting to compare the two groups, only one group was studied at this time in order to increase the homogeneity of the population. Of the women interviewed three were between the ages of 40 to 49, four were from 50 to 59, and two were over 60.

As this thesis is ultimately linking the meaning of home shared by the participants, with housing policies designed to address the needs of low-income people, I chose to interview women who are living in non-profit housing. The focus on non-profit housing allowed me to link the women's experiences with one particular policy. Non-profit housing was chosen rather than co-operative or public housing as there is less research regarding non-profit housing (Drier and Hulchanski 1993). The research on public housing tends to be more negative in describing the

residual approach it has traditionally taken. However, it must be noted that some public housing authorities have been taking steps to address these concerns. In comparison, co-operative housing has had very positive reviews in the literature. Non-profit housing on the other hand is much more diverse in its implementation, and therefore is more difficult to study and to compartmentalize. Non-profit housing policy is also interesting due to the room within the policy for the organizations to develop housing in a way that either perpetuates the structural inequalities of federal policy, or that tries to address the shortcomings of the policy. CCOC, as a private, non-profit housing provider, is itself an interesting organization as it was a pioneer in the field, and remains as the largest such organization in Ontario (Klodawsky 1999, unpublished). The rich history of CCOC suggests that this is an organization that has worked throughout its 25 year existence to challenge the structures of oppression, and thus has much valuable experience to share. It was for these reasons that CCOC housing was chosen as the organization for the study.

Interviewing women who have lived in CCOC for over one year means that these women have had time to become accustomed to the housing and to feel settled. The average length of time the interviewees had lived at CCOC was ten years. Eight of the nine women had been with CCOC for six or more years with the longest time given as eighteen years. One participant did not meet this criterion as she had been living with CCOC only six months. Despite not having met this one criterion, the data from this interview was included in the analysis as it was believed that it would not significantly alter the results of the research.

Lastly, I initially chose to use LICOs (low income cut-offs) as the poverty line in this research for two reasons as outlined in *Women and Labour Market Poverty* (Canadian Advisory Council on the Status of Women 1990). “First, because the Statistics Canada standard is the most widely used poverty standard in Canada, its credibility is well established. Second, it falls roughly in the middle range compared to other poverty lines.” (Canadian Advisory Council on the Status of Women 1990: 11). Half of the participants had incomes of less than \$10,000 per year. Two gave their incomes as being between \$10,000 and \$14,999. The last two had incomes between \$20,000 and \$24,999. While not all of these women fall under the poverty line, they were included in the research as they were all considered to be in core housing need with regard to market rents and therefore were all receiving a rent subsidy. The average rent subsidy being received by the participants was \$395. The highest subsidy was for \$565 and the lowest for \$90. Eight of the nine women were receiving rent subsidies for \$320 or more.

Although ethnicity was not a factor in the selection of the participants, it is important to be aware of their ethnicity as it may factor in to the results. All of the participants who were interviewed are Caucasian. The lack of women of colour as participants is a weakness of this study and it would be valuable to interview people from this population, (as well as other groups not represented here such as single parents, two-parent families, men, youth, gay/lesbian/bisexual, etc.), to compare their responses.

I contacted Carol Toon, staff in the Membership and Communications department, at Centretown Citizens’ (Ottawa) Corporation (CCOC) regarding this

study to request her participation and support in contacting women that fit the criteria listed above. As a result the participant selection was not a random sample. The group of women interviewed are not representative, nor are the results generalizable to any larger group. Toon contacted women who were identified as fitting the criteria, described the research to them and asked if they were interested. Toon had been given the letter of invitation containing information about the research purpose and methods, to share with the potential participants (Appendix B). She then contacted me with a list of 10 names, and I called them to explain the research in more detail and to ask if they were interested. Seven of the people on the list agreed to be interviewed. Toon left the organization shortly after these interviews, but had passed the responsibility on to another staff, Karen Batsch, in the same department. Batsch gave me an additional four names, all of whom were interviewed. However, one of the last four women interviewed was not receiving a rent subsidy and therefore was not considered to be in core housing need. As well, one of the women from the last four interviews had an adult daughter living with her. In an effort to maintain similarity in income levels and household make-up of the participants, the data from these two interviews was not used in the analysis. These last interviews were completed approximately one month after the initial seven interviews, for a total of 11 interviews. Of these, nine were used in the research. The descriptions of the participants earlier in this section are of those who were included in the analysis. The involvement and support of CCOC and these two staff was appreciated, and was vital to the completion of the research.

Data Collection

I contacted the women whose names I had received from CCOC staff to answer their questions about the research and to ask if they were interested in participating. Of the initial ten names, two people declined to participate and two requested they be given copies of the questionnaire and interview questions before they decided. These copies were mailed to one woman and left for the other at the CCOC office, at their requests. They were contacted one to two weeks after the copies had been mailed or delivered and one of these women agreed to participate, while the other preferred to contact me if she was interested. She did not make contact. Of the initial ten names seven women agreed to participate and were interviewed. Of the four names I received one month later, all agreed to be interviewed. Of the 11 interviews, nine were used in this research for reasons explained in the previous section. At the time of the phone call, the time, date and location of the interview was set. The women chose the location of the interview. I offered to meet with them in their home, or at my office at the Carleton University campus. Eight of the nine women whose data is used in the analysis preferred to be interviewed in their home. At one woman's request, the interview was held in a restaurant near her home. At the time of the phone call they were asked if the interview could be tape recorded. All of the participants agreed. This question was asked again at the beginning of the interview, and again all of the women agreed.

The data collection consisted of in-depth interviews with the women selected as described above. The interview of the first woman was used as a pre-test to determine if any changes needed to be made to the questions. This test examined if

the questions were clear to the participant, and if it resulted in the sharing of information that was relevant to the topic. It was determined that the questions and the process were appropriate and useful. The only change that was made was to add a question on ethnicity to the questionnaire. Given that only one change was made to the questions, the data from the pre-test interview is also included in the analysis.

Each woman was interviewed once, and signed two letters of consent prior to the research beginning. (See Appendix C for the letter of consent). One letter was for their records, and one for mine. The interviews began with a questionnaire for the purpose of gathering basic demographic and informational data in order to understand the make up of the participants and the similarities and differences between them (Appendix A). The main component of the interview was the use of open-ended questions (Appendix A), and was recorded. The interviews lasted from 1.5 to 3 hours, with the majority of them being 1.5 hours. Approximately the first 30 minutes of each interview consisted of informal discussion, signing the consent forms, and filling out the questionnaire. The remainder of the time was the recorded interview.

The taped interviews were then transcribed for analysis. The participants were asked if they wanted to receive a copy of the transcripts to ensure that they were accurate or for their own information, however no one indicated an interest. Names were removed from the transcripts, and they were coded in order to ensure confidentiality and reduce bias.

Information was also collected from a variety of primary and secondary sources in discussing theories, housing policies, and meanings of home. This

information was used in interpreting the results of the research and in making recommendations.

Data Analysis

Data analysis was consistent with content analysis as described by Patton (1990). I transcribed the data from the tapes to computer, and then printed the information. The transcripts were read through in order to familiarize myself with the material, and to ensure that all of the data was available and ready for analysis. The originals were stored, and two copies were used in the analysis. The transcriptions were marked so that information in the interviews could easily be found. Each woman was assigned a letter as an identification code. Each paragraph of the transcriptions was coded with the letter of the interviewee, the page number, and the paragraph number.

The data was divided into two parts according to the two research questions. The experiences of the women regarding two places they had lived in the past, one which was home and one which was not, was used to address the first research question on the meaning of home. Each woman's responses were analyzed according to the criteria for the three dimensions of home. A chart was made regarding their replies to each factor, including mixed or missing responses. The chart included reference to the location of quotes by using the marking system described above.

The data on the women's experiences of living in CCOC housing was used to address the second research question. Charts were again made up in the same way as described above. The data regarding the two research questions is described

separately, in two sections in Chapter Five. The women were asked to sum up reasons for a place being or not being home. These responses were also charted and were used in the discussion of the results.

Special note was taken not only of the results that were consistent over most of the participants, but also of any discrepancies. As well, attention was paid to information from the women that did not fit within the factors that were charted. All results, including information that was not anticipated, are reported and analyzed in Chapter Five.

ETHICAL CONSIDERATIONS

Deception

No deception was used in this research. The purpose of the research and methods to be used were clarified with the participants prior to their agreement to be involved in the research. As well, participants who wanted to see a copy of the questions prior to the interview were either given them in advance, or given time to look them over before the interview began.

Confidentiality

Confidentiality has been maintained at all times during this research. Only the researcher was aware of which participant shared which information, and this information will not be shared with anyone. In analyzing and reporting the data the participants' names and any identifying information was changed. As well, the names of the participants will continue to be kept confidential.

Participants were also asked if the information from the interview, including the tapes, transcriptions and questionnaires, may be held by the researcher for future research or if they preferred it to be destroyed. Their wishes were respected. Information from participants who were not contacted or who did not respond was destroyed.

Risk to Participants

There were no anticipated risks to the participants. Contact with the participants included conversations, discussions, and questions and answers. The information that was discussed and requested of the participants was connected to their present and past housing situations including the relation of these living arrangements with the participants' definitions and meanings of home. While participants were not asked specifically about painful memories, it was recognized that these may have come up during the interviews.

I contacted the Distress Centre of Ottawa and Region and they indicated that their distress and crisis line is available to the participants interviewed should they need support at any time during or after the interview (See Appendix D). The participants were made aware of this service. The potential for painful memories, and the support that was in place, was discussed with the participants prior the interview taking place.

Informed Consent

Participants were informed as to the purpose of the research and the methods to be used. A letter inviting them to participate in the study was given to Carol Toon, staff at CCOC in the Membership and Communications department, who contacted potential participants regarding their interest in the research. (See the Letter of Invitation in Appendix B). People who agreed to be involved in the study were required to sign a letter of consent which outlines the purpose of the research, anticipated activities, how the information will be used, and their right to withdraw at any time. (See the Letter of Consent in Appendix C).

CONCLUSION

This chapter has outlined the research questions, methodology and design of the research. The methodological approach serving as the foundation for this research is that of feminist research and the standpoint approach within that research. The criteria for participants changed from being low-income to being in core housing need according to market rent rates, and included one participant who had been living with CCOC for less than the required year. The information from these participants was included in the analysis as it was believed that these changes would not significantly alter the results of this exploratory analysis. One concern is that no interviews were completed with women of colour. It would be valuable to interview people from this population, as well as other groups not represented here. The next chapter outlines the results and provides an analysis and discussion of the responses.

CHAPTER FIVE

HOUSE AND HOME

*I think housing is where your body is, pretty well,
and home is more where your soul is.*
(Research Participant, Interview 1999)

The neo-liberal rhetoric of the public/private divide is about more than just politics and private lives. It is about the whole person, both body and soul. Do we really believe that it is possible to separate the body from the soul in this world, with no ill effects? What if the public/private divide is not a reality, but only a fiction to hide policies that actually determine what the private world looks like? What if the development of housing can not be separated from the creation of home? What if housing policies really do effect our souls?

Before these questions can be discussed there needs to be an understanding of what the words house and home mean. Although the meaning of these words is relevant to everyone, the starting point for this research is to better comprehend what the words house and home mean in the daily lives of women who are in living in subsidized housing. The first part of Chapter Five explores the experiences of nine women presently living in CCOC housing Ottawa, which leads us to an understanding of the meaning of home. The second part of the chapter draws a connection between these experiences, the meaning of home, and the role of CCOC in mediating the effects of federal housing policies on the women.

PART ONE: WHAT IS THE MEANING OF HOME?

It's such a difficult thing to express, or to, uh, to understand. It's like the word love, you know, what the hell does that mean. So home is the same, it's hard to know what, what home means to everybody, you know, what the common denominators are.

Understanding the meaning of home is not a simple task. It is a question that cannot necessarily be asked and answered. For that reason the meaning of home was extrapolated from discussions with the participants regarding three different places they have lived. They were asked to discuss a place in which they had lived in the past that really felt like home, a place they lived in the past that did not feel like home, and lastly they were asked to describe their present experience of living in CCOC housing. For each place they described, the women were asked to discuss why that place had or had not felt like home. Supplemental questions were asked based on their answers to an initial question of what home means to them. While questions were also asked about each of the three dimensions of the definition of home used here, the women were able to direct the conversation to any meaning of home that was relevant to them and the place they were discussing.

Physical Dimension of Home

The physical dimension of home was made up of the five following factors: a lack of crowding, suitability, affordability, security of tenure, and a sense of control or ownership. The first three are related to the definition of core housing need given by CMHC. Suitability or crowding refers to a measure of space per person living in the household. Adequacy refers to the condition of the dwelling place. Affordability refers to the relationship between income and rent. Generally, housing is considered

to be unaffordable when the household is paying more than 30% of its income on rent. Security of tenure is about the participants having the capacity to remain in the place as long as they desired. A sense of ownership or control does not refer literally to home ownership, but to participants feeling that they have some control over the decisions that were made regarding their housing.

A strict definition of adequacy, affordability and suitability can be difficult when discussing places as far back as 30 years ago, in which people lived. Household income and sometimes even numbers of rooms in the house were unknown. For participants who chose to recall places from their childhood, knowledge of household data is especially unlikely. Children rarely know the household income level, and sometimes are not able to recall other factors either. A close adherence to CMHC standards of these three factors was therefore not maintained. The purpose was not to apply a rigid definition of these terms, but rather to have the participants discuss their perceptions of whether or not these factors existed in the places they lived, and if they were relevant to their feelings of home. The terms were changed slightly in this research. The word crowding is used instead of the CMHC term, suitability. The word suitability is used to refer to the physical condition of the place, as well as additional factors. This definition of suitability was truer to the meaning used by the women in the interviews.

Suitability

The term suitability was broadened in the interviews to include other components that the women felt were relevant. Suitability includes the physical

condition of the housing, as well as the design and services (appliances, equipment, heating, etc.), as described by Sixsmith (1986). It also includes whether or not the women felt that the housing met their needs at that time. Suitability is a factor that many of the participants considered to be important to a feeling of home, although it was never given as the only reason for a place feeling or not feeling like home. Places that were seen as completely unsuitable were described as meeting few or none of the criteria above.

It was a dilapidated [rooming] house in [area of Ottawa]. ... It was very run down and fairly grubby and not very nice, and, you know, had a sagging not very nice bed, plastic curtains and chair. ... I had to go to a laundromat somewhere, and that was another time consuming thing. ... I had limited space, next to no cooking facilities, no refrigerator so it was very hard to keep food. ... The walls on the pipes to the bathroom were thin and so on, and so you just, x number of people flushing the toilet and having showers and everything, ... makes a lot of noise. I often had interrupted sleep.

Different people described homes as being suitable for different reasons.

