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“It was tough on everybody”: Low-Income Families and Housing Hardship in Post-World War II Toronto,” *Journal of Social History* (Vol.37, no.2 Winter 2003), pp. 457-482.

[Henceforth page numbers from the article are in square brackets; Page 457]

...he had his first heart attack in December 21, 1947. In between a couple of times, he brought up blood from the mouth and in March 49, I think it was March the 10, 1949 he came home from work and he had bled the whole day at work... And it was a very, very difficult case and from 1956, he was out of work, on and off, from 1954. And from April 56, he never worked again until the day he died July 21, 1958...I couldn't find a place to live with two children and him...in the meantime, we heard about this Regent Park [public housing project], gonna build a new place. It was in the papers and that and he thought we should go down... Well, by the time we got the letter we were accepted; it was about three days before he died.¹

Such was Thelma Pilkey's painful recollection of her husband's illness and her families' housing hardship in 1950s Toronto. She had always worked but with two children, her husband's irregular employment and arduous medical bills, it was difficult to make ends meet. Finding a decent, affordable place to live was particularly demanding: vacancy rates in Toronto were persistently low, landlords frequently shunned families with children, and rents were often excessive for low-income earners. Medical problems aggravated the difficulties. Thelma did not want to move the family into public housing but, given the precarious circumstances, she felt there were few options.

The Pilkey's distressing struggles did not reflect the *typical* experience of working families in Canada. From the 1940s to the 1990s, Canada became one of the most socially and economically developed societies with, arguably, the highest overall living standards in the world.² By and large, the majority of Canadian workers were able to achieve adequate housing without overwhelming difficulties in the post-war period.³ However, this fulsome portrait presents an overly generalized view of the concrete situations of many working families. In turbulent economic times such as recessions, depressions and wars, even employed workers with moderate incomes were disadvantaged and confronted severe shortages of reasonable dwelling spaces.⁴ Moreover, the last twenty-five years have witnessed a marked decline in the social and economic well being of the Canadian working class which has affected chiefly the housing opportunities of women, single parents, the working poor and some recent immigrants.⁵ In fact, there has always been a sizeable minority of low-income families who have historically experienced a *permanent* crisis of affordable, quality dwelling spaces.

This article explores the question of housing need in post-war Toronto by looking at the diverse reasons why families applied to the few public housing projects that were constructed after the war. It identifies a number of often overlapping causes for the housing dilemmas of low-income families, including outright inability to pay, landlord intransigence to families with children, [page 458] evictions, illness, overcrowding, deprived housing conditions, racism and social factors within the family. It aims to make a contribution to a growing body of work that complicates accepted notions of post-war prosperity and the benefits of the welfare state for low-income earners in advanced capitalist countries.⁶

The first section is based on adaptations of various statistical indicators of housing hardship generated by researchers for Toronto's public housing administration as well as analyses by social agencies, contemporary observers and recent scholarly research. It briefly looks at pre-World War II developments and then chronicles housing need from the 1940s to the 1990s. Various methods and databases were used in these studies and rarely did they originally attempt to chart processes over time. Nevertheless, we can make a reasonable assumption that this information offers us sound indications, if not exact measures, of the housing difficulties faced by low-income families.

The concept of housing need, is, of course, a subjective term. It conveys an opinion about housing that someone *ought* to have.⁷ In housing studies, conceptual definition is important: in the flush of the reform impulse and heightened class struggle in the 1940s, when public housing advocates were contemplating the policies and procedures of the new Regent Park North (RPN) housing project in Toronto, for example, the proportion of income paid for rent (rent to income ratio) that was considered "fair" was 20 percent.⁸ This was also considered a "just" figure among public housing residents in struggles against rental policies in the late 1960s and 1970s.⁹ Yet the government body that finances and oversees housing in Canada, the Canada Mortgage and Housing Corporation (CMHC), touted a 25 percent figure at the time, which would be used until the 1980s.¹⁰ During a period of state fiscal restraint and the gradual undermining of the welfare state in the 1980s-90s, CMHC adopted a 30 percent figure, quite possibly to increase public housing tenants' rent and therefore reduce government subsidies and/or to make it appear that there was less housing need.¹¹ CMHC now uses a sophisticated Core Housing Need Model, measuring adequacy (physical state of repair), suitability (appropriateness for family size and type) and affordability (30 percent rent/income ratio).¹² In addition, various other measures – rental unit vacancy rates, home ownership affordability and availability, and the number of public housing applications – are also commonly used to assess housing need. As John Sewell notes, none of these measures is wholly precise. For example, the rent to income ratio is based on gross income and clearly has a differential effect on rich and poor families, thus underestimating real housing need.¹³ However, this paper accepts the definitions of affordability, availability and quality proffered by the government bodies, social agencies and scholars cited, as broad indications of what was considered housing need at the time.

The second section of the article elucidates the informative if partial statistical record of housing need by considering various qualitative sources such as oral testimony, tenant correspondence and other documentary voices of low-income families.¹⁴ My interests in exploring this subject emanated from a larger study of RP in Toronto, Canada's first and largest rent-geared-to-income housing project.¹⁵ The archival records, which contain numerous letters from prospective tenants and rare resident case files, and the interviews I conducted with former tenants of RP, speak directly to the question of housing need. I use the evidence of both families that secured places in RP as well as prospective tenants [page 459] who expressed a need for state assistance. By no means does this exhaust the low-income housing experience in Toronto but it provides readily accessible qualitative evidence to explore the question of housing hardship in the post-war era. The article thus highlights individual accounts of housing hardship, allowing us to put a much-needed human face on those left out of the much-vaunted, post-war "age of prosperity."

The Low-Income Housing Crisis By Numbers, 1900-2000

Squalid housing conditions in the rapidly industrializing cities of Canada were a growing public concern in the late nineteenth and early twentieth century. Middle-class reformers, businessmen, and some government officials were particularly worried about the morally and socially erosive effects brought about by the “slum” housing of workers, many of them immigrants.¹⁶ The bulk of reform propaganda articulated a middle-class version of what was considered “proper” housing with a tenuous link to the actual housing environments of working-class families. Yet there is little doubt that many workers lived in overcrowded and unsanitary dwellings.

Problems of affordability were also paramount. John Bacher has carefully documented the bruising effects of unrestrained industrial growth on working-class housing conditions in the period. He notes that “an increasing proportion of the work-force [was] faced with the choice of accepting shelter that was overcrowded, poorly serviced, or below minimal building code and sanitary standards, or sacrificing other necessities of life.”¹⁷ From 1900 to 1913, rents in Toronto increased by 100 percent while wages only grew by 32 percent. The rent to income ratio of skilled workers such as carpenters increased from 19.4 percent in 1905 to 23.3 percent in 1913. For fully-employed laborers, rent soared from 22.8 percent of wages in 1900 to 35 percent in 1913.¹⁸ An investigation in 1914 by Toronto’s public health department found 9,000 houses overcrowded.¹⁹

Housing shortages vaulted onto the national stage during the First World War. The adverse conditions of wartime – scarcity of resources, price inflation, and an unwillingness to invest in housing – led to a marked decrease in residential building.²⁰ Coupled with unemployment and real wage loss, the lack of available dwellings would precipitate a severe housing crisis in the immediate post-war period. It came as little surprise that the National Industrial Conference (1919) and the Royal Commission on Industrial Relations (1919) would both highlight poor dwelling conditions as one of the chief causes of the working-class upheaval of the immediate post-war period.²¹ Fewer than 7,000 houses were built under government auspices in the period and had little real impact on the national crisis.²²

Racial assumptions among policy makers, landlords, builders and the general population would make it especially difficult for certain immigrant groups such as Jews, Asians and Blacks. “Restrictive covenants” – informal rules prohibiting certain minorities from renting or buying property – were integrated into federal housing programs and many urban and suburban residential areas. For instance, in the question and answer section of a Toronto home builder’s promotional advertisement in 1918, the question “Would you sell to foreigners?” was answered, “No, Absolutely NOT.”²³ There is clear evidence that municipal officials willfully [page 460] ignored such explicit practices until the 1950s.²⁴ Racism in the housing market would thus hamper shelter opportunities for certain groups.