Some participants had an appreciation for new places with all the amenities:

It was just a really nice...condo... It had a chandelier in the dining room, had a beautiful kitchen. It [had] a big storage room there with washer and dryer, ensuite laundry, ensuite storage and that. ... It was almost just like living in a house.

Other women described their preference for space that they described as having character, in spite of occasional problems:

I feel at home more in the older places. I kind of like them a little bit, old, and things don't always work quite right, but they're quirky. I like that. ... I like places with character. When they're square and shiny and new you don't feel like you can be at home.

Unsuitability is about a lack of things such as services, and a good quality building. Suitability, on the other hand, though it includes necessary services and a reasonable quality of maintenance, is also about personal tastes and needs in design.

Affordability

For the purpose of the research affordability was accepted as a personal perspective. I did not ask the women interviewed for financial information relating to their past housing. While affordability was crucial to being able to stay in a location, it was not discussed by the women as being a reason a place did or did not feel like home. Instead, it was talked about as more of a fact of life.

It was the cheapest thing I could arrange. It was cheaper than the Y, it was cheaper than anything.

[The neighbourhood] didn't have too good a reputation, but it had the rent I could afford to pay.

The following is a quote from one woman who stated that affordability, along with other factors, was important in a place being home.

That was pretty well what I would consider to be my first home, was living in public housing. Probably the best thing that happened to me. Because I had a decent, affordable place to stay, and after a while, ... I started to meet other people in the community.

In spite of these matter-of-fact descriptions, the financial situation of the person and the consequent affordability of a dwelling place were crucial factors in whether or not the women could stay in a place. Several women talked about a change in financial situation, such as losing a job or getting a divorce, which resulted in them having to leave a place that they had considered to be home. Affordability was often a crucial factor in whether or not a place was, among other factors, suitable, in a good location, safe and stable.

Crowding

Crowding was the factor that was the least often mentioned as being a problem for the participants in the past. Of the places described as not home, seven of the nine women felt the place was not crowded. Only one woman described crowding as being one of the reasons a place did not feel like home. She was pregnant and had arranged to rent (from another woman) a room for her and her son in an apartment. When she arrived, the room had been rented to someone else. She and her son had to share the remaining room with the other woman and her daughter. She also encountered many additional problems in this apartment. In contrast, another woman described a place that really felt like home, where she lived with her two children in a one-bedroom apartment. While amount of space is important to people, it did not play a big role in whether or not a place felt like home to the participants. When it did play a role, it was in conjunction with other factors.

Security of Tenure

Security of tenure was a factor that was more important to home for the participants than the factors described above. Eight of the nine women, in discussing a place that did not feel like home, mentioned that they did not feel they could stay as long as they wanted or needed. The reasons they gave were varied: not being able to afford the rent increase; feeling unhappy and/or unsafe; finding out that a roommate was planning to take the rent money and leave without paying the rent; and discovering that the pollution in the apartment was causing her health problems. For one woman in particular, insecure tenure was a problem she faced often in her life.

and it was her most important concern in talking about home. When asked to sum up the most important reasons for why a place did not feel like home, two women identified the temporary nature of the place as being the only key reason. One said:

My ex-husband had a penchant for selling places. And so, you know, the minute we'd get it fixed up sort of thing he'd put it on the market. ... It never felt like there was any sort of, um, permanence. ... I was comfortable in them [the houses] when I was living there, but as I said there was no real sense of home because you knew it wasn't going to last.

Similar sentiments were reflected by a second woman:

I think the basic thing was that you knew you weren't going to stay so you just never really put down any roots. You never really felt like you unpacked.

Control

The last physical factor, a sense of control or ownership, was also important to the women who were interviewed. As before, eight of the nine respondents felt no sense of ownership or control in the place they lived that did not feel like home. In contrast, eight of the women did have a sense of control or ownership in the place that felt like home. The ninth had described a home from when she was a child and the factor of control did not come up for her in the interview. Some participants discussed how the rules of where they lived could be very restrictive and leave them with little or no sense of control or ownership over their private space, particularly regarding visitors.

You weren't allowed to have visitors ... And the lady upstairs who lived in the house, she had a rearview car mirror attached in just such a way so she could see who was coming in and out the bottom door.

The restrictiveness of the rules was reflected by a second woman who said:

I got in trouble in fact, because the man across the hall offered me a cup of coffee and so we were sitting there having coffee with the door open, nothing

happening but drinking coffee. And the woman in charge had a fit because we weren't meant to be in each other's rooms. ... I didn't think for a minute that there might be a rule about not having coffee with someone. ... After this silly coffee incident the woman in charge of the rooming house was sort of suspicious of me... But it sort of, gosh if I had [been] thrown out of here I don't know where I would go type of thing. ... This is important to behave however they want.

At other times women were able to participate in decisions that were made by being involved in tenants associations, such as in a public housing organization:

Tenants were empowered to meet with housing authorities, had tenant associations, we had some say in what was going on in our community.

Landlords were identified as important determinants of people being able to have a sense of control:

Hydro was doing a pilot project and the landlord didn't say you had to participate. He just said I want you to meet with hydro and decide if you'd like to participate. And anything else that came up was basically the same, it was your choice. While you were renting you were more or less like the owner at the time. He [the landlord] didn't interfere at all.

A Distinctive Experience

One woman's description of a place that felt like home is so different from the others that it warrants particular discussion. As a child she lived in a family situation that did not fulfill the usual stereotypes of home as a safe haven. She described a home where she had been sexually abused by her father and mistreated by her mother and other relatives. Her mother left her father and took her and her siblings to live for a short period on a farm with her mother's parents and siblings. Her father would visit her and the abuse would continue. She was also abused once by an older child with whom she attended school. The situation on the farm entailed verbal abuse, as well as much drinking and fighting. She described her experiences there with mixed

emotions. When she recalled the abuse she spoke of it with anger. However, in spite of the difficulties that she encountered as a child, she also described the farm as a wonderful place, and as being home.

It makes sense that people's understanding of home is to a certain extent relative to their past experiences of home. If someone has had a series of places to live, all of which had some difficulties associated with them, then they may talk about a place as being the least difficult. Perhaps not that it was home, but that it was the closest thing to home that they had had. However, this woman did not describe the farm as being the closest thing to home that she had at that time. Remarkably, she described it as being wonderful. *"Oh I loved that place, I loved that place."*

Despite all of the problems she was facing, as a child of around 6 years of age in that setting, there were enough of the right components present that made it feel like home for her. The two physical factors that were present were the suitability of the house and most importantly, a sense of control. When things got bad in the house she would run to her hiding spot.

...usually up in the high, high hayloft. It was about, 40 feet, 50 feet up. Gone. No one could find me, I was gone, I was up there with the cats and pigeons and everything else. ...It was quiet. And I could see out, like in the cracks of the wood I could see out, see when they were coming so I could be nice and quiet and watch, peek down and watch them as they're looking for me, calling me, you know. I wouldn't answer them at all.

A sense of control is not typically the factor that is first identified in the meaning of home for a child. In many ways a feeling of control is associated largely with adults rather than children. Yet for this woman, that was the most important of the physical factors in a place becoming home. It was also a type of control that was out of the ordinary in comparison to the other people interviewed. It was not an

overarching sense of being able to control one's entire environment. Instead she found a way to control a small piece of a situation that was, in almost every other way, outside of her control.

Summary

One of the questions about the meaning of home in this research is to how broad a population does it apply? Sixsmith's study was conducted with 22 postgraduate students, both male and female. This research is with women who are all considered to be in core housing need, although that certainly would not necessarily be an accurate statement of them at all times in their lives. It is possible that the definition of home used here, is one that is held by people who have not lived in abusive situations. However, the description of home discussed above does not support that idea. Despite very difficult circumstances, this woman did find a place that was home, and her descriptions of the reasons it was home do fit with the meaning of home that is being researched, although in unique ways, as in the example above. These will be discussed further in the other two dimensions of home as well.

The factors of the physical dimension identified the most often as being important to a sense of home were security of tenure and having a sense of control or ownership. The most dramatic change that occurs from the place that is home to the place that is not home is regarding these two factors, as shown in Table 5.1 below. While affordability was not discussed as often in terms of a place feeling like home, there was discussion around other components of home, such as location, crowding, safety and suitability being dependent, in part, on what one could afford. Therefore,

affordability had more of an indirect impact on the meaning of home by affecting other variables. On average the participants said that four of the five physical factors were present in the place that was home, while only half of them were present in the place that was not home. (See Table 5.1)

Table 5.1

Was this factor present in the place that you are describing?

Place is home	Not Crowded	Suitable	Affordable	Security of tenure	Control	Total	Average per person
Yes	5	9	7	4	8	33	3.7
No	4	0	0	2	0	6	.7
Place is not home	Not Crowded	Suitable	Affordable	Security of tenure	Control	Total	Average per person
Yes	7	6	8	1	1	23	2.6
No	2	5	1	8	7	23	2.6

* The total number of responses may be less than the nine participants where the question was not answered. It may be more than nine where a question was answered both yes and no. For example this occurred in the suitability factor for a place that is not home, where two participants felt that the place was suitable initially, but changed to unsuitable over time.

The three factors of suitability, affordability and crowding are used to make the decision of whether or not someone is in core housing need and qualifies for a rent subsidy. These are the areas of 'housing' or 'shelter' that low-income housing policy was developed to address. While they were important to the participants during the interview process, they were not the key factors in making a place home. Five of the nine participants identified the place they lived in that did not feel like home as nevertheless being affordable, suitable and not crowded. For these five

women the place they described did not feel like home in spite of the fact that they would not have been considered to be in core housing need.

Two of those five women had rent subsidies and were living in public housing at the time, a place that was developed for the express purpose of meeting the housing needs of low-income households. One woman identified the three core housing need factors as being present when she first moved in. The other stated that she felt quite crowded, although according to the core housing need standards the place would have been considered to be an appropriate size. Both said that their places changed from being suitable to unsuitable over time. In spite of changes in the policies around public housing from its inception to more recent years, for two of the women in this research, public housing was still not able to be home. Another woman, however, did describe her experience with public housing as feeling like home. Nevertheless, it is clear that the definition of core housing need, while being a necessary component of home, is not sufficient in itself to describe home. According to the participants, there is more to home than housing.

Personal Dimension of Home

The personal dimension of home is made up of the following 6 areas: identity and self-expression; privacy; belonging; spirituality; happiness; and the presence of routine or special events or activities. Sixsmith describes self-expression this way: "behaviour in and manipulation of the place [as] closely tied to ideas of home. At home you can do what you want, and personalization allows expressions of self-identity" (1986: 287). Privacy is a feeling of having space and time alone for one's

self. Belonging is a sense of being at ease in a place, and feeling a connection with it. The component of spirituality is not a part of Sixsmith's definition of home, and was added to find out if participants felt that their spiritual beliefs were important to a feeling of home. Happiness is about having positive feelings when in the home. Lastly, the experiences of routine or special events and activities may also be relevant to a place feeling like home.

Self-expression

Self-expression was important to many of the participants, although it meant different things to different women. For some women it was about decorating their space. One woman talked about having to share space with others who had lived in the place longer than she had. Her ability to express her identity happened more so after her roommates moved out with their belongings and she could put more of her things out in the common areas. For others it was about being able to say what they were thinking and feeling. One woman described it as having a sense of self-esteem and pride in who she was and in her home.

I was able to find some curtains from home that fitted that apartment luckily, and I didn't paint the walls or anything, but I hung up a few pictures and a colourful bedspread so that when someone came in it didn't look like a bedroom and so on. And I had a sofa and chairs that could sit 6 ... desk and typewriter and stuff like that.

I think I had more self-esteem. I wasn't ashamed to have friends come to visit me going into the building because we kept it clean.

For others the ability to express their identity changed over time.

Interviewer: Were you able to express your sense of identity?

Respondent: *I didn't have one. (laughs) No, I was just one of the cattle. There was just so many of us. ... I mean I eventually did over the period of time.*

In places where women were not able to express their identity their reasons were varied. One woman was afraid for her personal safety:

I was afraid to say anything because you'd get beaten up again.

Another woman discussed how a lack of connection with other people affected her desire to express herself:

Well there was, I guess no reason to [express myself]. People were very aloof. I live here and you live there, good morning, how are you, have a nice day. That was about the extent of the conversations you had.

A third participant described her answer to whether or not she expressed herself in one location in terms of her relationship with the physical space:

No, 'cuz I wasn't decorating.

One woman described the place she lived as being a horrible experience. She was forced to share a room with someone she did not know, there were parties with drinking and drugs, and she was trying to protect her child. On one occasion she spent all of her money stocking up on food, only to return from a few days away to discover that at one of her roommate's parties the people had eaten everything she had. For her the thought of expressing her identity in that situation was so far from her state of mind at that time that it was laughable.

Couldn't even eat my food, how could I express my identity?!

Privacy

The second factor, having privacy, had a more mixed impact on the feeling of home than the other personal factors. Privacy, found in a variety of ways, was seen as being necessary to different degrees depending on the situation, and was a factor that the women adapted to with time. One woman was able to find privacy, even though the house was full of people, by taking walks in the woods nearby when she needed space. For several of the participants, they described places as being home, even though privacy was lacking.

Not in a big family, you don't get much privacy. ... Typical kid, you always want your own bedroom, and that, you know, just couldn't be. ... I guess it was such a standard way of living that, you know, I didn't feel that I was lacking in privacy really.

Privacy is an interesting factor in several ways. For example, when it did not exist in a place that felt like home, it was downplayed in importance. However, when people lived alone, they talked about it being important to them. Having or not having privacy appears to be something that people can adapt to. It also seemed to change over time for several women. One woman described herself as being very social, and enjoying having others around. She had a large family and said she never really got used to living alone, even though she has been on her own for about 15 years.

It's when all the friends have gone home. ... That's the loneliest part. ... It's not every night. ... But the odd time it gets to me still. It's very difficult ... to live alone, especially if you've had lots of people around you.

Yet later in the conversation she talked about her daughter wanting her to move in with her. Despite this participant's desire to have people around her, she was not sure if she could move in with her daughter as she was really enjoying her privacy and was

not sure she could give that up. For this woman privacy had become more important as she got older and as she spent more time living alone.

Privacy appears to be one of the factors of home that is desired, but where having too much privacy may be as problematic as not having enough. The key to privacy appears to be balance.

Well, you know, privacy is important, but so are friends. You know, ...you have to share along with being private. And I think one is just about as important as the other.

Spirituality

Spirituality, for most of the women, was less important to a sense of home than the other components of the personal dimension. Yet it was not about finding balance, as was the case for the factor of privacy. Spirituality was important to some participants, irrelevant to others, and not necessarily related to the feeling of home in either case. One woman suggested that her sense of spirituality did not differ between the various places she lived.

It's been the same no matter where I was.

For another participant, spirituality was just not important:

Respondent: *I have a hard time like really believing in stuff, like I have to see it.*

Interviewer: So it had no impact, then, in terms of what home was for you at that time?