The low-income housing crunch returned with a vengeance during the Depression. As David Hulchanski notes, one of the central features of the housing question during the decade was the “inability of many urban residents to afford adequate housing.”²⁵ Extensive studies of Halifax, Hamilton, Ottawa, Winnipeg, Montreal, and Toronto in the early 1930s showed a proliferation of dilapidated housing conditions, lack of affordable housing units and rampant social distress. The 1934 Toronto study identified the heavily skewed distribution of income, high unemployment, and anarchic land development as the main culprits of the housing crisis. It documented destitute housing conditions among 2,000 of the most disadvantaged working families, confirming “the inability of the lowest wage earners to pay rents sufficiently high to obtain adequate housing accommodation.”²⁶

Despite periodic crocodile tears from government officials, little progress was made in providing affordable accommodation.²⁷ Working families lived out the crisis as best they could, often sharing units with other families, boarding in private homes, frequently moving house in search of better opportunities or in response to evictions, and painfully enduring wretched housing. For thousands of single male workers, the only options were highly-regimented urban hostels, inhumane rural relief camps, or the street.²⁸

World War II ended unemployment, but it exacerbated the housing crisis. Toronto's location as a center of war industry aggravated the grave shelter situation for many workers. First, the rapid increase in population was not matched on the supply side by dwelling construction: the building industry suffered from a lack of raw materials and the priorities of industry and government were focused on war production. As a result of family formation, migration, and immigration, the population of the City of Toronto and surrounding municipalities increased by almost 190,000 people from 1931 to 1947 while less than 44,000 new dwelling units were built.²⁹ Only 2,245 of these units were built as emergency housing by the City of Toronto with assistance from the federal government.³⁰ The plunge in rental housing construction was particularly acute. Rental controls temporarily eased the crisis but did not address the shortage.³¹ The extent of the crisis can be measured by the severity of the emergency measures undertaken to house people during and immediately after the war: families in acute need were placed in community centers, fire stations, police halls, army barracks, and hastily-built emergency houses.³²

Most importantly, there was a glaring lack of suitable apartments and houses that workers could afford. By 1944, prices of individual homes in major urban centers exceeded those at the peak of the 1929 boom.³³ A 1943 study by economist O.J. Firestone of the housing difficulties of the lowest two-thirds by income among renters in Toronto showed that only 6.4 percent were paying less than 20 percent of their annual income in rent.³⁴ In 1947, housing researcher Humphrey Carver found that the 12 percent of low-income households that made less than \$1,000 a year were paying more than 40 percent of their income in rent.³⁵ At least 10,000 families lived in overcrowded conditions of more than one person per room or in dilapidated dwellings. By war's end, 30,000 families in the city were "doubling up," with two or more families sharing a dwelling [page 461] intended for one family.³⁶ The *Toronto Star* noted in 1943 that finding a place to live was a "nerve-racking, heart breaking, time and money consuming experience" for low-income Torontonians.³⁷

Unscrupulous landlords made matters worse. In a tight housing market, they had the leverage to demand high rents. Sometimes, they deliberately kept houses vacant in order to make speculative gains in the market. More often, they served notices to vacate and eviction orders for tenants who had difficulties paying the rent in order to secure more "reliable" tenancies such as families without children. By July 1945, 8,391 eviction notices were filed in the twelve largest cities in Canada while smaller communities looked at 15,000-20,000 eviction notices. Eric Gold, Emergency Shelter coordinator for the federal government, reported that landlords in Toronto were "descending during the night and physically forcing the tenants out."³⁸ Only with the development of a concerted working-class and war veteran protest movement around housing issues in Canada's major cities – often involving mass picket lines around houses to prevent repossession and eviction and angry demonstrations – did the government enact an eviction freeze.³⁹

Problems with landlords continued during the late 1940s after the federal government loosened its rent controls. Controls were relaxed for new rental vacancies,

prompting landlords to evict existing occupants in order to hike rents for new tenants. The Wartime Prices and Trade Board estimated that in Toronto “uncontrolled rents exceed the old rentals by about 100%.”⁴⁰ In 1949, the Community Planning Association of Canada, noted that over 1,000 families faced eviction in Toronto in January alone and that the numbers could reach 5,000 in the following months.⁴¹

Landlords also took advantage of the slum clearance and rebuilding plans of the local state. Knowing that the government would buy their properties, they served notices to vacate as soon as plans were finalized for demolition, an additional burden in an already rigid market. In 1954, for example, many tenants left the area slated for clearance to build the southern section of Regent Park (RPS) even though they were eligible for rehousing in the new project. The majority told interviewers that their landlords had ordered them to leave. Several insisted that landlords raised the rent substantially as well.⁴²

The housing situation improved somewhat as the chaotic effects of post-war reconstruction finally subsided. A significant number of new dwellings were built in response to critical demand and there seems to have been general improvements in housing quality.⁴³ In cities across Canada, homeownership became an option for families with modest incomes who could rely on government home ownership incentive programs or employ extraordinary economic strategies such as having both parents work, taking in boarders and working extra jobs.⁴⁴ However, the grave problem of *affordable* housing did not disappear in the 1950s and 60s for those whose incomes were very low. In 1958, the Department of Public Welfare (DPW) in Toronto commented that it was receiving frequent calls from the public about public housing spaces. Numerous enquiries were fielded from British immigrants “amazed” at the lack of “council houses” in Toronto and despairing families from outside the city or those recently arrived who were ineligible for public housing. Department officials lamented that even though many of the requests came from families in houses “unfit for human habitation,” [page 462] they could do little but make futile referrals to the filled-to-capacity RP.⁴⁵ The 1961 census reported that 12 percent of dwellings in Toronto were still overcrowded and over 10,000 houses were in “need of major repair.”⁴⁶ A 1966 DPW analysis of 2,783 families on welfare who changed addresses, also found high rents, overcrowding, eviction or notice to vacate and landlord dislike of children as key causes of housing hardship.⁴⁷ It was in this context that families applied to live in public housing schemes.