Respondent: *No.*

The responses to whether or not spirituality had an impact on the meaning of home can be misleading. Women for whom it was not important answered that it was not present in the places they lived, but the lack of spirituality was not necessarily

negative for them. While a lack of other factors, such as safety or a feeling of belonging, can be interpreted to be problematic, a lack of spirituality in the home for some women was what they wanted. It was not seen as a problem, or as detracting in any way from their feeling of home, but rather was seen as what was comfortable.

Most participants responded ambivalently about spirituality. However two of the women were more emphatic about its importance in their lives. These women took the time to indicate how their spirituality was demonstrated in their home by pointing out pictures, books and plaques that were on walls or bookshelves in their homes as symbols for themselves. When spirituality was important it was more about being able to express it in the home.

...if the people you live with are on exactly the same track as you, you can express it very well, but that kind of stuff isn't for everybody. So if you're with other people you have to let it out gently and slowly or else people run away from you.

The effect of spirituality on the meaning of home is actually more about being comfortable in expressing it in the home. It likely would have been more useful to discuss spirituality during the interviews in the context of self-expression rather than as a separate factor of the personal dimension.

Belonging

Belonging was often understood by the participants in the context of other factors. Some of the women described their sense of belonging in relationship to other people and familiarity.

Yeah, it just felt, you know, it just felt like you belonged because everybody was kind of in the same situation, as I say, we attended the same schools and churches and, you know, that kind of thing.

A sense of not belonging was also expressed in a variety of ways. One woman described her need to have space for her possessions in order to have a sense of belonging.

When I moved in there I moved in with people who had already moved in before I did and when I got there I felt like there wasn't much space left for me. They had a lot of stuff.

Belonging was also connected with security of tenure:

I knew from the start I wasn't staying, so I never belonged.

Relationships with others, either positive or negative, also had an impact on the sense of belonging:

It was extremely uncomfortable, awkward, I didn't belong, I know I didn't belong, I was made to feel like I didn't belong. I was ridiculed, horribly, by all of them, humiliated.

For one woman, not belonging was about feeling that life was empty. She described a sense of nothingness.

It was more a sense of not belonging, ... like what am I doing with my life. I go to work, I come home, I go to bed, I get up, I got to work, I come home, I go to bed. You know. I hated, coming home.

A sense of belonging was an important part of the meaning of home for the participants. In discussing a place that did not feel like home, a sense of belonging and events or activities were the two factors of the personal dimension that were missing the most often for the women. (See Table 5.2 below)

Happiness

Eight out of the nine women described happiness as being present in the place that felt like home. Happiness, as with the sense of belonging, was also related to

other components of the meaning of home. Participants were unhappy when they were facing other problems in the home or neighbourhood, and when there were few or no other problems then they described themselves as being happy.

Very happy. Yeah, because I didn't have to worry about was my check gonna be cut off...

There was only one woman who did not talk about feeling happy while living at the place that felt like home.

I don't think I gave it much thought. ... How happy was I? It's difficult to know, I survived, there was too many other things going on with children, work, volunteering. ... I think it was more like, okay, I've got a roof over my head, okay now all the other million things that I have to worry about.

Three women talked about being happy while living in a place that did not feel like home. One of the women was struggling to be independent, and in spite of the problems with the place she lived she did feel a certain amount of accomplishment in supporting herself. When asked if she was happy there she talked about how important it was to feel independent, and how she had achieved it in that location. She also discussed happiness at the place that did feel like home as being due to her ability to be independent. Another woman had just given birth to her daughter, which was her cause for happiness despite the place not feeling like home.

Being unhappy, as with being happy, was also talked about in terms of the overall living situation. One woman linked her shelter and her unhappiness with how she felt about her self-worth at that time.

I think the lodging at that time was direct representing of where my head was at and what I was feeling about me. You know, like, I was not happy, very self-destructive, suicidal almost, and I didn't feel worthy of anything but, booze cans, crack houses, you know, that kind of shit.

Events and Activities

Events and activities, either routine or special occasions, is an important factor both in a place being home, as well as not being home. For eight of the nine women, events and activities did not take place in the dwelling space that did not feel like home. Eight of the women interviewed said that special and/or routine events did play a role in their lives in the places that felt like home. The extent to which events and activities happened differed between the women. Some described them as happening frequently, others as being only occasional such as celebrating Christmas, but they were still important in feeling at home.

Well, ah, we'd go to the park and bring balloons and let the kids play, or have, nice little birthday parties. Like there was no McDonald birthday parties. Have our own, you know, have hotdogs, sandwiches, whatever the kids ate, and [a] little birthday cake.

One woman discussed the regular and occasional events that took place as both being important to a feeling of home.

Well there was a lot of family entertaining. ... You know the usual rituals, Christmas, Easter, that kind of thing. ...you had to go to church Sunday sort of thing whether you wanted to or not. ...And, oh, you know, the parish priest would come and visit once a year, and everybody would be in an uproar about that. And I remember the ... visiting nurse ... it was a thing that they just came once a year.

Distinctive Experiences

The experiences of three of the women stand out as being different from the others in the context of the personal dimension of home. The first is the same woman who was discussed in the section of distinctive experiences with the physical dimension. Again, the place she described as being home was also a location with

very troubling circumstances, yet somehow this place still became home for her. The only two personal factors that did not exist for her in that location were spirituality and events or activities. She described herself as being happy. The other three factors were answered with both yes and no. She said that she did not belong as most of the family ridiculed and humiliated her. Yet her grandfather was the one person that treated her with respect and dignity. She described it as love.

Grandpa was ... he was always good to me, he was good to me. I loved my Grandfather very much. ... I felt that he loved me. To me this is what home is.

Her sense of privacy was limited. She lived in a large house filled with people, and slept in a bedroom with her aunt. Yet when she needed to be alone she would sneak out and hide in the hayloft where no one would find her. While there was little or no opportunity to be able to express her identity in the home, when she was in the loft she would express herself by refusing to answer when they were looking for her. She also expressed it with her behaviour.

I treated them the same as they treated me. I'd embarrass them, I would do everything I could, humiliate them, embarrass them, make fun of them. And show them as much scorn and hate as they did for me.

While the behaviour depicted here does not describe what most people mean by being able to express their identity, it was one way for a young child, in circumstances beyond her control, to maintain and assert a small part of her sense of self. While her descriptions of, or methods for, attaining these factors of privacy and self-expression differed from those of other women, they still fit with the components of the personal dimension of home. The differences in her experience of privacy and self-expression from the other women's experiences may have occurred because of

the difficult circumstances she was facing in that situation, because of her young age, or a combination of both.

The second unusual responses are from two women who stated that four of the personal factors were present in a place that was not home. For the remainder of the women, two or fewer were present in such a place. One woman was happy, had privacy, had a sense of spirituality, and felt very free to express her identity. For her, not feeling at home was centered on feeling like an outsider in the community. Feeling like an outsider was largely a social factor in her experience, although it affected her sense of belonging, and experiences of events and activities. The social dimension of her feelings of being an outsider will be discussed further in the next section. The lack of belonging, and lack of events and activities, were the only personal factors not present for her in the place that was not home. The factors of the personal dimension were not the reasons she gave for not feeling at home.

The second woman felt that the factors of self-expression, belonging, spirituality and events or activities were all present in the place that was not home for her. She described her happiness as being a three on a scale of one to five as marital difficulties had begun for her while living there. Her feeling of privacy was present, in that she felt she had privacy from her neighbors, and not present as she felt that a sense of privacy internal to the home is not possible with small children around. However, her reason for the place not feeling like home was that there was no security of tenure there. For this woman also, the factors of the personal dimension were not relevant to her lack of feeling at home.

Summary

The spirituality factor is the only one that was not perceived as relevant to a feeling of home by most, though not all, of the women. Spirituality would have been better explored within the context of self-expression and identity. Privacy was not as straightforward as the other factors. While privacy was valued by the women, it was also something to which the participants could adapt. Both a lack of and too much privacy could be problematic, but were also discussed by different women as being environments that they got used to over time. The other factors within the personal dimension were important, and when they were missing it was seen as a problem. However privacy was the one factor that was discussed as needing to be balanced between time for one's self and time with others.

The personal dimension is one that was very relevant to the meaning of home for the participants. For five of the nine women all six factors of the personal dimension were present in the place that felt like home. For three of the women, none of the factors were present in the place that did not feel like home. All of the factors of the personal dimension were mentioned frequently as being present in the place that was home. There was also a difference in the average number of factors present in the place that felt like home compared with the place that did not. (See Table 5.2 below)

Table 5.2

Was this factor present in the place you are describing?

Place is Home	Identity Self-Express	Privacy	Belonging	Spirituality	Happiness	Events	Total	Average
Yes	9	7	8	6	8	8	46	5.1
No	2	3	1	2	0	1	9	1
Place is not Home	Identity Self-Express	Privacy	Belonging	Spirituality	Happiness	Events	Total	Average
Yes	2	6	2	3	3	2	18	2
No	6	6	7	3	6	8	36	4

* The total number of responses may be less than the nine participants where the question was not answered. It may be more than nine where a question was answered both yes and no.

Two other factors were discussed by some of the women interviewed; neither of which had been included in the definition of home used in this research. For two of the women interviewed, independence was a very important factor in their housing feeling like home. One of the women, in summing up the reasons a place had felt like home, focused largely on her independence:

Well, I think it was just starting out on my own with the kids, 'cuz I'd left my husband. I didn't know whether I could do it, having to do everything by myself, but I did it. ... You know, we did it on our own.

Had a factor on independence been a part of the probing questions, it may have been found to be relevant for other women as well.

The second additional factor brought out in discussions with the women is the feeling of love, discussed in the scenario in the previous section. Love is connected to a feeling of belonging, but also entails more than just familiarity and comfort. Belonging can occur within the home even when another person is not present. Love

is about a relationship with another person or people. Sixsmith (1986) includes a category she calls emotional attachment, which is about love, as a part of the social home. While the other women did not talk about love specifically, they did talk about other people being important to them, particularly their children. Although the next section on social factors does include discussion on relationships with others, the importance of love or emotional attachment as a factor may have been clearer had it been a part of the definition of home guiding the research, and thus been included in the probing questions.

Social Dimension of Home

The social dimension of home is broken down into the six following factors: a sense of safety in the home; a sense of safety in the neighbourhood or community; having visitors in the home; being friends or acquaintances with people in the neighbourhood or community; feeling connected to the community or neighbourhood; and being free from discrimination. The social dimension includes relationships with others in the home, including visitors, as well as relationships with others outside of the home, and in the surrounding area. Discrimination and safety convey a general feeling of being safe, in relation to the types of interactions with others. The words community and neighbourhood are used interchangeably in describing the area surrounding the home, although, as is discussed below, the interviewees did not always see them as meaning the same thing.

Safety in the Home

Safety as a factor in the social dimension is largely about people's general perceptions of, or specific experiences with, others. Seven of the women indicated that they felt safe in the place that felt like home. The other two answered both yes and no to feeling safe in the place that was home. Some of the participants described safety in the home in relationship to other people.

My daughter then started going out with guys, she got into a ... real mess. Her boyfriend would come, beat me up, beat her up.

However, there were some participants who talked about not feeling safe in their homes largely because the building was not a physically secure structure.

I didn't really feel secure. The building was an old building and then, one good kick and your door would be open type of thing.

In the above quote safety is perceived as a fault of the physical structure, which may then allow someone to break in easily. Safety becomes both a factor of the social and the physical dimensions of home. The relationship of safety with both the social and physical is also true where the structure of the building was seen as a barrier that protected those inside from an unknown other on the outside.

Very safe. ... you had the door with the intercom system, but they had a little glass office right inside, and they didn't have a security guard per se, but the concierge was always there and when he was in his apartment it was right beside, he could hear everything going on.

Safety in the Neighbourhood

Safety in the neighbourhood was important to people, and eight of the women stated that they felt safe in the neighbourhood of the place that felt like home. The other person stated that she felt safe sometimes. The interviews indicate that safety in

the neighbourhood is closely linked to the feeling of safety in the home. Only one woman, in describing a place that was home, found safety in the community while not being safe at home. As well, only one participant, in describing a place that was not home said she was safe in her apartment, but not in the building. Responses from all other eight women found that if they stated that they were safe in either the neighbourhood or their dwelling, then they also felt safe in the other. If they indicated they were not safe, then again for all eight they were not safe in either the dwelling unit or the surrounding area.

There were some people you wouldn't really want to mess with in the building [rooming house]. So it was a bit creepy. And also I came back there at midnight after walking from downtown and was not very comfortable in the neighbourhood, and didn't feel much more comfortable when I got home until I got in my room and lock[ed] the door.

The area of town and the era were also related to feelings of safety:

That was 20, 30 years ago, ... everybody felt safe back then, really, you know. I never locked my doors, which I certainly do now. (laughs) But, yeah, I felt safe.

Downtown in any city, you have different things that you have to look out for.

At times the participants viewed safety in the context of both their behaviour as well as the environment. One woman described collecting and depositing rent cheques and ensuring she walked different routes to the bank each time. Another woman talked about having to walk home after work late at night through an area where there were bars.

Interviewer: Did you have any trouble walking home at nights?

Respondent: *I managed to avoid that, I mean, I didn't wear miniskirts up to my navel or that kind of thing...*

Feeling safe in the neighbourhood was an important factor for the women. Eight women felt safe in the place they considered to be home, while six did not feel safe in the place that was not home. There is a link between safety at home and safety in the neighbourhood for the interviewees. In the majority of the cases where one was present typically the other was as well.

Visitors

Visitors were described by respondents as sometimes being neighbors, but also as including friends and family from places other than the neighbourhood. One woman described the importance of having people over in order for the place to feel like home.

It's important to me that people come into my house and feel at home. And people do. ... That always makes me feel good, that people are okay here.

For respondents, not being able to have visitors over was seen as diminishing the feeling of home.

...how can you feel at home if you don't have visitors and stuff like that?

...[in] rooming houses the basic rule is that you're not allowed to have anybody, any visitors. ... I mean I wasn't looking to make friends, but I, you know, I'd have liked to been able to associate with other people in the building.

Visitors were important both to people who had friends in the local area, and to those who did not. Where women did not have friends in the area they still talked about interacting in their home with friends and family from other places. Connections with others were important and were also sustained in other ways such as long distance relationships maintained by phone contact. However, even when

connections were sustained in other ways, having people come to visit, regardless of the frequency, was still important to the participants. Only one woman reported not having visitors to the place that was home. Six women reported not having visitors to the place that did not feel like home.

Friends/Acquaintances in the Neighbourhood

Most participants reported that having friends and acquaintances in the neighbourhood were important to their feeling of home. The relationships they formed ranged from neighborly hellos to doing things together, talking, sharing problems, supporting each other and having fun.

...I had friends around there. There was a girlfriend on, up [name] street, and there was another one down [street]. You know, we all used to get together for coffee. (laughs) And on Friday night we went grocery shopping.