Public housing initiatives such as RPN and RPS, which totaled 2,139 units, and the few other developments built in the Toronto area in the 1940s-60s, fell far short of the ongoing demand for affordable housing. The 1959 Interim Housing Committee report of the Metropolitan Toronto Housing Authority (MTHA) estimated there was a need for 10-15,000 more subsidized units in the region.⁴⁸ In all of Metro Toronto, there were only 4,489 such spaces.⁴⁹

Low-income residents in the neighborhoods cleared for rebuilding had first priority in public housing. Other tenant selection guidelines centered on income, existing housing quality, and veteran status. The political bias of public housing officials played a role, too. Paul Ringer, who worked as a housing officer in RPN and RPS during the 1950s-60s, observed that Frank Dearlove, RPN manager from 1949-1964 and a noted figure in the local Conservative Party, facilitated tenant vacancies for party members and for City of Toronto workers, hoping to populate the project with upstanding tenants loyal to his idea of traditional citizenship.⁵⁰ Even for families clearly eligible and accepted in principle for public housing, an often-interminable wait followed. In a sample of 59 RPN tenant case files, families had waited from one month

to 5 years for a place in the project with a mean average of 2 years. By the time a vacancy became available, many applicants had already moved several times; many probably just gave up hope for a publicly-assisted place.⁵¹ Some complained: “Just a few lines to find out if you could please help me. I have not phoned too often cause I thought you were too busy with other people. I have had my application in since 1962 [three years] but I have not heard nothing [sic] from you people. What is the matter, I do not no [sic]...I just have to get out of here for my kid’s sake.”⁵²

In the 1960s, more and more applications for public housing appear to have been motivated by the desire to escape from abusive men. Robert Bradley, RPN manager, claimed that applications from “broken families,” 98 percent of them women and the majority fleeing abuse, increased over 100 percent in 1965.⁵³ It was for women in situations like this, that in 1967 the THA established an emergency hostel for women and children who were being evicted or fleeing abuse. In addition to providing some security for families for a short period (average stay was 13 days), they helped find spots in both the private rental market and public housing. In its first year, they assisted over 400 women and 1,300 children. Approximately 30 percent were housed for “domestic problems.”⁵⁴

The strategies employed by low-income families to achieve what Robert Murdie and Carlos Teixeira term a “comfortable neighbourhood and appropriate housing”⁵⁵ varied considerably between ethnic groups in post-war Toronto. Toronto was the single largest destination of immigrants to Canada in the post-1945 period. Yet until the 1970s, the vast majority of public housing applicants and residents in English Canada were of Anglo-Canadian origin.⁵⁶ Only in the 1970s and 1980s did larger numbers of Caribbean and Asian families opt for [page 463] state-assisted housing in Toronto.⁵⁷ The single largest immigrant populations to Toronto before the 1970s, the Italians and Portuguese, adopted a very different approach to securing housing. Investing substantial cultural and economic importance to home ownership and close-knit, ethnic neighborhoods, first in the area due west of the city center and later in several distinct ethnic suburban enclaves, Italian and Portuguese families relied on extensive community and family ties as well as considerable economic sacrifice to become homeowners. More often than not, this meant reliance on private, community sources of finance, renting out a part of the owned house to pay the mortgage, living in boarding houses in the first years after arriving in the city, purposely doubling or tripling up with other families to save money and devoting a disproportionate amount of income to home purchases.⁵⁸ In contrast to the prominent ideology of the male breadwinner in post-war Canada, Franca Iacovetta also shows that women’s paid labor, which was more common among Italian than native-born women, “was part of a well-articulated working-class family strategy for success, one most often measured in terms of home ownership.”⁵⁹ Alvin Finkle reports that these multifaceted approaches to economic stability were common in Southern European and some Jewish immigrant families in cities across the country.⁶⁰

Nevertheless, by the mid 1960s, as Kevin Brushett has thoroughly documented, the housing crisis had come “full circle”⁶¹ for many underprivileged families. Shortages for low-income Torontonians were once again rampant, rents were spiraling and evictions were increasing. City officials warned migrants, especially the growing numbers of families from the Maritime provinces seeking work in industrial Toronto, to stay home.⁶² Excepting Southern European immigrants, the dream of home ownership increasingly became just that for large numbers. Homeowners in Toronto decreased from 71 percent of occupied dwellings in 1951 to 56 percent in 1981.⁶³ Shelter costs also became increasingly burdensome for poor families. In 1962, the *Toronto Star* noted there were still “Thousands Caught in High-Rent Trap.”⁶⁴ In 1965, a City of Toronto

housing policy committee report argued that fully 20 percent of the city’s families “were unable with their own resources, to provide decent, safe and sanitary housing.”⁶⁵ A 1966 study of 411 applications to RPN found 62 percent paying more than 30 percent of their income towards rent.⁶⁶

Housing affordability problems for those at the bottom rung of the socio-economic ladder persisted into the 1970s. In 1972, 36.9 percent of Family Benefits (welfare) recipients were paying above 30 percent of their incomes in rent while 55.6 percent were paying more for shelter costs than the shelter allowances granted as part of welfare benefits.⁶⁷ *The Rent Race*, a 1974 study by the Social Planning Council of Metropolitan Toronto, verified that social assistance recipients were particularly hard hit by the housing crunch: 30 percent of those that rented paid more than half their income in rent; 50 percent lived in substandard housing; 70 percent paid more in rent than the shelter allowance granted by welfare payments.⁶⁸ A study by the same organization in 1981 confirmed that increased housing costs coupled with the inadequacy of shelter allowances for welfare recipients had made living standards considerably worse.⁶⁹

It comes as a little surprise then that more and more families on social assistance were applying for public housing, as Figure 1 demonstrates. [page 464]

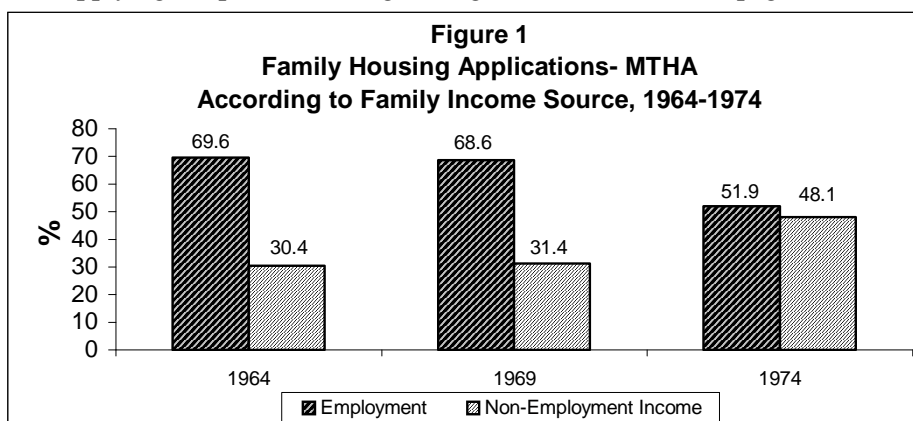


Chart Adapted from Figures in CTA, HAT, RG 28, B, Box 27, File “Housing Registry of Metropolitan Toronto, 1967-68,” Quarterly Report of Family Housing Applications, 31 December 1964; CTA, HAT, RG 28, B, Box 27, File “Housing Registry of Metropolitan Toronto 1969,” Report of a Survey of Family Housing Applications on File with the Housing Registry of Metropolitan Toronto and Ontario Housing Corporation, 1 May 1969; MTA, MTHA, Box 6, File 2.02, Ontario Housing Corporation Housing Registry, “Second Quarter 1974, Applications by Income Source,” Table III. Non-Employment income includes the following forms of state assistance: Welfare, Mother’s Allowance, Department of Veteran’s Affairs Pension, Workmen’s Compensation, Retirement Pension, and Old Age Security.