...

Interviewer: Were they a support network, if any of you had tough times...?

Respondent: *Oh yeah, oh yeah. They were always there for you.*

One woman described the enjoyable activities she shared with friends in the area:

...I actually had some friends that lived at one end of the block and some friends that lived at the other end of the block, people that I hung around with. There was visits among the neighbourhoods and we had lots of dinners ... There was a lot of camaraderie in those days.

Another participant talked about getting to know people who had things in common with her, and how important that was at that time:

After a while I started to meet other people in the community that had the same interests as me, and the same problems...

In the places women described as not being home, they reported less socializing with others in the neighbourhood.

I think it was the transient nature of the tenants that lived in the building. ... you'd start, you know, making a friend, or developing a friendship with someone, and go to knock on their door and they'd moved last night. ... So I got that I just, I didn't really strike up any friendships at that particular time.

The amount of time that the women spent with friends and acquaintances in the neighbourhood varied. While developing friends and/or acquaintances was important to all of the women, for some women it was important to see their friends often, for others the relationships were more occasional. The types of relationships that were developed in the community were also a personal choice. Some of the women talked about knowing people in the community who were close friends, and others talked about preferring to have a nodding acquaintance with neighbors.

The factor of having friends and acquaintances in the local area interacts with the factor of privacy in the personal dimension. The major finding with privacy is that it needs to be balanced with time spent with others. The balance between time alone and time with others is a personal choice, one that often differs between the women. One woman who enjoyed having casual acquaintances in the neighbourhood talked about why the balance of privacy and acquaintanceship was important to her:

...it's nice to get a nod from the person you buy your bus tickets or newspapers from, that kind of thing. But at the same time not have the idea that people are watching your every move or anything.

Having friends or acquaintances in the neighbourhood happened for seven of the women in the place that felt like home. One woman felt that it did not happen at first, but did eventually toward the end of her time in the place that was home. Only three of the women had friends or acquaintances in the neighbourhood of the place that did not feel like home, while one woman answered that she had friends in the building, though not in the wider area.

Connectedness to the Neighbourhood/Community

Feeling connected to the neighbourhood was important for many of the participants. This factor interacted closely with that of having friends and acquaintances in the neighbourhood. As with the previous factor, the description of what it meant to feel connected to the neighbourhood varied between the women. For some participants it was about knowing who lived in the area. In this case being connected to the community was not necessarily about friendships, but more about knowing who your neighbors were and looking out for each other.

It's nice to know your immediate neighbors a little bit because, to know who's supposed to be where and ... that it's the right people that you're seeing going in and out of that house. And it's good if people know you a little bit 'cuz you all sort of look out for each other a little bit. I would think it's an unspoken thing.

For other women a sense of community was about having someone nearby to turn to in case of a crisis:

Interviewer: How important was that sense of community and the people you knew there ... to your feeling of home?

Respondent: *Very important, very. ... You had someone to run to if you had a major problem. ... That's community, when you have an emergency and someone can help you.*

The words neighbourhood and community were used differently by different participants. For one woman, neighborly hellos and nods to people she recognized in the building and surrounding area constituted a feeling of being connected to the community. For another woman, even though she was good friends with several neighbors, she did not feel a sense of community, which she described as everyone in the area spending time together at community events.

Well, not so much a sense of community in that particular area. Everybody kind of stuck to themselves. They knew their neighbors, you know. ... Well,

like, there was 3, there was 4 houses across the street. And I made friends with them. And they used to come over, you know, ... we'd have coffee clutches and that. ... I lived there and I knew my neighbors, you know. That was about the extent. But there was no social gatherings or anything like this.

Several other women described having a sense of community in the building they lived in, but not in the larger area around the building. While having sense of community was described as important, if that community was found within their own apartment building, then it was not necessary to have a connection with the community or neighbourhood outside of the building.

...you knew so many people already [from the building you lived in], whether you knew a few more from the next building or not, you know, wouldn't have impacted.

Although the participants were able to say when community did not exist for them, there were different responses about the importance of that lack of community. Some women talked about a desire for a sense of community, but that when it did not exist they could still find home. For others a lack of being connected to the community rendered them almost invisible as a person:

I was feeling ignored. Nobody wants to feel ignored. ... I just felt like a shadow drifting around that nobody really saw, you know, or acknowledged, you know, that I even existed there. I couldn't really hack that.

A connection with the community or neighbourhood was an important factor for most of the women, however it was also the factor that seemed to be the most diversely interpreted. For some women there was a distinction between a feeling of neighbourhood and a feeling of community, while for others those were the same thing. One woman described a sense of community as simply existing without any effort when she was a child. In contrast she sees community today as being something that needs much effort and planning, and even then it does not necessarily

happen. The boundaries of community were also different between the participants. For some, being familiar with the surrounding area, people and businesses was important to community and to feeling at home. For others a sense of community came only from within their apartment building. One woman described community as being different when living in an apartment compared to living in a house. For her living in a house allowed for more of a sense of community.

The diversity in responses to the question of feeling connected to the community may suggest that this factor is based in personal interpretation more so than the other factors, or that it may not have been defined well enough in the questions to the participants. There were also strong links between this factor, and the previous one of having friends and acquaintances in the neighbourhood. The links indicate a need to explore the definition of community and neighbourhood in order to more clearly delineate the differences between this factor and the previous one.

Despite the differences in the interpretation, for most of the women having some sense of connection with community or neighbourhood was relevant to feelings of home. Seven of the women in the place that did not feel like home did not feel they had a connection to the community. In comparison, six of the women felt that they were connected to the community in the place that did feel like home.

Discrimination

For most of the women discrimination did not have a strong impact on their sense of home. Five of the women described no discrimination existing in the place that was home, and six said there was none in the place that did not feel like home.

Three of the women reported that discrimination did exist for them in the place that was home. One woman felt discriminated against as a child, by other children, because she was an English child in a French school. She talked about this being a normal occurrence, where children always pick on other children who are different. For her the feeling of being 'picked on' was not important, and did not happen frequently. Another woman talked about feeling discriminated against in a general sense as a child, but not because of being female. One woman talked about how discrimination did not exist with regard to her disability.

Essentially my disability [mental health concern] is invisible... Most people had no idea.

One woman describes discrimination as not occurring any more than usual.

Interviewer: Did you feel discriminated against [in] any way...?

Respondent: *No more than regular life. You get some crap all the time, or not. ...but, you know, no more than any other day, or any other time in life.*

One of the reasons that discrimination was not perceived to be relevant much of the time may be due in part to all of the participants being Caucasian. Discrimination may be more often associated with racism rather than sexism. As suggested in the quote above, a certain amount of discrimination, particularly sexism, is seen by some women as normal, thus it is not reported as being problematic. Another possibility is that some forms of discrimination are so ingrained in daily life

that people do not see it happening. One woman reported her 'discovery' that she was being oppressed.

I don't know how many times when the feminist movement started, how many of the feminists told me, 'Why are you always laughing?' ... You're oppressed.' [And I'd say], 'I am?' (laughs) Like they really, they shattered my mind. Like I thought I was doing pretty good, man. Like we were eating every day, we had a roof over our head. You know. ... And then these women come along and blow me out of the water.

For the woman from the quote above, discrimination was relative. She had lived through stressful times prior to moving into public housing. Discrimination was not perceived to be a part of her life in public housing, given how much of an improvement it was over the places she had lived before. It was not until other women began talking with her about oppression, and explaining what it was, that she even began to think about it in that setting.

Discrimination was perceived by most of the women as non-existent whether the place felt like home or not. For the three women who did talk about feeling discriminated against, it occurred in the place that did feel like home, suggesting that it did not play an important role in the feeling of home. This may be because discrimination, particularly sexism, is seen to a certain extent as a normal part of life, at times to the point of not even being noticed. The factor of discrimination would be an interesting one to discuss with women who may have experienced oppression based on other characteristics such as sexual orientation, 'race', culture, ethnicity, disability etc. It would be useful to hear about their experiences of home, in order to understand home in the context of different oppressions, and the combined impact of these on the lives of women.

Distinctive Experiences

Once again one of the distinctive experiences of home with regard to the social dimension is that of the woman who lived on a farm, a place that was both difficult and also home for her. For this woman three of the factors were not met in her experience of home. They included: having visitors over, having friends or acquaintances in the neighbourhood, and being free from discrimination. Only one factor did exist for her unequivocally, which was feeling safe in the neighbourhood. For her, going to school was a time of escape from the problems she was having in the home.

The other two factors, feeling safe at home, and having friends and acquaintances in the neighbourhood were answered both yes and no. Although the farm was a place of verbal abuse and mistreatment, there was a sense of safety in her escape to the hayloft. In her hiding place no one could find her, she not only had privacy and a sense of control as described in other sections, but she was also safe.

If I was out in my hidey-holes, I was safe, I was fine.

Having friends and acquaintances was the most interesting factor for this woman. The only friend she talked about making while at the farm was one who also abused her once, and so as a child she often spent her time alone as a way of protecting herself. She was also not close to her siblings who were the only other children at the farm. Although she had no friends in the area or at school, she did describe her own way of developing a sense of community.

Interviewer: Can you sum up for me what you think the key reasons are that it felt like home?

Respondent: *It was the farm, the farm, it was the farm. It had animals, it had kittens, it had pigs. It had big belgian work horses, two of them. ...*

Interviewer: So did the animals become your friends...?

Respondent: *My best friends. I felt, you know that um, that story, Charlotte?*

Interviewer: Yeah, Charlotte's Web?

Respondent: *Yeah, I loved that story, because it was so much like, not exactly the same, not quite parallel but it's the same sense of what I had, for me, on the farm. There. That's it right there in a nutshell.*

Once again the experiences of this participant fit with the meaning of home being explored here, although in a unique way.

Another distinctive situation was specific to two women who both had five of the six social factors present for them in spite of the place not feeling like home. For these women, in spite of the social dimension being a part of the place they lived, the lack of security of tenure was the overriding factor in the place not feeling like home. The social factors were not as important to their sense of home.

In contrast, when the women were asked to sum up why a place did not feel like home two other women pointed only to the social dimension as being the key reason. One woman indicated that a lack of safety in the home and community, and being scared of being beaten up, was the reason her place was not home. For the other woman it was a lack of connection with the others in the building that made the place feel that it was not home.

I guess I was mad at the people that lived there. You started to be friends and then [they're] gone. With no explanation, no 'I'm moving', no 'good-bye', or nothing. Our relationship, there was nothing to it, like, you know. I'd rather have one good friend than fifty thousand hello good-byes.

Summary

Two of the factors stood out as being distinct from the others. The factor that was the least important to the women in a place feeling like home was that of being

free from discrimination. This may have been because discrimination was seen to exist everywhere they lived, and was either so ingrained it was not noticed much of the time, or because it was seen to be a normal part of life and so was not discussed as being problematic. It would be useful to further explore this factor by talking with women who have experienced other types of oppression. An example may be talking with women of colour regarding their experiences of both racism and sexism to see if their perception of discrimination and the feeling of home is any different. The diversity of responses regarding the question of whether or not the women felt connected to the community or neighbourhood suggests that this factor may need to be more clearly defined in future research.

Five of the social factors were described overall as being important by the participants. Six of the nine participants expressed that at least five of the social factors were present in a place that was home, and for four of those women all six of the factors were present. For a place that was home the five factors, other than being free from discrimination, were described frequently as being present (Table 5.3 below).

Table 5.3

Was this factor present in the place you are describing?

Place is Home	Safety (building)	Safety (community)	Visitors	Friends in Area	Connect (community)	Free of Discrim	Total	Average
Yes	9	9	8	8	7	5	46	5.1
No	2	1	1	2	3	3	12	1.3

Place is not Home	Safety (building)	Safety (community)	Visitors	Friends in Area	Connect (community)	Free of Discrim	Total	Average
Yes	4	3	3	4	2	6	22	2.4
No	5	6	6	6	7	0	31	3.4

* The total number of responses may be less than the nine participants where the question was not answered. It may be more than nine where a question was answered both yes and no.

In summing up why a place felt like home all but one of the women described at least two of the three dimensions as being important. Only one woman listed one dimension, the social dimension, as being the only key reason a place felt like home.

Well I think it was the neighbourhood and the neighbors because everybody, you knew everybody. And it was, ah, you know, you never felt alone. I don't like feeling alone.

The Melding of Public and Private, House and Home

The connections between the various factors of the three dimensions are as important to the meaning of home as is each of the factors and dimensions individually. Many of the women spoke about the connections in a variety of ways, some of which were briefly touched on in the previous sections. One of the connections is between the social and the personal dimensions of home. The factors of privacy, and of having friends or acquaintances in the neighbourhood are opposites and are at the same time in tandem. The participants expressed the importance of both of these factors and the need to achieve a balance between them. While the picture of balance differs between the women, there was general agreement that balance is necessary.

The personal and social dimensions were connected in other ways as well. Belonging and having friendships were connected for some of the women. While

some women described belonging as feeling of familiarity and being comfortable, others described it in terms of their relationships with other people either in the home or in the community. In response to the question asking about her sense of belonging one woman replied:

Well, you know, when you live in an area, and you know everybody, and like when my husband died the neighbors were right there to help. Um, one lady brought in a whole meal one night for us when we came back from the funeral home. And ah, they'd pop in to say hi, you know. Just so you didn't feel alone. Some good neighbors.

In Chapter Two the discussion of the division between public and private was linked with the separation of housing from home. For the women who were interviewed the lines between these two were blurred. They typically had a straightforward explanation for the differences between housing and home, but even the differences in meanings brought with it a connection between the two. Housing was typically perceived as being a basic necessity. Although home was different from housing, home was not understood to be separate from housing.

When I hear 'housing' I almost think of like a hotel room, or something. It sounds like looking after a basic need. Whereas home looks after the whole person. ...you have to start off with the first to get to the second I think. ... You have to be housed before you can have a home.

Housing could be understood apart from home, but home was not separated from housing. The experiences shared by the women demonstrate that the connections between housing and home are powerful. The physical structure of the places they lived (the housing component) had a decisive impact on their experiences of home.

The importance of housing to the meaning of home is underscored in a study on the meaning of home for homeless women (Tomas and Dittmar, 1995). These

researchers found that while women who were securely housed differentiated between the meanings of housing and home, most of the homeless women did not.

...whilst the securely housed women's definition of home appears to reflect their experiences *of* housing, the definitions of home given by homeless women appear to reflect their unmet needs *for* housing. (Italics in original. Tomas and Dittmar 1995)

Thus the definition of home given by homeless women, is the definition of housing, as given by securely housed women. The suggestion of the woman above, that "*you have to be housed before you can have a home*", corresponds with the findings of Tomas and Dittmar. However, not any housing will work. Many women are homeless because of problems with their previous housing arrangements, and "the current provision of temporary housing can only exacerbate a desperate situation" (Tomas and Dittmar 1995: 511). The findings of the present study suggest that the type of housing provided is a crucial component for women in their search for home.