By the 1980s, various measures of housing need confirmed that housing affordability problems worsened for the most disadvantaged. Vacancy rates in Toronto during the 1980s averaged one percent – far below the 3 percent standard considered to be reasonably advantageous for tenants.⁷⁰ In Canada as a whole, the percentage of renters paying more than 30 percent of their income in rent rose from 23 percent in 1976 to 27 percent in 1986.⁷¹ In Ontario, renters in core need – those paying more than 30 percent of their income for shelter – increased by 44 percent between 1988 and 1991.⁷² The Ontario government’s Social Assistance Review Committee found that in Toronto, Ottawa, Hamilton, and Waterloo, more than 70 percent of social assistance recipients paid more than 40 percent of their incomes to rental payments in 1986.⁷³ As Pierre Filion and Trudi Bunting note, renters, particularly single women with children, were hardest hit by the affordability crunch in the 1980s.⁷⁴ It was obscenely incongruous that

at the same time as the United Nations declared 1987 International Year for the Homeless, homelessness in Toronto reached frightening levels.⁷⁵

By the 1990s, vacancy rates of less than 1 percent, high house prices, rental increases twice the rate of inflation, an almost complete lack of rental unit construction, unemployment, government cuts to income distribution programs and the relaxation of rental controls intensified the crisis. This affected all low-income families including particular recent immigrant groups and refugees who generally had larger families and lower incomes and who coped with racial discrimination in labor and housing markets.⁷⁶ Afro-Caribbean immigrants, for example, with a larger proportion of single-women headed families suffered a [page 465] double burden in the housing market: they were subject to the oppressive racial and gendered positions of landlords (public and private) as well as the “constrained choice” in housing opportunity due to their low incomes.⁷⁷ By the closing years of the 1990s, record numbers of families, including escalating numbers of single parents, welfare recipients and poor visible minority immigrants were applying for public housing.

The social necessity for affordable housing that existed in Toronto is evident from the sheer numbers of people who sought assisted housing, an imprecise but useful indicator of housing need. Given the stigma attached to public housing as a “last resort”, especially since the 1960s, these numbers show the extent of the problem for those most in need. We can assume that the figures somewhat underestimate the actual number of families in need since they do not include those people who were either unaware of the state-assisted housing option or believed that it was not possible to obtain a space. As Figure 2 illustrates, the 1950s and 1960s saw mounting numbers of households seeking government assistance. Even before RPN had been completed in 1957 there were 7,000 applications on file for the project. From the inception of the waiting list for RPS in 1957 to the end of 1959, there were 13,527 inquiries received by the MTHA.⁷⁸ By 1959, the waiting list for these units was almost 10,000 names long. By 1970, the Metro Toronto housing registry office had 38 employees to receive 10,000 calls a month and 2,000 new applications a month. Applications on file reached 16,000 in 1969.⁷⁹

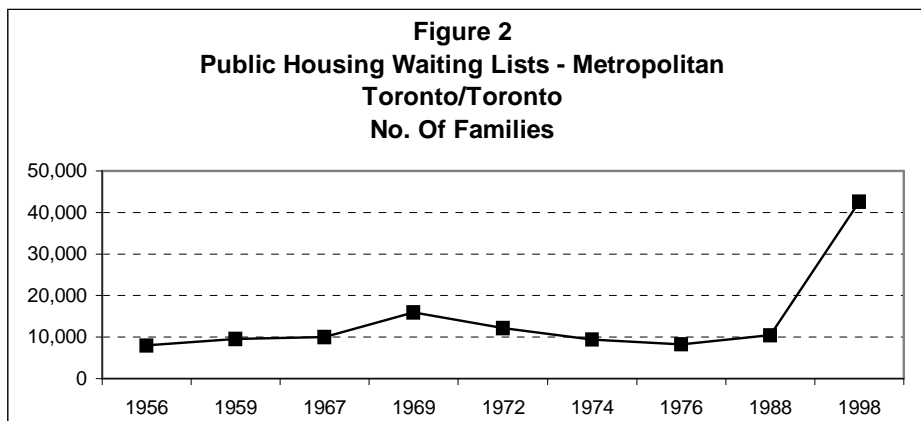


Chart adapted from the following figures: 1956, RG 28, HAT, B, Box 1, File “A, B 1948-1959,” Frank Dearlove to Gordon Ames, 10 Feb.1956; 1959: MTHA, *Regent Park South Annual Report* (Toronto: MTHA, 1960), unpaginated; 1967 and 1969: MTHA, “Report on Survey of Family Housing Applications on File, (Toronto: MTHA, June 1969), 1; 1972 and 1974: MTA, MTHA, RG 5.1, Box 6, File 2.02, Vol. 9, Summary of Family Applications Dec.72-Jun.74; 1976: MTA, MTHA, R.G 5.1 Vol. 16, Box 4, File 2, Establishing a Central Registry for MTO, 1976; 1988: John Sewell, “Trapped by Inaction,” *Now Magazine*, no. 299 (29 Sept-5 Oct.1988): 11; Housing Connections Central Registry Report cited in Jack Lakey, “22-year wait for some low-cost housing,” *Toronto Star*, 13 July 1998, B5.

[page 466] The figures declined somewhat in the 1970s and then shot up dramatically again in the late 1980s and 1990s. Explanations for the decline in the 1970s and early 80s are only suggestive: there was an expanding availability of state-assisted options in the mid-70s to mid-80s⁸⁰ and vacancy rates in the rental market were consistently above the 3 percent level.⁸¹ In September 1988, 10,400 families, comprising 38,000 people, were waiting for the eight units that opened each day. The situation was so critical at this point that the 1940s predicament of doubling up resurfaced within public housing itself even though MTHA guidelines strictly prohibited the practice. John Sewell estimates that in 1988, 25,000 people were living “unofficially” in public housing in Toronto in addition to the official resident numbers of 100,000.⁸²

By 1991, there were 33,000 rent-geared-to-income units in Metro Toronto’s public housing system. However, demand for assisted housing always outstripped the limited supply. In 1998, assuming they started at the bottom of the list, families requiring a four-bedroom apartment in MTHA would have to wait an average of 21.8 years for a spot while the wait for a two-bedroom apartment was 12.9 years.⁸³ The shelter crisis in Canada’s largest city once again resembled the critical war years except this time the economy was in recession, living standards were deteriorating and governments at levels were not expanding but retracting their commitments to assist families in need.

Stories of Housing Need

We know that Toronto experienced a crisis of low-income housing availability and affordability in the post-war period, but we know little of the individual stories and experiences of the actual families who lived through this bleak experience. Fortunately, the archival repositories contain numerous public housing resident case files, letters by prospective tenants and written comments on both these groups by housing authority officials. Along with oral testimony, these valuable sources allow us to recover some aspects of the lives of the hitherto marginalized low-income families who searched for decent dwelling spaces.⁸⁴ This approach promises, as Cynthia Comacchio puts it, to “corroborate historic trends, placing real human beings and real lives into the statisticians’ reports.”⁸⁵

Despite a general boom in the economy with little unemployment until the 1970s, there was still a considerable proportion of the working population that searched in vain for affordable dwelling opportunities in the post-war period. Housing need would intensify during the extended economic crisis that Canada and other advanced economies would undergo from the 1970s onwards. Various barriers to economic and social mobility obtained: a marked shift from stable, unionized and well-paid employment to increasingly low-wage, casual jobs, inadequate welfare rates, relatively high rents, lack of childcare, and residential discrimination.⁸⁶ Blunt lack of affordable living space was the primary factor in housing hardship but this was often complicated by secondary factors such as poor housing environments, overcrowding and landlord conduct. In fact, usually tenants coped with a number of overlapping difficulties.