Of the physical dimension, the factor of affordability has a significant impact on the other factors. In the housing market money can buy suitability, spaciousness, safety features, and a neighbourhood with green space and play areas. Although a sense of community cannot be purchased, when one has a high enough income it becomes possible to choose to live in an area of town where there is more cohesiveness. Without an adequate income there is little or no choice in where one lives.

The physical structure, for many women, had an impact on their feelings of safety, a social factor. A place that was well built, secure, an apartment with a locked front door and an intercom system, and doors with locks that worked all resulted in an increased feeling of safety for the participants. The connection between safety and

physical structure is demonstrated by one woman who did not have a feeling of safety in the building because of the break and enters, vandalism and fights that had been occurring. However, she felt safe in her apartment because of extra security measures that she had taken to make it more difficult to break in.

The physical condition of the home was important to the social dimension. The women felt more comfortable bringing visitors in to the home when the place was in good repair and they were able to have a sense of pride about where they lived. Places that were run down were an embarrassment to the women, and they were not comfortable with having guests. Privacy is also linked with the physical structure. In order to have a feeling of privacy when there is more than one person living in the place, it is important to have enough space for privacy to be possible.

For the purposes of this research suitability includes the design, services/appliances and feeling that it meets one's needs. One participant, when asked about suitability, answered in the affirmative with an example that explained how being suitable was about being safe and about meeting her families social needs. Another participant described how the large space in one place she lived was conducive to socializing with roommates and friends:

Big kitchen, big kitchen. You could have a table, and ah, in that house we kept our music in the kitchen so people tended to sit around and listen to music in the kitchen. Seems [there was] a lot of time spent in there cooking and things, so [you] could visit while you were doing that.

One woman's experience with problems with the physical dimension of home resulted in her being unable to socialize in her home.

My sons wouldn't come because the grandkids, like they were all finding health problems when they came. ... And, ah, even my girlfriends they might

come over and stay a few minutes, but that was it. So in the last year and a half, maybe, I had almost no one over.

This participant felt that visitors, especially family, were important to her sense of home. When her family and friends were unable to come, because of health problems that occurred when they visited due to the levels of pollution, that place no longer felt like home.

One woman linked physical space and having visits from family members, with her perceived ability to fulfill her role as the mother and grandmother in her family. She believed that one of her roles was to maintain a safe place for her family to gather. Living in a one-bedroom apartment did not allow her to fulfill what she saw as her role as mother since her space was too small to allow her entire family to visit her at the same time. The lack of space impinged on her ability to entertain guests and family, which in turn had an impact on her sense of identity. In effect, she was not able to express her sense of identity regarding her role as family matriarch. The lack of space meant that she could not fulfill her family responsibilities.

The connection between the three dimensions was also demonstrated in the women's responses when they were asked to sum up the key reasons a place was or was not home. The majority of the women described at least two of the three dimensions as playing a role in whether or not a place felt like home. Six of the women mentioned the physical dimension being important in why a place did not feel like home, and seven found it important in describing why a place did feel like home. Four of the women mentioned all three dimensions in summing up why their place felt like home. All three dimensions were given by three of the women as reasons for a place not being home. When the personal dimension was given as a reason for a

place feeling or not feeling like home, it was always mentioned in conjunction with other factors. On three occasions the social dimension was the only key reason a place did or did not feel like home, while the physical dimension was listed twice as the only key reason. One woman summed up the importance of all three dimensions in a place feeling like home as follows:

I could have a say in what was going on there. ... I felt ownership. I felt like I belonged there. The other was, like, physical space, because I had a front yard and a back yard. So there was some things I could do out there that you can't do in an apartment. And the other is that I had made friends in the community, so, and we were always doing things to make the community better to live in.

For the women interviewed, there was no separation between house and home in their experiences of home. Although the words have different meanings, they are intertwined and inseparable in the picture of home. Housing policies intending to address issues of crowding, affordability and suitability are necessarily shaping the picture of home for the people who will be living in housing developed out of these policies. The experiences that have been shared here demonstrate that the private cannot be separated from the public in the realm of housing and homes.

Discussion

The elements of the meaning of home, though elusive, have been identified by the women in their experiences of home. Home is not just about having a place to live, or shelter from the elements. It is about being safe, finding happiness, having connections with others, having a suitable living space, and many other factors.

Housing is a place to live, home is a place for living. ... You can ... reside anywhere, but there are not too many places where you can live.

The data from the interviews supports the hypothesis that the meaning of home is made up of the physical, social and personal dimensions. In general, where a place is found to be home, many of the factors within these three dimensions are found to be present. Where a place is not found to be home, there are factors missing from the environment. In addition, the connections between the three dimensions are also important to finding home.

From the discussion of their experiences it is important to note that the pictures of home that develop are not the same for every woman. It is not the purpose of this discussion to suggest that all women do or should have an identical meaning for the word home. However, it is possible to combine the responses of the women to develop an overall framework of what home means, which still allows for a diversity of experiences within the framework. The diversity of experiences has been demonstrated, for example, by the experience of the woman who found home on a farm in spite of other troubling circumstances in that setting. Because of the abuse incurred there, this place may not be the typical picture of home that is assumed by most people, but, she was nevertheless, still able to find a sense of home. Although her experiences of the various factors were unique, they were consistent with the definition of home that is laid out in this research.

Even when women's experiences fit within the factors described here, there are still differences in emphasis on the various factors. For one woman security of tenure was the key factor she looked for in order for a place to become home. Another woman described the key to home for her as having friends around her. These differences are very individual, and depend in part on personal preferences.

Some of the participants explained a factor of great importance to them through their past experiences. For example, the woman for whom security of tenure was important talked about how this was something she never had throughout her adult years. That which is missing becomes the key factor for her in finding home. Another woman spent most of her life living in a household with many people, and having friends around her. For this woman, what was the norm for her for many years became an important factor in finding home. Even for the women with distinctive preferences for specific factors being key to their feeling of home, the conversation with them about home still found that several of the other factors were also relevant to them.

It is also important to recognize that home is fluid. A place can change over time, as do people and their situations. Several of the women talked about places that changed from being home to not being home. In one situation a place was home initially, but as the pollution level increased and she and her visitors began experiencing health problems, the place ceased to feel like home. One woman described a place that had been her dream home on an acre of land in the country. After her divorce she began working full time and the distance to and from the home for her work and for her children's after school activities became increasingly problematic. The problem was compounded because she did not drive and so the family was either cut off from activities in town, or else spent very little time at the home. In spite of the place initially being her dream home, it was not as painful to give up the house as she had thought it may be because by the time that happened it had become less of a home and more of a burden. In this case the place originally met the definition of the three dimensions of home. However, as the situation

changed, the house no longer met the conditions for the meaning of home, and thus moved from being home, to not being home.

The stereotypical descriptions of home that are perpetuated in Canadian society in many ways are discussed in greater detail in Chapter Two. These include the perception of the ownership of one's dwelling as being important to finding home, and the role of women as wives and mothers as also being crucial in the development of home. Given that these stereotypes are widely accepted and promoted even today, it was likely that they would also be a part of the women's experiences of home. Although they were mentioned by a few women, they were not as prominent in the discussions as may have been expected. This may be for several reasons. First of all the women that I met with were not presently in a role of raising children. The lack of children living with them may have given them time to develop a sense of home that was distinct from the picture of mother so often perpetuated. Secondly, several of the women had been through divorces, which may have altered the often idealized vision of home as including a husband and wife. Some of these women talked about how divorcing their partners was the best possible decision for them, and so again they were in a situation of developing a new vision of home for themselves.

There was one woman who did speak about the importance of family, both husband and children, to her meaning of home. When asked to sum up the reason a place felt like home she responded:

Because we were all together. ... The sense of family I think, was the most important. Because I've always loved kids. ...

During the time she lived at the place she described as home, she and her husband separated. This change had an impact on her feeling of home:

Yes, because the family wasn't complete. There was somebody missing, something was missing, besides his physical presence. Maybe it was a habit. I don't know. Maybe it was him always having been there.

At the same time she did not regret the decision that she and her husband made to divorce.

And everybody said 'oh yeah, stay together for the sake of the children'. That is so, stupid. It is you know. I figured better they get along with both parents when they're separated. ... in a way it was the best thing I could have done.

Despite her discussion of the importance of family to the feeling of home, she also considered her present situation of living alone in a CCOC apartment as home. The factors that were present for her in the place that was home where she lived with her family, were still present in her place at CCOC. However, the factors were present in different ways in each of the places.

Two people, in response to the request to describe their ideal home, mentioned home ownership. The woman for whom security of tenure was important felt that home ownership would provide this security, leading to a greater feeling of home. The other woman who talked about her ideal home as being a place she owned described a place that would be large, with all of the perks of an expensive house. Even with this description the key factor for her in an ideal home was safety, something that had been missing from many of her previous housing experiences.

One of the interesting discussions around home ownership and family in regards to home was in the context of the factor on feeling connected to the community. One woman stated that for her a sense of community was stronger when she lived in a house rather than in an apartment. The difference was difficult for her to describe, although she felt that it was not the same. Two other participants

suggested that a sense of community was linked with being in a family and specifically with having children. However, this was not supported by the majority of the women interviewed.

The majority of the women did not talk about owning a place as being a part of their ideal home. For these women home could easily be found in renting a place, and other factors were seen as more important. Although most of the women did not talk about why ownership was not important for them, one of the women talked about it as being something out of her reach because she could not afford to purchase a house. She accepted this as a reality, and so her ideal home was a description of a place that was more likely to be within her reach.

The definition of home as expressed through the experiences of the women interviewed includes the physical, personal and social dimensions of home, while allowing for diversity of preference within those dimensions. The interconnections of these dimensions and factors are a crucial part of the meaning of home, and they demonstrate the related interconnections of the private and public in the realm of housing and home. The next section will explore the participants' experiences of living in CCOC housing, and the extent to which CCOC has been able to mediate the impact of government housing policies on the meaning and experiences of home for the women being interviewed.

PART TWO: CCOC AND FEDERAL HOUSING POLICIES

Well I think housing is just brick and mortar, so it's to do with mortgages and repairs to the building and renovations. Whereas home is your personal space which is, which you appropriate, which [is] where you belong, and where you can feel safe. ... Hopefully we [CCOC] have a role in both. We're concerned

obviously with the brick and mortar from building new places to maintaining the ones that exist already, and to work with other housing groups too... I am to work with tenants on issues that effect quality of life. Then we're talking about home issues, right. We're talking about creating environments where people will feel safe, and content. Not that I'm saying it works a hundred per cent, but in theory, that's what the aim is. (Carol Toon, CCOC Staff Member, 1999)

From its inception 25 years ago CCOC has been striving to be much more than simply a housing provider. They have wanted to develop community, and create a space that is conducive to building home. As Chapter Three has stated, federal policies have both aided in the provision of low-income housing, and also kept a tight control over what home was to look like. CCOC has had to walk a tightrope in order to access federal funding while still being true to their values. Although they have found a way to make this work, it has not been without its frustrations. In 1980 the President of CCOC expressed this sentiment in a newsletter inviting residents to attend the official opening of the Percy Street property by the federal Minister of Public Works, responsible for housing.

I hope you'll stop by for the occasion to join me in expressing appreciation for the federal program that has made C.C.O.C. possible (though at times it's driven us nuts, administratively and philosophically).

(Jeanne Burgess, May-June 1980 Newsletter)

The true test of whether or not CCOC has been able to ameliorate the structural oppressions within federal housing policies comes in talking with the tenants. The last section of this chapter describes the interviewees' experiences living in CCOC housing, and the extent to which they feel at home. Each factor is not described separately as in the previous section, but instead there is an overview of the women's responses regarding each of the three dimensions. The focus here is on the

women's perceptions of the role that CCOC plays in the creation of a feeling of home.

Physical Dimension

Affordability, Crowding and Suitability

Given that the physical dimension contains the three factors that federal housing policies for low-income housing were intended to address, it is expected that these factors are likely to be met by CCOC housing. Indeed, for all of the women the housing is affordable, and is not crowded by core housing standards. The standard of suitability, although it met core housing standards (known as adequacy by CMHC terminology) in all situations, was felt by seven of the women to be present. Some talked about appreciating the uniqueness of the buildings and the character, particularly of the older places, while others described it in terms of the general upkeep and state of repair of the buildings. One woman spoke about the willingness of CCOC to renovate her apartment in order to accommodate her wheelchair so that she would not have to move. Another woman spoke of the condition of the building:

Interviewer: Is your place suitable for what you need?

Respondent: *Oh yes, very much so and the maintenance is very good and it's kept clean. ... It's a building that's well looked after.*

One of the women who felt that the housing was not suitable had health concerns related to her carpeting which was causing an allergic reaction for her, and for her grandchildren who were therefore unable to visit her. Although she felt that the location and the building itself were suitable, the problems with her allergic reactions to the carpet were a serious concern and she was unable to feel that the

place was home. Her request to have the issue addressed had been turned down, and this added to her frustrations and inability to feel at home.

The second woman expressed that her apartment was suitable in many ways, but that she really wanted a second bedroom. She felt in some ways it was not home because she did not have that second room available for when her grandchildren visited, or for being able to spread out her sewing materials.

To ever say, do you ever feel like you really have, like you're really at home, I will never feel that way as long as I live in a one bedroom, ever in my entire life. ...I don't mean it's not fair ... But on the other hand, just in terms of, what do you call home, ideally this isn't what I would call a home. ... Because I want somewhere, where my family can come back. Maybe it's fairly tale stuff. ...All I want is another room.

As long as someone is receiving a rent subsidy they must be living in a unit that is considered to be an appropriate size for the number of people in the household. One person is not allowed to live in anything larger than a one-bedroom unit, or they are considered to be overhoused and not eligible for a subsidy. The subsidy is covered jointly by the provincial and federal governments, and they set the regulations that CCOC must follow in order to be able to offer the rent subsidy to their tenants.

Security of Tenure

Security of tenure is the physical factor that only five people felt they had in their housing, although two additional people answered both yes and no. One woman who felt that she did have security of tenure summed it up by saying:

You couldn't have a better landlord [then CCOC], and, I ain't leaving here!

Of the women who were not as secure in their feelings of being able to stay in the location, one was the woman who had the health concerns because of her carpet. One of the other women described her concerns that the government could at some time refuse to continue supporting subsidized housing.

...just because of the economic situation you never know if they are going, like, they have sold off a lot of the senior citizens' apartment buildings. I don't mean CCOC has, but the city did. So you never know what's coming up next, you know. If the government doesn't want to help with public housing anymore or whatever, you don't know what's going to happen.

Two of the women identified the regulation regarding overhousing as the problem:

Of course the big thing is that if you are subsidized, that really it's never your home. Because either you have to move because your family is getting larger, or it's getting smaller or whatever. I can basically say, if I really look back, to say, a place that I really ever considered my home, that maybe this is where I'd be for the rest of my life. I can honestly say I never had one of those places.

The regulation disallowing overhousing does not mean that people are asked to leave CCOC, however, it does mean that they are moved to a smaller unit once their children have left home, or a roommate has moved out. The women who spoke about this regulation clearly understood the reasons for it, and at no time sounded angry about the rule. It did, however, have a powerful impact on at least one woman's feeling of home. For the woman who made the statement above, the regulation on overhousing translated to knowing that she could never plan to grow old in the house that her children grew up in.

Control

The last factor, the sense of control or ownership, was answered in the negative by only two women. Both of them felt that they had little or no control over

being able to paint, change the carpets or do minor renovations in their home. The remainder of the women felt that they did have a sense of control, and many of them linked that feeling to the efforts of CCOC to involve them in the decision making regarding their building and the organization.

And I think too, the fact that CCOC, ... like all their meetings are open. They give me the feeling that they're not hiding anything. Any time, any meeting that's going on, I can walk in the door and listen to what's being said, you know, type of thing. And I think in that respect it gives me a great sense of belonging, and being involved.

This sense of control that CCOC encourages even extended into the personal realm for one woman:

I figure now I have more control over my own life, and I appreciate what CCOC has done because they really have changed my life.

Summary

The physical factors were consistently present in CCOC housing for the women that were interviewed (Table 5.4). The experiences that were shared indicated that CCOC has been able to address many of the needs that the women had in terms of physical shelter. However, they were not able to erase all of the effects of government policy. Three women talked about their concerns with issues that were beyond CCOC control. These concerns have direct links to government policy and attitude toward low-income housing. The present day ambivalence of governments regarding subsidized housing resulted in one woman not feeling a security of tenure. The regulation regarding overhousing affected both security of tenure and the feeling of suitability. The experiences of the women regarding the physical factors in the meaning of home suggest that CCOC has been able to ameliorate to a certain degree

the structures within housing policies. However, these structures continue to have an impact on the meaning of home for some women, despite living in housing operated by such a progressive organization.

Table 5.4

Was this factor present in the place that you are describing?

CCOC	Not Crowded	Suitable	Afford- able	Security of Tenure	Control	Total	Average per Person
Yes	9	8	9	7	7	40	4.4
No	0	2	0	4	2	8	.9

* The total number of responses may be less than the nine participants where the question was not answered. It may be more than nine where a question was answered both yes and no.

Personal Dimension

The experiences of the women regarding the personal dimension demonstrate that these factors continue to be important in their feelings of home, and they are largely present for them in CCOC housing (Table 5.5). Many of the experiences they describe are similar to their experiences of a past place they lived that felt like home. Several of the factors, such as the ability to express one's identity, and a sense of belonging were discussed in terms of feeling comfortable, having friends in the building, and having an opportunity to have a voice in decision-making about the building and organization.

Events and Activities

The factor that was the most clearly linked to CCOC was that of events and activities, although only half of the women talked about participating in activities. Several of the participants mentioned that the size of the apartments prevented them from having large family gatherings, and one woman also mentioned her lack of funds limiting her ability to have activities in her home. However, several of the women spoke about events and activities as being a part of their experiences in their present housing. While some of these women talked of holidays and occasions in their homes, many of them referred to efforts by CCOC to encourage events and activities for everyone in the building. One example is CCOC's support of social activities by supplying decorations for common areas, and even hotdogs on occasion to tenants who are initiating special events for their whole building. While the response to these activities is typically small, for the people who do attend this is a point of connecting with others. Another example is CCOC's spring activity of giving away plants to tenants who want them. Some tenants put these on their balconies, while others plant the flowers in common areas for everyone to share. For the tenants who participate in this annual ritual, it has become a part of their sense of belonging.

If you want to do something in the yard, you're more than, well anybody's more than welcome to go out there. I planted most of the flowers out front, and the ones outside of the other window, that tenant actually dug up some part of the yard and planted some there herself.

CCOC also hosts events for the people who do volunteer work with them. One of the participants discussed one such event in describing why she felt at home in CCOC housing:

Well you know, a couple of weeks ago, the ones that do volunteer work for them [CCOC] were taken on a boat cruise up the Ottawa River, on Sunday afternoon. It was lovely. Like they were all there and they were all talking to you... And even the President was there. And it was a lovely afternoon. ... Oh, I really enjoyed it.

CCOC's Role of Caring For People

The sense of belonging facilitated by CCOC was accomplished in more ways than simply supporting events and activities. The staff at CCOC enhanced the experience of the personal dimension of home for many of the participants by treating the tenants as people and getting to know them as individuals.

They [CCOC] look after more than renting you an apartment. And lots of people who work there they know the names of all their tenants. They remember your face and your name and where you live. That's pretty impressive.

For one woman, moving in to CCOC housing made all the difference in the world for how she felt about herself and her home.

And from that day on my whole attitude changed, my whole way of living changed. I enjoyed going to work, I enjoyed coming home.

Summary

CCOC's efforts to do more than supply housing, and to actually support the tenants themselves, has proven effective for most of the women interviewed. They were not only able to describe what they appreciated about the physical dimensions of where they lived, they also clearly saw that CCOC played an important role in caring for them as people, thus contributing to the development of the personal dimension of

home. For six of the women five or more of the personal factors were present in their CCOC housing. For three of the women, all six factors were present.

Table 5.5

Was this factor present in the place you are describing?

CCOC	Identity Self- Express	Privacy	Belong- ing	Spirit- uality	Happi- ness	Events	Total	Aver- age
Yes	9	9	8	5	8	5	44	4.9
No	0	0	1	4	1	5	7	.8

* The total number of responses may be less than the nine participants where the question was not answered. It may be more than nine where a question was answered both yes and no.

Social Dimension

The women reported that the social factors were also largely present in their CCOC housing. The only factor that was the least likely to be rated as being present was that of having a feeling of safety in the neighbourhood. Some of the women discussed CCOC's support in starting apartment watch programs that resulted in an increased feeling of safety in the building. Several participants spoke about their friends in the area as well as visitors that contributed to their feeling of home.

Friends, Acquaintances and CCOC

Having friends and acquaintances was described in Part One as being important to home, and in many ways CCOC played a role in this factor for many of the women. Some of the women talked about becoming friends with others in the building. Other women discussed participating in CCOC's committees and other

activities, which provided a way to get to know others. The other people they met were not necessarily from their own building, but spending time with people from other buildings created a feeling of community within the CCOC organization.

I visit around the neighbourhood sometimes and some of those houses are CCOC houses. ... Very social block over there. There's a lot of CCOC intermingling.

The connections between the tenants and the CCOC staff cannot be underestimated. Many of the women spoke highly of CCOC staff who were supportive and even friends to them.

Actually, I think it was CCOC's attitude that won me over. Yeah, I can honestly say that. Because they were so encouraging, and so friendly, you know, and so accommodating. It really came through that they really did care. You know. That I wasn't just another number in the book. You know. They called me by my first name. I could call them by their first name. We became friends. ... From the minute I moved into that apartment, I was at home.

The relationships that developed between CCOC staff and tenants evolved into a support network for one woman:

...it's the whole atmosphere of the CCOC corporation. I actually feel, if I had a problem, that I thought they could help me with, I wouldn't hesitate to go and ask them.

One participant talked about how her ability to feel good about herself was largely due to people she met who cared about her, and who she was able to learn from. Many of the people who continued to support her through that growing process were CCOC staff. She talked about being estranged from her siblings, and so the support offered by CCOC staff developed into a sense of family for her.

...like [name of CCOC staff] is like my older sister even though she is younger than me, I don't care what she says, she's more like my older sister. She's more wiser about stuff like this than I am. For that I give her my respect.

Connectedness to the Community

Although eight of the women were able to describe a sense of being connected to a larger community, the definition of this community was varied, as was also found in Part One. Of the eight women who did have a feeling of community, five of them stated that there was no community in the building that they lived in. For these women the community connection came from other places such as through a job, friends they met from other places they had lived, or through community groups such as Alcoholics Anonymous. Many of the women described having a few friends in the building they lived in who were important to their feelings of home, but that this was not the same as an overall feeling of community. However, a number of the women reported that they did feel a sense of community that existed within the CCOC organization as a whole.

Most of the women for whom there was no sense of community in the building indicated a desire for this to happen. Several of them talked about the work they had done to plan and host building activities, where only a handful of people would turn out. Carol Toon also talked about her own work and that of others to develop connections between people that would encourage the development of community. She described how some buildings or areas were more likely to have community with little effort, while others needed more time and involvement. Carol relates this both to people's desires for different levels of community, as well as to the building design. Buildings with a common area and/or an available meeting room seemed to have an easier time developing a sense of community. Despite the lack of community in many of the buildings, eight of the nine women did feel connected to a

community. As well, several of them spoke about a sense of community with regards to CCOC as an organization.

When Social Factors Are Not Present

There were also women who mentioned concerns with the social dimension of home in the CCOC setting. The woman who was experiencing allergic reactions due to problems with her carpet spoke of how her friends and family were unable to visit her anymore because of their allergies as well.

Interviewer: Does [this place] feel like home, or does it not feel like home?

Respondent: *At the moment no, again, I guess because of the health factors. If you're at home, your kids will come visit and that. Because of the health problems here the kids won't come anymore, the grandkids won't come. One of my girlfriends won't come.*

Another woman discussed her desire to have a family gathering at her place. However, given the limited space it was not possible.

Yeah, that's the one thing that I think we really miss here is [a] common room. The apartments aren't big enough to have a big family dinner. If you had a common room you could invite your whole family in...

Space to have family over was an issue for another woman as well. She spoke about her role as a mother and a grandmother, although her children were adults living in their own homes with families. She described her role as one of bringing the family together, and thus being responsible to ensure the development of family ties. For her this meant that she needed to have the space to have family events at her place. Having a one-bedroom apartment that could not hold her whole family translated into her not being able to fulfill her role as mother and grandmother.

I think there has to be a gathering place for your family, and when you're the only, well I'm the only parent for my children. They don't really have a place

that they can come. ... the mother, I would assume, and always think, is the one that always keeps the family together. But it's very difficult to do that if you don't have a place that you can pull them together.

For this woman having a special room somewhere else in the building for her to borrow for these occasions is not the answer.

When I want everybody to get together I talk the Minister into letting me have the hall in the church and we do that. Big deal. That's not coming to Grandma's house for Christmas dinner. I really miss that, and I don't have a place where I can do that. Those should be good memories for your grandkids, memories that I don't have...

Discrimination

The question of discrimination brought interesting responses from several of the participants. Only one of the women reported experiencing discrimination, and it was as a result of being in a wheelchair. However, she was clear that this did not occur in the building, where her fellow tenants were quick to assist her whenever possible. Rather the discrimination took place in the surrounding neighbourhood. This was largely due to the lack of wheelchair accessible facilities and stores that she could access.

Three of the women discussed their concerns about the increase in the number of immigrants and specifically people of colour living in CCOC housing. One perceived problem they shared was that recent immigrants were less likely to become involved in the community activities. This was seen to result in a lack of community cohesiveness. However, this lack of community connection in CCOC buildings was also reported by several of the participants who did not link this to an increase in numbers of immigrants.

One woman described herself as not being racist, and talked instead about her experiences with 'reverse racism':

To tell you the truth, I have seen more discrimination against the white people by the black rather than vice versa. ... I think because there's more of them than there are of us. Sometimes they walk around as if they own the place.

Although she was uncomfortable with the 'ownership' of the building that she perceives people of colour to demonstrate, this same feeling of ownership is one that is important to her sense of home:

I really feel at home. And I feel like I'm walking into my building.

One of the women described herself as being racist, although she then went on to talk about her conversations with CCOC staff who were helping her understand that everyone living in the building has the same need to be treated with respect and dignity. In the interview with Carol Toon she spoke about the reality that the demographics of the city are changing, as well as the demographics of CCOC tenants. With increasing numbers of recent immigrants there is potential for increasing problems with racial tensions in the organization. In addition to CCOC staff working one on one with tenants regarding racism, as well as other issues, Carol also talked about organizational steps that were being taken to mediate the issues and bring about greater understandings between diverse groups.

Summary

Social factors were largely seen as being present in CCOC housing by the participants. Five of the factors were seen as being present by eight of the nine women. The sixth factor, safety in the neighbourhood, was present for only about

half of the women (Table 5.6). In addition to these factors being present, they were often discussed in relation to the CCOC. For the factors of a sense of community and having friends and acquaintances in the area, the role of CCOC was especially important. One woman sums up CCOC's significance by saying:

...CCOC are darn good people!

Table 5.6

Was this factor present in the place you are describing?

CCOC	Safety (build- ing)	Safety (com- munity)	Vis- itors	Friends in Area	Connect (com- munity)	Free of Discrim	Total	Aver- age
Yes	8	4	8	8	8	8	44	4.9
No	1	5	1	1	1	1	10	1.1

* The total number of responses may be less than the nine participants where the question was not answered. It may be more than nine where a question was answered both yes and no.

Discussion

Does CCOC Housing Feel Like Home?

Most of women interviewed reported that CCOC housing felt like home for them (Table 5.7). For five of the women it was unequivocally home, while for an additional two women it was home in some ways and not home in others. The woman who did not give an answer to the question of home gave a description of ways her place did and did not feel like home. One woman stated that her place did not feel like home. Yet all of the women indicated on the questionnaire that they wanted to stay in CCOC housing for as long as possible. Eight women checked off that they were either satisfied or very satisfied with their experience living in CCOC housing, as well as with their involvement in the organization. When asked to

describe their ideal home. five of the women stated that their CCOC apartment was their ideal home. However, three of these women qualified their statement by wishing for one more thing that would make it perfect such as a porch, fireplace or new carpet.

Table 5.7

CCOC Housing	Yes	No	Both Yes and No	No Answer
Does your present housing feel like home?	5	1	2	1

The one woman who did not feel that her place was home was the person who was experiencing an allergic reaction to her carpet. The problems with the physical dimension of her housing were sufficient to prevent a feeling of home. This participant was also the person with the shortest length of stay with CCOC. She had been in her place for only six months, while the other women interviewed had been living there for a minimum of six years. In addition, her requests to have her carpet replaced had recently been turned down, adding to her frustration. It would be interesting to interview her again in the future to find out if her place would feel more like home over time. Likely this would, in large part, depend on whether or not the issue of the carpet and her related health problems had been resolved.

The women who answered both yes and no to the feeling of home also had examples of each. In most ways they described their places as home. However, one woman expressed her concern that the lack of space to have her whole family over for gatherings had a significant impact on her feeling of home. The second woman who answered both yes and no was largely concerned with security of tenure. Her

uncertainty about the potential for governments to decide to stop supporting subsidized housing was unsettling for her. She also wondered out loud about whether or not her definition of home, which she was unclear of, was that of another era and therefore was no longer attainable at all. For the two women who answered both yes and no to the question of CCOC housing being home, most of the factors were present for them. In spite of the missing factors being few, they were significant enough to leave them uncertain about how much at home they really felt.