Take Ernest Lambert, a returned soldier who worked as a salesman at Eaton’s department store for \$63 a week, a relatively good salary in the 1950s. With two young daughters, he and his wife were living in a two-room apartment with no bathroom and a shared kitchen when they received a notice to vacate from the landlord in 1953.⁸⁷ Zachary Thompson, a clerk with the City of Toronto, was served with a notice to vacate order in 1952 from his two-room apartment with shared kitchen and bathroom along with his wife and four children.⁸⁸ Simon [page 467] Petersen, a laid-off letter carrier,

was on unemployment insurance, living with his wife and daughter in a one-room flat with no kitchen and a shared bath, when they filled out the application for RP. They were paying over 40 percent of their income in rent.⁸⁹ One single working mother with three children wrote RPN officials in 1968 saying the rising cost of living and rents in particular (she paid just under 50 percent of her income in rent) were forcing her on to welfare since her single salary just could not pay the rent as well as clothes and dental bills for her children: "Am willing to work. I certainly do not drink my money, but the situation is getting worse."⁹⁰ Taida Hambleton, her sister and parents arrived from war-torn Europe in 1950. They applied to RP because "it was the only independent and separate apartment [where] my parents found...they could afford the rent."⁹¹ Larry Quinto's parents and his two sisters also found public housing a viable option. Larry's father was a lineman at the huge Massey Ferguson plant and his mother worked as a cook in a local diner. He recalls, "We moved because of the affordable housing, and the project was new, and close to schools."⁹²

It was not unknown for people to apply for public housing after losing their houses or businesses to the finance companies. This happened to Ralph Porter, an unemployed 56-year old father of two. Unable to make his mortgage payments, he applied for and was accepted to RPN.⁹³ Some families came to RPN unable to pay debts incurred for furniture and cars purchased during better economic times.⁹⁴ Dave Norris, his wife and four kids had a similar experience. His cleaning business in Toronto went bankrupt, leaving the family in desperate straits. In 1964, they lucked out and received a spot in RP with little wait. He remembered, "I don't really think that we had too but my wife insisted. She said we couldn't afford to live anywhere else."⁹⁵

Families frequently complained that landlords disliked families with children and refused to rent dwellings to them.⁹⁶ One early RPN tenant recalled landlords in the 1940s-50s, saying, "...we can't take you," when prospective tenants told them they had children.⁹⁷ Larry Furlan, a self-employed bailiff with three kids, shared a four-room duplex with another family when the landlord asked him to leave because "children not wanted."⁹⁸ Steve Rohan, a shipper and receiver, applied to RP because his wife was pregnant with their third child; they feared that no landlord would rent to them. Nancy Boudreau, a twenty-one year old mother of two whose husband worked as a clerk, stated in her 1961 application to RP that the reason she was applying was that "landlords will not take children."⁹⁹ One family, citing landlord obstinacy with children, wrote the Mayor for help, signing their letter, "We remain a despaired Family of Seven."¹⁰⁰ In 1965, Marian Hartley, a single mother with six children, wrote a heartfelt letter to RPN manager, Robert Bradley, affirming, "I have been looking for a place but it is so hard with 6 children, soon as you tell anybody you have 6 children you might as well stay on the sidewalk than to go ask for a place."¹⁰¹

Unsanitary, rundown living quarters were also a widespread concern. Theresa and Richard Lampston wrote the THA pleading with them to provide healthy accommodations for their two children. The inspection report in their apartment noted an open sewer trap on the kitchen floor, few windows and an unfavorable location next to a boiler room.¹⁰² Marie Corbeil, who lived with her husband and four children in a badly maintained [page 468] East Toronto house, wrote the housing authorities articulately describing her family's gloomy housing state:

The house is very hard to heat and we are cold all the time. There are no heat vents in either kitchens and we have both to turn on gas stoves to heat the kitchen making both our heat (which is at 80-85 degrees all the time) and our gas bill too high and then we are still not warm. The children have running noses since we moved in and my 3-month old girl caught a bad cough and

kept bringing up her milk. The bills are piling up and we are having a hard time to keep up... We have been looking for another place but no one is interested in our four children.¹⁰³

In some cases, families were physically separated due to miserable housing circumstances and desired public housing to assist reunification. Jim Johnson, an operator at the Dominion Electric plant was living in one-room in a larger house while his wife and three children lived elsewhere.¹⁰⁴ Emma Talbot, a teenage girl, lived away from home while her parents and two brothers lived with three other families in a 9-room house.¹⁰⁵ In 1955, Belinda Koslosky, daughter of a clerk at Massey Ferguson, lived with her grandparents while her parents shared an apartment in “very crowded conditions.”¹⁰⁶ In 1960, James McPhee, a local factory operator, wrote the THA saying that his parents were arriving from the Maritimes and that, “They are both in poor health. I would like very much to have a place for them to live as I will be looking after them.”¹⁰⁷ Lisa Saunders left Jamaica at sixteen-years old in 1989 to join her family. When she arrived in Toronto, there was no family. “It had just blown up,” she remembered.¹⁰⁸ Her only option was government housing.

Families in the very worst shelter situations risked losing their children to the Children’s Aid Society (CAS), the state agency responsible for “neglected” children. One woman beseeched the THA for a vacancy, citing a CAS threat to take her children into care unless she provided a letter stating she had a place in public housing.¹⁰⁹ Certain families willingly gave up their children to foster parents while they sorted out decent accommodation. This extreme predicament is described in the following exchange between an agency official and the father of the family:

When your children were put into the foster home, was it you who arranged it?

-Oh yes, I had to arrange it myself...

Why did your children have to leave your place?

-Well, we didn’t have the housing accommodation at the time, to get someone to come in and look after them at home. The only solution at the time was to have them placed in foster homes – until such time as we could take care of them ourselves.

The place where you were living in at that time wasn’t equipped to deal with this kind of problem?

-Well, the place we were living in at the time wasn’t equipped for anything. Definitely we couldn’t get anyone to come in and help out... It was what you might call a lean-to – in fact it has been described as a garage. It consisted of one room roughly 20 feet long by 10 feet wide, and that’s about all except there was a small water closet in an additional lean-to.¹¹⁰

In the years before state provided health insurance, medical problems could severely compound general housing difficulties. Walter Davies worked for 25 [page 469] years in the British coalmines. He took sick after he immigrated to Toronto and was forced to rely on \$21 a week from Unemployment Insurance, “[I] never knew a day’s sickness till this last two years... I’d like to say that honestly, two years I had lots of trouble, lots of sickness, my expenses have been very heavy and my banking account happens to be nil.” As the hospital bills and living expenses mounted, the family began a desperate search for accommodation.¹¹¹ David Blackmore’s family migrated from the East coast province of Newfoundland with similar impediments to decent shelter. With five children and a father suffering from persistent medical problems, they moved to Toronto in search of “greater economic opportunities” in the late 1950s. After a lengthy period on the waiting list, they eventually landed a unit at RP.¹¹² The family of Al Ford, a maintenance worker, lived in a 5-room house on the outskirts of RP when the landlord gave them a notice to vacate. His wife and daughter both suffered from medical conditions. Their four-year-old daughter had chronic tonsillitis and Osgood Shlatter’s

disease, prompting their doctor to write a letter recommending them for admission to RP.¹¹³ Hazel Meere, one of the first residents to move into RP, described for *Maclean's* magazine how housing conditions could be worsened by illness. During the 1930s, her family had relied on relief for long stretches and in a period of 22 years had moved eight separate times. When her husband, Albert, contracted tuberculosis in the late 1940s, the family of eight struggled in vain to find a healthy dwelling for three years before they found a place in RP.¹¹⁴

If public housing were a viable choice for the working poor needing housing, it would also become a central option for those living on the minimal incomes of social assistance payments. Scrambling to find stable housing can be a singularly disconcerting experience for those on social assistance payments, principally for single-parent families. As Margaret Little aptly puts it, "Without stable housing, your life is thrown into constant upheaval, and life is reduced to a desperate scramble to find shelter: temporary, permanent, good or bad. Health suffers and damages your ability to make any long-term plans."¹¹⁵ Josephine Thomas, a widow with one son and one daughter, had to pester the THA every month, asking for a spot in RP. She described the overcrowded and unsanitary conditions of the large house her family was occupying along with 17 other people and articulated the desperate plight of many families on welfare: "I need a place for my kids...I sincerely hope you will do something for me as I am alone with no relatives anywhere to help me. I have to depend on welfare now as my husband left no insurances of any kind at all...I hope you will help me in the near future."¹¹⁶ When Sandy Elster separated, her husband refused to provide support. Her and her four children, surviving on welfare and Mother's Allowance, had few choices but to apply for public housing.¹¹⁷ When she wrote the authorities for a public housing unit, abandoned spouse, Janice Bukowski, and her five children, were living in an unwinterized cottage.¹¹⁸ Neil Ruttle's family found themselves in a similarly thorny situation. With five brothers and two sisters, he remembers the chaotic situation of his father's employment and, after his parents' separation and their move into RP, the difficulties of making do on the limited resources of welfare.¹¹⁹

Wife abuse also forced families of women and children to apply for public housing. Cathy Lismer wrote Robert Bradley, RPN manager, in 1966 declaring [page 470] that she had no choice but to apply for an apartment in RP for herself and her two children, "I will have to separate from my husband because of his physical cruelty and mental cruelty, which is praying [sic] on my health...I do not want this for a long period but for a year or two as I am desperate in order to keep working and be of less or no bother to Welfare. All I wish is to stand on my own feet."¹²⁰ A growing awareness of violence against women and expansion of support services, including special housing units, in the 1970s-90s nonetheless left much to be desired in terms of availability and accessibility. Joyce and her four kids, living in a tiny, cockroach-infested flat in the late 1990s dreamed of a subsidized unit, especially since it was one means of fleeing her abusive partner. The situation was so critical that Joyce said, "I would be willing to go back with him for a few months and get beat up a few times if it meant I would qualify for the special needs list [to facilitate a public housing spot]. If I could keep the abuse to my bedroom, so my kids couldn't see it, I'd do it."¹²¹

In the 1960s and 70s, the shift in the profile of Toronto's immigrants from largely white Europeans to visible minority populations from Asia, Africa and the Caribbean would also create demand for low-income housing.¹²² Securing housing in a tight rental market while adjusting to a new society could be a daunting endeavor even for those with stable employment. This was the case for some of the first non-European immigrant families to move into public housing in the late 1960s and 70s. Henry

Francis, born in Antigua, was raised in a poor family. After technical training in England, he immigrated to Toronto, landing a job as Chief Engineer at Women's College Hospital. With four kids, Henry and his wife found public housing to be a viable, low-rent choice.¹²³ John Kumar's family, two parents and three children, immigrated from Tanzania and were forced to tackle two overlapping problems: in addition to having their life savings stolen when they arrived in the country, they had to "build their life over again...in a totally hostile environment."¹²⁴

Racial discrimination would become a key factor in housing need in the 1980s-90s but it existed before this period and often intersected with gender oppression. Fallis and Murray argue convincingly that in a low vacancy market, landlords can discriminate against those considered to be unreliable tenants: "families with children, especially single-parent families, those with psychological disabilities, or those without long job histories...Landlords can more readily exercise their racial, religious, or other prejudices."¹²⁵ During the slum clearance and relocation plans for RPS in the mid-1950s, one family of "New Canadians" told interviewers that discrimination in the housing market influenced their place of a choice to live.¹²⁶ John Talbot wrote the THA in 1966 detailing the racial discrimination his family faced in the housing market. He would frequently answer advertisements for rental vacancies but no landlord would offer his family a spot. He concluded it was because of "their colour."¹²⁷ As Sylvia Novac and Frances Henry have documented, both "overt" and "mediated" cases of outright racial discrimination directed towards immigrant women and men in Toronto continued through the 1990s.¹²⁸

Discriminatory professional practices also shaped some immigrants' housing choices. V.G. Pande arrived in Canada with a Ph.D. and experience as a teacher, guidance counselor and administrator. He was eventually able to redevelop his professional career, but lack of job opportunities on first arrival to Canada in [page 471] the early 1970s rendered public housing a practical option.¹²⁹ Dr. Thompson E. Egbo-Egbo was a trained physician in Nigeria. After immigrating, his housing options were circumscribed by the near impossibility of ever practicing medicine again. He wrote more generally of this common immigrant experience, "Many residents [RP] are immigrants who bring considerable skills with them. In their country, they were tradespeople and professionals such as teachers, lawyers or physicians. It can be very difficult to re-enter ones field here. Due to 'no Canadian experience,' many immigrants are faced with going back to school and taking expensive exams."¹³⁰

Conclusion

Housing hardship among working families in post-war Toronto was shaped by a variety of broad social and economic developments such as changes in employment structure, the development of the welfare state, single-parent family formation and immigration as well as more specific factors on the demand and supply sides of housing. Throughout the 1940s-1990s, the single most important feature on the demand side has been low financial resources among the working poor and social assistance recipients. Low incomes were complicated by secondary factors such as family size, household size, the particular requirements of immigrants, medical problems, and social dilemmas within the family. On the supply side, the 1940s and early 1950s witnessed absolute dwelling shortages, high rents, low vacancies for rental units, poor quality dwelling, oppressive landlord practices and a disruptive slum clearance and rebuilding program. Physical housing quality issues and absolute shelter scarcity became less important by the late 1950s although the late 1990s saw almost zero growth in rental

unit construction. By the last years of the century, high house prices and rents, low vacancy rates, and a dwindling public sector had hastened the latest emergency situation.