CCOC and Federal Housing Policies

The data from the interviews suggests that CCOC's attempts to soften the blow of federal housing policies in the implementation process were largely successful. Most of the women felt that CCOC housing was home, or at least was home in most respects. As well, the majority of the women had positive sentiments about the work that the organization was doing, and the effect that had on them directly. The factors that the women talked about most often in regard to the role of CCOC were: control and ownership; belonging; events and activities; friends and acquaintances; and connectedness to a community.

One of the women talked about the need for subsidized housing by women leaving relationships. Without CCOC she could not have afforded market rents, leaving her homeless.

I think especially to middle-aged women who have gone through divorce public housing is very important, because most of us would probably be living in a slum. And, you know, I've spoken to other women in the building too, and they've expressed the same thing, that if it wasn't for subsidized housing we'd be bag ladies.

CCOC, and subsidized housing in general, was also able to mediate the combined effects of patriarchy and capitalism in regard to the pressure on women to remain as wives and mothers in spite of being in unhappy marriages.

Yet the impact of federal policies was not completely eliminated. Only one woman made a direct link to the role of the government in how she felt about home. Her description of being worried that governments may eventually terminate their support of subsidized housing demonstrates the direct link between policy and the meaning of home. For several other women the link was indirect. The overhousing regulation is a result of government control and it gets played out in women's experiences of home, even though they did not indicate whether or not they were aware of the state role in this rule.

Two women discussed a feeling of being trapped in subsidized housing. While they were very appreciative of the having a rent subsidy, the shortage of low-income housing results in a fear of leaving. If an attempt to move out of subsidized housing fails, it can take up to five years on a waiting list to get back into CCOC, and likely other subsidized places as well. This fear of losing one's subsidy can also occur if someone else moves into the place.

...it [being in subsidized housing] prevented me from ever trying to, say live with someone for a while to see if maybe they would be the right person for me or whatever. ...It's a threat to you to have someone else come and live with you for a while to see if it's sort of going to work, because if the landlord finds out then there's all kinds of things that could happen. You could be asked to leave, or they could say that person has to get on your lease, and then your rent will be adjusted accordingly, and then once he's on the lease...how could you get rid of them if something happens.

This fear is especially relevant to women. Women on average earn less than men, and women are more likely to be living in poverty, particularly women with children.

Leaving subsidized housing to move in with a partner, or potentially losing control over the lease by having a partner move in with them results in a certain amount of loss of control over the decisions in their lives. The limited numbers of rent subsidies available have the potential to result in women feeling, at the least as if they cannot leave, and at the worst obliged to behave in certain ways in order to maintain their subsidy. While the women interviewed here clearly do not feel pressure from CCOC to behave in certain ways, there is potential for this to occur in organizations that are not as dedicated to creating a sense of home.

The impact of federal housing policies in the area of the personal and social dimensions of CCOC housing is more difficult to determine. Federal housing policies were never designed for the purpose of addressing these factors, and as noted in chapter three, were oftentimes specifically designed to prevent these factors from being met. Subsidized housing, particularly public housing, was originally intended to be a short-term warehouse for people who were to be encouraged to become independent and return to the private market for housing. There was no desire to meet the social and personal dimensions as this would contradict the desire to move low-income people out of subsidized housing as quickly as possible. In fact, in the development of much public housing there was a specific emphasis on ensuring these factors were not met so that the housing could not become home, given the connection of home with a certain amount of permanence.

The data from these interviews demonstrates that CCOC has made an effort to go beyond federal plans for housing, and in fact to contradict the government's desire for low-income housing to be short-term shelter. The experiences of the women

suggest that CCOC has largely, though not completely, succeeded in facilitating the development of all three dimensions, thus creating homes rather than simply housing.

CONCLUSION

The research presented here has found that the meaning of home for the women interviewed is made up of the social, personal and physical dimensions. Where the women experienced home, most of the factors within these three dimensions were present. When the women described a place as not being home there were factors missing. In addition, the women's experiences reflected clear connections within all three of the dimensions of home, demonstrating the links between house and home, public and private.

The majority of the women interviewed described their CCOC housing as being home. They indicated that CCOC as an organization and as individual staff members had a crucial role in creating home for them. Discussions with CCOC staff, and documents on the development of the organization demonstrate that CCOC was, and is, indeed working to create an environment that is beyond the description of shelter promoted by the federal government. For most of the women interviewed, this attempt was successful. However, it is important to add that the oppressive structures inherent in federal housing policies still, at times, had an impact on a few of these women's lives, despite the work of CCOC to ameliorate the potential negative effects of the policies.

In the process of carrying out the research it was determined that several of the factors may need to be explored further or changed. While the details are described at greater length in the summaries in Part One, I will briefly mention the

ones that stand out. The factor of spirituality would likely be more relevant as a part of the discussion regarding the factor of self-expression, rather than being independent. The factor of connectedness with the community or neighbourhood produced very diverse results. This diversity may be the result of differing personal needs regarding community, or may reflect the need to further delineate what is meant by this factor. As this factor is the most significant departure from Sixsmith's work, it likely would be useful to pursue additional research on what community and neighbourhood mean in connection with home. The factor of discrimination produced results that suggested this factor was not relevant for the women's feelings of home. Further research is also suggested regarding the impact of discrimination on the meaning of home, particularly for women from diverse populations. Lastly, two additional factors were mentioned by a limited number of women. These were love, or emotional attachment, and independence. It would be useful to add these factors to future research on the meaning of home.

CHAPTER SIX

CONCLUSION

*So there's a lot of issues, and I don't think a lot of people realize that,
that there's a lot of things that happen to women
when they end up in a subsidized place.*

The goal of this work has been to draw a circle, demonstrating the links at each step, beginning with federal housing policies, through the implementation of policy, to the experiences of women living in subsidized units, and finally to return again to federal policies. The foundation that has framed this exploration has been a Marxist feminist theory of the welfare state. The common thread throughout each step has been an understanding of house and home and the connection with the public and private.

Marxist feminist theory has provided a view that takes into account the effects of patriarchy, colonialism/imperialism and capitalism on the welfare state in general, and housing policies more specifically. Low-income housing policies are understood to be created with an assumption of the division between house and home. Yet the distinction of house as a public commodity and home as a private realm is not a reality. Housing policies do have an impact on what home is. This is particularly true of public housing in the 1960s, where it was demonstrated that CMHC did not want this program to interfere with the housing industry. There were built-in characteristics to attempt to create a temporary shelter, not homes. Reports from the Hellyer Task Force demonstrated that for most people this attempt was successful (Dennis and Fish 1972). Ursel (1992) states that throughout the 1900s Canada has

been moving from familial patriarchy to social patriarchy, which is the state control of reproduction, while reinforcing women's dependence on men. Housing policies are one point in which the state control of reproduction through its regulation of families and homes is demonstrated (Novac 1990). For immigrants, housing policies have been a silent partner in legislation to download their reproduction costs to their countries of origin.

Low-income housing resulting from the 1973 NHA amendments has had mixed results. It was at this time that housing policies increasingly became a point of empowerment for women as they became involved in creating housing by and for women. As well, subsidized housing during this time became a place of affordable shelter for some women who were not living in a nuclear family setting (Rose 1980; Wekerle 1997). Nevertheless, elements of the social control of low-income people including some women, immigrants and people of colour, in accessing this housing remained (Novac 1996; Prince 1995).

The effects of social control are mediated by the implementation of the policy. The impact of housing policies was understood by interviewing nine women in core housing need, living in CCOC housing. They were asked about their experiences living in a place that felt like home, a place that did not feel like home, and lastly about their experience living at their present location with CCOC. The interviews, first of all, indicated that all three dimensions (social, physical and personal) are important in the meaning of home, although the factors within each dimension have varying levels of importance to different women. Secondly, it was demonstrated that there are overlaps between the three dimensions of home. House

and home, public and private, were not separate entities for these women, they were connected.

In the case of this study CCOC is in the position of deciding what they want their organization to accomplish. Their goal has been to ameliorate, as much as possible, the structures of oppression, and to provide an opportunity for the creation of home, not just shelter. For the women interviewed, the attempts were largely successful. Most of the women stated that CCOC is home for them, or at least is home in some ways. However, for a few of the women, concerns about security of tenure and the regulation regarding overhousing, were important enough for them to be unsure about how at home they really feel in CCOC housing. These concerns are about government policy and shifting government support for subsidized housing. Policies continue to have an impact on the feeling of home, despite the important role of CCOC as a buffer between these policies and the women.

The results of the research provide us with some ideas for what to do to address the issues inherent in housing, home and policy. We need to create environments, policies and organizations that allow people to develop all three dimensions of home in the place they are living, particularly in subsidized housing. The question of how to do this is more complex.

SOCIAL WORK ACTION

The most obvious point of action is that of working to support and encourage the development of the three dimensions of home. An obvious place to do this is within housing organizations, such as is happening in CCOC. Many ideas for how to

do this are contained within the words of the women, as well as in the history and description of CCOC. In addition to providing physical shelter CCOC has been built with the belief that the tenants themselves are equal partners in the process. They work hand in hand with others as Board members, staff members and volunteers. This has a positive effect on the personal dimension, where many of the women talked about a feeling of belonging, and of being treated as people, not just a source of income for the organization. The connection with the social dimension is related to the encouragement of tenants to be partners in the organization. The hope is also for the strengthening of community, within the Centretown area as well as within the organization. Several of the women talked about feeling connected to a larger CCOC organizational community, even when community was not present in the buildings they lived in. Nozik has dedicated a book to the relationship between community and home. She underscores the importance of this connection when she writes:

The way back is so simple it seems to have eluded our mental grasp. The road to our salvation is the road that leads back home. "Home" is more than just a house. In the words of poet Robert Frost, "Home is the place where, when you have to go there, they have to take you in. ... Something you somehow haven't to deserve." Home is *community*; it is a place of security, acceptance, a place that gives us identity and the knowledge of where we fit with the world. It is time to wake up and recognize that the answers to our problems do *not* lie with governments, professionals or global corporations - they lie within ourselves and our communities. (Italics in original. Nozik 1992: 209-210)

The answer to the question, what is the meaning of home, has come from within the hearts and experiences of the women interviewed. The answer is something that the founders of CCOC somehow knew 25 years ago when they began the organization.

Yet, unlike Nozik, this research suggests that there is also a role for government. The impact of the housing policies on the lives of these women

indicates that there is no neutral ground, no clean separation of public and private. Housing policies have an impact on the lives of the women interviewed, and on the meaning of home. It is important that policy also be a location for the struggle to create homes. The illusion of the separation of house and home in policy needs to be eliminated. It is not about bringing the state into people's homes, but about recognizing that it is already there, and has been there for years telling people what their homes and families should look like. There needs to be a shift away from viewing home as a stereotype of women as wives and mothers, or that of house ownership, to a recognition of the importance of each of the physical, personal and social dimensions of home. There also needs to be recognition that the interpretation of these three dimensions will differ between people and possibly between groups.

While the increasing numbers of homelessness and the lack of social housing were not a large part of the discussions in this research they are important pieces to the overall picture. People need to have a place to live before they can begin addressing all three of the dimensions of home. Rose (1980) writes that increases in housing have not necessarily solved the problem of a lack of dwelling places. Instead, as the amount of available housing increases, people with moderate to high levels of income simply spread out. Low-income people continue to struggle to find appropriate places to live. Crenna is cruder in his analysis when he talks about the increasing size of new homes, and the decreasing size of families.

The roughly 100,000 homeless persons in 1987 who went to sleep in hostels, under packing boxes or on park benches did so in the midst of an average of 32 unused bedrooms apiece, at a conservative estimate. Surely just *one* of those spare bedrooms could have been secured for each, and at a cost substantially less than the \$68,000 per unit being expended on a project for homeless persons in Ottawa. (Crenna 1989: 27)

I do not suggest that low-income housing should be eliminated. For some of the women interviewed CCOC was their only option for a place to live that could also be home. Increases in the number of subsidized units are needed to alleviate the housing and home needs of ever growing numbers of people. Yet, the solution does not stop there. Rose suggests that the problem is not one of housing, but rather one of income levels. Theoretically, as the affluence of Canada as a whole, increases, everyone becomes better off. Yet, low-income people still remain poor, and continue to have problems finding a place to live. Apparently the issue is not about increasing the income of the country as a whole as much as it is about decreasing the gap between the rich and the poor.

With that suggestion we have come full circle back to the discussion of social cohesion in Chapter One. The health of a country is associated with a smaller gap between the rich and the poor more so than with the overall wealth of the nation. It appears that the decrease in the income gap not only effects health and social cohesion, but it also improves the living conditions for low-income Canadians.

The income and housing link is one of those chicken and egg conundrums. They are so interconnected it is hard to know which comes first. A decreasing income gap will lead to increased social cohesion, better health as a nation, and improved living conditions for low-income people. At the same time, non-profit housing with a goal of creating homes, not just housing, has the opportunity to improve the lives of low-income people, develop community, improve social cohesion, and build a base from which to advocate for further changes to Canadian social policy. There is not simply one entrance into the struggle for change. There

are multiple sites for addressing oppression, both within the housing field, as well as within social policy as a whole.

ADDITIONAL RESEARCH

Although the list of further research could be quite long, there are three areas that are particularly relevant. The first is the need to examine the relationship of provincial and municipal policies in conjunction with federal policies, and the combined impact on home. This research has focussed on federal policies largely because the growth of housing programs to meet the needs of low-income people has been the strongest and the most widespread in Canada when the federal government has taken the lead in initiating programs. Time constraints were also an issue in choosing to focus on only one level of government.

Ontario is one of the provinces that has had, up until the election of the Harris government in 1995, a strong history of involvement in the housing field with and without federal government programs. Toronto and Vancouver are examples of municipalities that have also had times of strong low-income housing development even with a lack of federal support. Although this research looked at the meaning of home for women in subsidized housing within the context of federal policies and CCOC, in reality it is difficult to separate the effects of each level of government. Throughout history the development of housing policies at the various levels of government are intertwined. A comparison between various governments, and an examination of the combined effects could provide additional perspectives on the development of policy and the meaning of home.

Secondly, the meaning of home identified here is specific to the nine women who were interviewed. It would be interesting to explore the meaning of home for other groups of women and men to understand the similarities and differences across various populations. As well, the development of a reliable and valid tool with which to explore the meaning of home on a larger scale may be useful in unearthing a meaning of home that is generalizable. Such a tool may be helpful to work towards improving policies of government and housing organizations in the creation and sustaining of low-income and other types of housing.