Although the specific national and local social formations¹³¹, especially the differing interventionist strategies of the state, the respective strength of the organized workers' movement and the vagaries of specific economies, have determined differences in the extent and timing of the housing crisis and, more generally, social marginalization among low-income families, developments in Toronto mirrored many other Canadian and American cities in the 1945-1990 period. In Canada and the US, sustained economic growth, government incentives and desire to be an owner-occupier in the two decades after the war allowed many working families to purchase or build their own homes although there was always a sizable minority of poor families who struggled to find affordable accommodation in urban areas.¹³² From the 1970s to the 1990s, housing affordability problems in urban areas in both countries worsened considerably among low-income families, especially those led by single women and some new immigrants.¹³³ In terms of housing need, the Toronto experience after 1945 confirms Richard Harris' argument for the first half of the century that many aspects of urban development in the city can be analyzed more accurately in a *continental* North American context.¹³⁴ Indeed, after the long economic boom ended in the 1970s, lack of affordable housing has been one of the chief features of the new urban poverty in all advanced capitalist countries.¹³⁵ [page 472]

The development of state-assisted options for poor families needing housing has also exhibited remarkable parallels between Canada and the US. Federal governments north and south of the border concentrated their efforts on promoting home ownership, leading to a perverse situation in which poor renters effectively subsidized more affluent home owners.¹³⁶ This bias towards owner occupation also ensured that the numbers of state-assisted units were always woefully insufficient compared to the demonstrated need. Moreover, public housing, touted by its early proponents as an ideal solution to the depression and war-time housing crisis of *working* families, has become home to an increasingly marginalized population in both countries. In the US, structural racism, the siting of projects in racially segregated, high poverty areas, and generally poor labor market prospects in the inner city, have created veritable "neighborhoods of exile" where only the very poor, jobless and social assistance recipients live.¹³⁷ Certainly socio-economic marginalization in Canadian public housing and its attendant consequences are not as extreme nor are they shaped so centrally by racism as in the US case. In fact, "ghetto" is an inappropriate descriptive and analytical concept for poor, inner-city areas in Canada.¹³⁸ Nevertheless, public housing populations in both countries suffer extreme material deprivation and face the brutalizing effects of territorial stigmatization of their homes and neighborhood on a daily basis.

The stories of families interested in public housing reveal a rich array of people and situations of housing hardship. In the early period, the vast majority of these families were fully-employed workers, confronting serious housing availability and affordability issues. Yet, even in the later decades, families with employment found public housing a suitable shelter alternative especially if they also endured other social and economic hurdles such as health problems and racial discrimination. Those families relying on the state for their incomes, of course, faced more urgent housing need since state benefits were always nominal. More than anything, the stories of housing need demonstrate that in the midst of plenty, it was always a struggle for low-income families to find a decent place to live. As Thelma Pilkey earnestly recalled: "...it was tough on everybody."¹³⁹

Notes

¹ Thelma Pilkey, interview by author, Lakefield, Ontario, tape recorded, 21 March 1996.

² While Canada consistently placed first on the United Nations (UN) Human Development index in the late 1990s, it failed to place in the top ten countries on the UN human poverty index. Andrew Jackson and David Robinson with Bob Baldwin and Cindy Wiggins, *Falling Behind: The State of Working Canada, 2000* (Ottawa: Canadian Centre for Policy Alternatives, 2000), chap.1. [page 473] Moreover, the ratio of social spending to overall government spending has fallen significantly in recent decades. Willem Adema, "Net Social Expenditure," 2nd Edition, Labour Market and Social Policy - Occasional Papers No. 52, Paris: OECD, 2001. Tables 7 and A2.1.

³ According to Tom Carter, 63 percent of households were owner occupied by 1993, paying on average only 9.5 percent of their income for shelter. Renters were less well off but 35 percent were still able to afford the mortgage payments on an average 2-3 bedroom home. Nevertheless, at least 12 percent or more than 1 million households were living in housing considered officially "unacceptable." Tom Carter, "Current Practices for Procuring Affordable Housing: The Canadian Context," *Housing Policy Debate* 8 (1997): 593. An illuminating discussion of the importance of house and home can be found in Richard Harris, "Housing," in Trudi Bunting and Pierre Filion eds., *Canadian Cities in Transition: the twenty-first century*, 2nd Ed., (Toronto: Oxford University Press, 2000), 380-403.

⁴ Richard Harris, "More American than the United States: Housing in Urban Canada in the Twentieth Century," *Journal of Urban History* 26 (2001): 470-71. In other national contexts, consult Gwendolyn Wright, *Building the Dream: A Social History of Housing* (New York: Pantheon, 1981); Seán Damer, *From Moorepark to 'Wine Alley': The rise and fall of a Glasgow housing scheme* (Edinburgh: Edinburgh University Press, 1989), chap.3; David Widgery, *Some Lives! A GP's East End* (London: Sinclair-Stevenson, 1991).

⁵ There is abundant evidence that there was a growing gap between the "haves" and "have nots" between the 1970s-90s. See Trudi Bunting, "Social Differentiation in Canadian Cities," in Trudi Bunting and Pierre Filion eds., *Canadian Cities in Transition*, 1st Ed., (Toronto: Oxford University Press, 1991), 286-312; Monica Townson, *A Report Card on Women and Poverty* (Ottawa: The Canadian Centre for Policy Alternatives, 2000). The loss of stable, well-paid manufacturing jobs and their replacement by various forms of casual and part-time work is discussed in Henry Veltmeyer and James Sacouman, "The Political Economy of Part-Time Work," *Studies in Political Economy* 56 (Summer 1998): 115-144. For the long-term decline in Canadian capitalism, see Murray E.G. Smith and K.W. Taylor, "Profitability Crisis and the erosion of popular prosperity: The Canadian Economy, 1947-91," *Studies in Political Economy* 49 (Spring 1996): 101-130. On social polarization within public housing, note Robert Murdie, "Social Polarization and Public Housing in Canada: A Case Study of the Metropolitan Toronto Housing Authority," in Frances Frisken ed., *The Changing Canadian Metropolis: A Public Policy Perspective*, Vol.1 (Berkeley and Toronto: Institute of Governmental Studies Press and the Canadian Urban Institute, 1994), 303-333.

⁶ For a summary of these works, see Alan Sears, "The 'Lean' State and Capitalist Restructuring: Towards a Theoretical Account," *Studies in Political Economy* 60 (Summer 1999): 94-97.

⁷ David Donnison, "Housing Problems and Policies: An Introduction," in Michael Wheeler ed. *The Right to Housing* (Montreal: Harvest House Ltd, 1969), 24.

⁸ Humphrey Carver and Alison Hopwood, *Rents for Regent Park: a rent-scale system for a public housing project* (Toronto: Civic Advisory Council of Toronto, 1947).

⁹ Regent Park Community Improvement Association (RPCIA), *A New Deal for Ontario Housing Tenants* (Toronto: RPCIA, 1972).

¹⁰ Statistics Canada (Statscan), "Selected Population, Dwelling, Household and Family Distribution," *Census of Canada 1981* (Ottawa: Statscan, 1981), 1-3.

¹¹ John Sewell, *Houses and Homes: Housing for Canadians* (Toronto: James Lorimer & Company, 1994), 18; J.D. Hulchanski, *The use of housing expenditure-to-income ratios: Origins, evolution and implications*. Toronto: Ontario Human Rights Commission, Background Paper #2, 1994. [page 474]

¹² Robert A. Murdie and Carlos Teixeira, *Towards a Comfortable Neighbourhood and Appropriate Housing: Immigrant Experiences in Toronto*, Centre for Excellence in Research on Immigration and Settlement, Working Paper No. 10, 1999, 1-75.

¹³ Sewell, *Houses and Homes*, 18.

¹⁴ It is not my intention to revisit the lively and important methodological debates that swirled in the 1980s between advocates of oral and social science history. Suffice it to say that recently there has been an acceptance of a multiplicity of approaches as well as an increasing specialization of oral and social science history into their own discrete realms of historical practice. See Louise Tilly, "People's History and Social Science History," *Social Science History* 7 (Fall 1983): 457-474 reprinted in *International Journal of Oral History* 6 (February 1985): 5-17; see the same issue of the journal for Responses by Paul Thompson, Luisa Paserini, Isabelle Bertaux-Wiame and Alessandro Portelli (19-39), the counter response of Louis Tilly (40-42) and Concluding Comments by Ronald Grele (42-46). A recent oral history of laid-off workers in Pennsylvania's Anthracite region by Thomas Dublin and Walter Licht vividly shows how oral history can illuminate the more personal aspects of economic misery. "Gender and Economic Decline: The Pennsylvania Anthracite Region, 1920-1970," *Oral History Review* 27 (Winter/Spring 2000): 81-98.