Lastly, the relationship of community with the meaning of home was important, but varied for the women in this research. It may prove valuable to research the connections between these two to understand the extent to which community means different things to different people and what the patterns are. The importance of community and neighbourhood is resurfacing in housing discussions (Hornburg and Lang 1997). Gould and Turner (1997) state that neighbourhood does matter, although research to date is inconclusive on which attributes are the most important. They suggest one hypothesis for future study that relates to this research. It is that low-income families may benefit more from neighbourhood effects, as higher income people are more likely to be able to afford to go elsewhere to find substitutes for what is lacking in their community. Low-income people often do not have the resources to do this. I believe the relationship between community and the meaning of home is a potential sight for rich information and valuable further study.

CONCLUSION

A while ago I was out in a friend's back yard, and I noticed her neighbors getting their child size plastic pool out and ready for the hot weather that had just hit. They are a good sized family squeezed into a small three bedroom row house that they rent. There is the mother, her two teenaged sons, and her granddaughter who is a toddler. They usually have a student renting a room from them as well during the school year. There is a daughter, a single young adult and the mother of the toddler, who visits occasionally, as does the grandmother. Off their back door is a cluttered deck that needs painting. The back yard is all dirt, and in the spring most of it becomes a vegetable garden.

Later, the same day the pool came out of storage, I was upstairs. As I glanced out a window I saw that they had finished cleaning and patching the pool and had already put it to use. For just a moment, time stood still while the picture became etched in my mind. It was a hot, muggy day with bright sunshine and blue skies. The pool was on a patch of dirt between all the vegetable plants. The young woman had stripped down to her bra and shorts, her brother to his shorts and they lay in the pool with their heads resting on one edge and their feet hanging out the other. The naked toddler splashed between them. Overhead the freshly washed laundry hung on the line. It seemed to me to be a crossing of paths of a previous time, where vegetable gardens, laundry on the clothes line and family time was perceived to be the norm, with the present time, and its 'new' understanding of family composition and living arrangements. It could have been a 1990s Norman Rockwell painting, titled "Home".

The pictures of home and family are changing. The point is not to try to legislate a rigid picture of what these should be, nor to try to erase the pictures of home from the past. The point is about finding a way to ensure that people's housing needs are met in a way that allows them to define home for themselves.

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Appendix A
Questionnaire
&
Interview Questions

Demographic Questionnaire

1. How long do you intend to live in CCOC housing?

- ☐ As short a time as possible
- ☐ One year
- ☐ A few years
- ☐ 5 or more years
- ☐ As long as possible

2. How much encouragement have you been given to participate in the CCOC organization?

1	2	3	4	5
far too much	too much	right amount	too little	far too little

3. How do you feel about your experience of being involved in CCOC?

1	2	3	4	5
very satisfied	satisfied	neither	dissatisfied	very dissatisfied

4. Please list the committees, meetings or other ways you have been involved in CCOC:

5. Do you feel you are able to influence the decisions being made about your CCOC housing?

1	2	3	4	5
yes, a lot	yes, a little	unsure	not really	not at all

6. Do you feel that CCOC intrudes into your personal life?

1	2	3	4	5
yes, a lot	yes, a little	unsure	not really	not at all

7. In general, how satisfied are you with living in CCOC housing?

1	2	3	4	5
very satisfied	satisfied	neither	dissatisfied	very dissatisfied

8. Did you sign a lease? _____ If so, for how long is the lease? _____

9. Do you feel you are able to stay in this housing as long as you want? _____
Why or why not?

10. Please rate your sense of safety and security in this residence (assault, theft, vandalism).

1	2	3	4	5
very safe	safe	unsure	unsafe	very unsafe

11. Please rate your sense of safety and security in this neighborhood.

1	2	3	4	5
very safe	safe	unsure	unsafe	very unsafe

12. Which age range do you fall within?

☐ under 18
☐ 18 - 29
☐ 30 - 39
☐ 40 - 49
☐ 50 - 59
☐ 60 or over

13. How many children are presently living with you in each of the following age ranges?

☐ none
☐ under 5
☐ 5 - 12
☐ 13 - 18
☐ 19 - 24
☐ 25 or over

14. Are there any other adults presently living with you? Check all that apply.

☐ spouse/partner
☐ parents, siblings, relatives
☐ roommates
☐ other
☐ no other adults live here

15. How many bedrooms does your place have? _____

16. What do you pay for rent? _____

17. Do you receive a rent subsidy? _____ If yes, for how much? _____

18. Please estimate how much you pay per month for utilities (water, electricity, heat).

19. What is your source of income?

_____ full time paid employment

_____ part time paid employment

_____ income assistance from the government of Ontario

_____ student loan

_____ other, please specify: _____

20. In what category does your income fall?

_____ under \$10,000 per year

_____ \$10,000 to \$14,999 per year

_____ \$15,000 to \$19,999 per year

_____ \$20,000 to \$24,999 per year

_____ \$25,000 to 29,999 per year

_____ \$30,000 to \$34,999 per year

_____ \$35,000 or over per year

21. How long have you been living in CCOC housing? _____

22. Have you moved within CCOC housing during the time you have been living here?

If yes, how many times have you moved within CCOC housing? _____

23. Are you satisfied with the condition of your residence?

1	2	3	4	5
very satisfied	satisfied	neither	dissatisfied	very dissatisfied

24. Do you feel your residence is suitable for what you need?

1	2	3	4	5
yes, a lot	yes, a little	unsure	not really	not at all

25. How satisfied are you with the level of privacy of where you are living now?

1	2	3	4	5
very satisfied	satisfied	neither	dissatisfied	very dissatisfied

26. Do you feel that the CCOC housing you live in has a feeling of community?

1	2	3	4	5
yes, a lot	yes, a little	unsure	not really	not at all

27. If there is a sense of community, do you feel you are a part of that community?

1	2	3	4	5
yes, a lot	yes, a little	unsure	not really	not at all

28. Are you friends with other people in this building?

1	2	3	4	5
yes with a lot	yes with a few	unsure	not really	not at all

29. Do you feel a part of the larger neighborhood in the surrounding area?

1	2	3	4	5
yes, a lot	yes, a little	unsure	not really	not at all

30. Are you discriminated against in any way where you live?

1	2	3	4	5
yes, a lot	yes, a little	unsure	not really	not at all

31. How would you describe your ethnic background?

Thank you for your time and assistance!

* Some of the information for this questionnaire and several of the questions themselves have come from the work by Cooper and Critchlow Rodman (1992), *New Neighbours: A Case Study of Cooperative Housing in Toronto*. Toronto: University of Toronto Press.

Interview Questions

1. What does home mean to you? What are the things that make a place feel like it is home for you?

2. Tell me about a place you recall living that really felt like home to you, (other than here) and explain how.
Possible probing questions:
 - a) physical structure
 - Describe the type of building you lived in.
 - What was the layout?
 - In what ways did you feel you had or did not have control over where you lived?
 - Did you feel that you could stay here as long as you needed to? Why or why not?
 - In what ways was this place suitable or not suitable for what your needs were?
 - Was this place affordable for you?
 - b) personal aspects
 - How happy or unhappy were you when you were living here?
 - Did you feel like you belonged when you were living here? Why or why not?
 - In what ways were you able or not able to express your identity, while living here?
 - Did you feel like you had enough privacy?
 - What events or activities took place here that helped make it feel like home or like it was not home?
 - special events, rituals, occasions, routines or anything else
 - If spirituality is important to you, in what ways were you able to, or not able to, express your spirituality in this place?
 - c) social aspects
 - Who else lived in this home? Were any of these people especially important to you feeling at home here or not?
 - Who were the people who lived in the neighborhood that were important to you feeling at home here or not?
 - Are there other people that did not live nearby that were an important part of your life here?
 - Were visitors important to the feeling of home, or lack of feeling of home, in this place? If so, how?
 - Describe the surrounding community.
 - In what ways did you feel like you were, or were not, a part of the larger community?
 - Did you feel safe living here? Why or why not?
 - Did you feel you were discriminated against in any way while living in this place? If so, how?

- d) Does this place still feel like home for you now, even though you no longer live there?
 - e) Was there anything else that helped make this place feel like home?
 - f) What were the most important aspects of this place in making it feel like home?
3. Tell me about a place you recall living that did not feel like home for you (other than here), and why.
- Probing questions:
- a) physical structure
 - Describe the type of building you lived in.
 - What was the layout?
 - In what ways did you feel you had or did not have control over where you lived?
 - Did you feel that you could stay here as long as you needed to? Why or why not?
 - In what ways was this place suitable or not suitable for what your needs were?
 - Was this place affordable for you?
 - b) personal aspects
 - How happy or unhappy were you when you were living here?
 - Did you feel like you belonged when you were living here? Why or why not?
 - In what ways were you able to, or not able to, express your identity while living here?
 - Did you feel like you had enough privacy?
 - What events or activities took place here that helped make it feel like home or like it was not home?
 - special events, rituals, occasions, routines or anything else
 - If spirituality is important to you, in what ways were you able to, or not able to, express your spirituality in this place?
 - c) social aspects
 - Who else lived in this home? Were any of these people especially important to you in feeling at home here or not?
 - Who were the people who lived in the neighborhood that were important to you in feeling at home here or not?
 - Are there other people that did not live nearby that were an important part of your life here?
 - Were visitors important to the feeling of home, or lack of feeling of home, in this place? If so, how?
 - Describe the surrounding community.
 - In what ways did you feel like you were, or were not, a part of the larger community?
 - Did you feel safe living here? Why or why not?
 - Did you feel you were discriminated against in any way while living in this place? If so, how?

- d) Was there anything else that helped make this place feel like it was not home?
 - e) What were the most important aspects of this place in making it feel like it was not home for you?
4. Tell me about your decision to move here to CCOC, how did that happen?
5. Tell me about living here at CCOC.
- In what ways does this feel like it is home?
- In what ways does it not feel like home?
- Probing questions:
- a) physical structure
 - Describe the type of building you lived in.
 - What was the layout?
 - In what ways did you feel you had or did not have control over where you lived?
 - Did you feel that you could stay here as long as you needed to? Why or why not?
 - In what ways was this place suitable or not suitable for what your needs were?
 - Was this place affordable for you?
 - b) personal aspects
 - How happy or unhappy were you when you were living here?
 - Did you feel like you belonged when you were living here? Why or why not?
 - In what ways were you able to, or not able to, express your identity while living here?
 - Did you feel like you had enough privacy?
 - What events or activities took place here that helped make it feel like home or like it was not home?
 - special events, rituals, occasions, routines or anything else
 - If spirituality is important to you, in what ways were you able to, or not able to, express your spirituality in this place?
 - c) social aspects
 - Who else lived in this home? Were any of these people especially important to you in feeling at home here or not?
 - Who were the people who lived in the neighborhood that were important to you in feeling at home here or not?
 - Are there other people that did not live nearby that were an important part of your life here?
 - Were visitors important to the feeling of home, or lack of feeling of home, in this place? If so, how?
 - Describe the surrounding community.
 - In what ways did you feel like you were, or were not, a part of the larger community?
 - Did you feel safe living here? Why or why not?

- Did you feel you were discriminated against in any way while living in this place? If so, how?
 - d) Is there anything else that helps make this place feel like it is or isn't home?
 - e) What would you change, if you could, in order for this place to feel more like it is home?
6. How would you describe the terms 'housing' and 'home', and any differences or similarities between them?
 7. How would you describe your ideal place to live, your ideal home?

Appendix B
Letter of Invitation

Letter of Invitation

Greetings.

This letter is to invite you to participate in an interview regarding your experiences living in Centretown Citizens' Ottawa Corporation housing and in other locations.

I am Heather Peters, a graduate student in the Social Work program at Carleton University and as a part of my studies I am writing a report on what home means for women living in non-profit housing. The goal of this report is to discuss how the meaning of home is important in developing housing policies. In order to gather information on this I would like to speak with several women regarding their experiences living different places including an understanding of what they consider home to mean to them.

The interview is expected to be one to two hours long and can be held either in your home or in an office at the Carleton School of Social Work, whichever you prefer. Your involvement is completely voluntary, and if you choose to participate in the study you may withdraw at any time for any reason. As well, you may refuse to answer any questions that you are not comfortable with. All information collected will be strictly confidential.

If you are interested in participating in this research I will provide you with more details regarding the study. As well you will be asked to sign a letter of consent which will describe what your participation will involve. You are welcome to see the interview questions ahead of time if you would like.

Please contact Carol Toone at 234-4065 (X: 240), or call me directly at the number below if you would like to participate. Thank you for considering this request.

Sincerely,

Heather Peters
(613) 234-1545
MSW Student
School of Social Work
Carleton University
Room 509, Dunton Tower
Ottawa, ON, K1S 5B6

Thesis supervisor:
Allan Moscovitch, Director
School of Social Work
Carleton University
Room 505, Dunton Tower
Ottawa, ON, K1S 5B6
(613) 520-2600 (X: 5603)

Appendix C
Consent Form

Consent Form

I, _____, agree to participate in the research study conducted by Heather Peters, MSW student at the Carleton University School of Social Work. I am aware that this study will look at my experiences living in Centretown Citizens' (Ottawa) Corporation housing, and elsewhere, and will discuss my understanding of the meaning of home.

I understand that my participation in the study will involve an interview totaling 1 – 2 hours. The interview will include filling out a questionnaire, as well as a discussion about my experiences with places I have lived, including CCOC housing.

I am aware that my participation is voluntary, and that I may withdraw from the study at any time.

There are no anticipated risks to the study. However, I am aware that should difficult issues come up for me because of the interview, the Distress Centre (238-1809) is available 24 hours a day to offer support.

I may choose to speak 'off the record', or to withdraw anything I have said, and this information will not be used in the study.

I understand that the results of the research may be published and will be kept at the Carleton University Library.

I understand that my name and any identifying details will be kept confidential.

Participant's signature: _____

Date: _____

Researcher's signature: _____

Researcher:
Heather Peters
School of Social Work
Carleton University
Room 509, Dunton Tower
Ottawa, ON, K1S 5B6
(613) 234-1545

Thesis supervisor:
Allan Moscovitch, Faculty
School of Social Work
Carleton University
Room 623, Dunton Tower
Ottawa, ON, K1S 5B6
(613) 520-2600 (X:5603)

Appendix D

Letter From the Distress Centre

P.O. Box 70039
160 Elgin St., Main Plaza
Ottawa, Ontario
K2P 2M3

Tel: (613) 238-1089 • Fax: (613) 238-1116

March 18, 1999

Ms. Heather Peters
Carleton University School of Social Work
Ottawa, Ontario

Dear Ms. Peters,

The Distress Centre of Ottawa and Region operates a distress and crisis line 24 hours a day, 365 days a year. We are available as a referral for individuals who wish to talk over issues that might arise as a result of your research interviews. Our service is confidential and anonymous. We can also make other service referrals where appropriate and we do have the capacity to intervene directly in suicidal emergency.

Yours truly,

A handwritten signature in cursive script that reads "Mary Stern".

Mary Stern, Executive Director

a member agency of the United Way