¹⁵ Sean Purdy, "Life in the 'Park': Territorial Stigmatization, Moral Regulation and Tenant Resistance in Toronto's Regent Park Housing Project, 1945-1985," (forthcoming Ph.D. diss., Queen's University).

¹⁶ For a fuller discussion see Sean Purdy, "Scaffolding Citizenship: Housing Policy and Nation Formation in Canada, 1900-1950," in Robert Menzies, Dorothy Chunn and Robert Adomski eds. *Canadian Citizenship: Historical Readings* (Peterborough: Broadview Press, 2002), chap.6.

¹⁷ John Bacher, *Keeping to the Marketplace: The Evolution of Canadian Housing Policy* (Kingston-Montreal: McGill-Queen's University Press, 1993), 37-46.

¹⁸ Andrew Eric Jones, *The Beginnings of Canadian Government Housing Policy, 1918-1924* (Ottawa: Centre for Social Welfare Studies, Carleton University, 1978), 3 cited in Bacher, *Keeping to the Marketplace*, 40, 283, n.15.

¹⁹ Annual Report of the Toronto Board of Health (1914) cited in Bacher, 41.

²⁰ Bacher, *Keeping to the Marketplace*, 55-7. See Ontario, *Report of the Ontario Housing Commission*, Legislature of Ontario, Sessional Papers, part 10, Report 65, 11-21, for a survey of over sixty Ontario municipalities that faced housing shortages.

²¹ Government of Canada, *National Industrial Conference, 1919: Official Report of Proceedings and Discussion* (Ottawa: King's Printer, 1919); Government of Canada, Royal Commission on Industrial Relations, *Report* (Ottawa: King's Printer, 1919), 6.

²² John T. Saywell, *Housing Canadians: Essays on the History of Residential Construction in Canada*, Economic Council of Canada (ECC), Discussion Paper No.24 (Ottawa: ECC, 1965), 46-50.

²³ Archives of Ontario (AO), Sir William Hearst Papers, MU 1311, File 18, W.N. McEachern and Sons Ltd, 'A Series of Advertisements,' 1918.

²⁴ Racial covenants are discussed in John Bacher and David Hulchanski, "Keeping Warm and Dry: The Policy Response to the Struggle for Shelter among Canada's Homeless, 1900-1960," *Urban History Review* 16 (October 1987): 151; Michael Doucet and John Weaver, *Housing the North American City* (Montreal and Kingston: McGill-Queen's University Press, 1991): 99, 123; Kay Anderson, *Vancouver's Chinatown: Racial Discourse in Canada, 1875-1980* (Kingston and Montreal: McGill-Queen's University Press, 1991), 127, 269, n.63. [page 475]

²⁵ David Hulchanski, "The 1935 Dominion Housing Act: Setting the Stage for a Permanent Federal Presence in Canada's Housing Sector," *Urban History Review* 15 (June 1986): 25 cited in Jill Wade, *Houses For All: The Struggle For Social Housing in Vancouver, 1919-50* (Vancouver: UBC Press, 1994), 38.

²⁶ *Report of the Lieutenant-Governor's Committee on Housing Conditions in Toronto* (Toronto: Toronto Board of Control, 1934), 64; Leonard Marsh, Review of the "Report of the Lieutenant-Governor's Committee on Housing Conditions in Toronto," *Canadian Journal of Economics and Political Science* 1 (February 1935): 119-22.

²⁷ Like most municipal governments, Toronto City Council considered housing a "government problem," meaning the federal government, and consequently did nothing. City of Toronto Archives (CTA), RG 32, City of Toronto Planning Board (CTPB), B1, Box 1, File "Special Committee on Housing, 1936."

²⁸ On general housing conditions in the 1930s see Bacher, *Keeping to the Marketplace*, chaps.3- 4; Wade, *Houses For All*, chap.2, Bacher and Hulchanski, "Keeping Warm and Dry." On the relief camps, see "The Report of the Macdonald Commission," in Ronald Liversege, *Recollections of the On to Ottawa Trek*, Carleton Library No.66 (Toronto: McClelland and Stewart, 1973), 137. On the unusually extensive significance of boarding in the Canadian context until the Second World War, note Richard Harris, "The

End Justified the Means: Boarding and Rooming in a City of Homes, 1891-1951," *Journal of Social History* 26 (1992): 331-358.

²⁹ CTA, Toronto Reconstruction Council/Civic Advisory Commission (TRC), RG 249, Box 4, File 7, Civic Advisory Council, City of Toronto, Metropolitan Problems Committee, Tables 1-2: Population Growth and Housing Provision for Suburban Municipalities in the Toronto Area By Years, 1931-1947 and Population Growth and Housing Provision for the City of Toronto, By Years, 1931-1947.

³⁰ CTA, RG 28, Housing Authority of Toronto (HAT), B, Box 25, File "RP North 1947-66 General," Emergency Housing: Projects Undertaken or Financially Assisted by City of Toronto, 1947.

³¹ Bacher, *Keeping to the Marketplace*, 163.

³² Bacher, *Keeping to the Marketplace*, 178. As Bacher details, these emergency housing units would last until the 1960s, housing what were deemed "problem" families. In addition to being substandard, they were managed like private rental housing, effectively making the City of Toronto a "slum" landlord itself (187-188).

³³ Bacher, *Keeping to the Marketplace*, 126.

³⁴ Cited in Bacher, *Keeping to the Marketplace*, 169.

³⁵ Humphrey Carver, *Houses for Canadians: A Study of Housing Problems in the Toronto Area* (Toronto: University of Toronto Press, 1948), 75

³⁶ Kevin Brushett, "Blots on the Face of the City: The Politics of Slum Housing and Urban Renewal in Toronto, 1940-1970 (Ph.D. diss, Queen's University, 2001), 51 and Humphrey Carver, "Toronto in the Housing Crisis," *Planning Action* (October 1947): 246.

³⁷ "Voice of the People, House Hunting," *Toronto Star*, 20 August 1943, 6 quoted in Brushett, "Blots on the Face of the City," 51.

³⁸ Bacher, *Keeping to the Marketplace*, 174. For a full discussion of wartime shortages see Brushett, "Blots on the Face of the City," 49-59. [page 476]

³⁹ Bacher, *Keeping to the Marketplace*, 174-175. On housing protest movements see Purdy, "Building Homes, Building Citizens," 499-504; Wade, *Houses For All*, chaps. 3-4 and Marc Choko, *Crises du logement à Montréal*, (Montréal: Éditions coopératives Albert Saint-Martin, 1980). For a broad survey of housing struggles in the USA see Peter Marcuse, "Housing Movements in the United States," *Housing, Theory and Society* 6 (1999): 67-86. For a ground-breaking study of the persistent struggles of public housing tenants, especially black women, in Baltimore consult Rhonda Y. Williams, "Living Just Enough in the City: Change and Activism in Baltimore's Public Housing, 1940-1980," (Ph.D. Thesis, University of Pennsylvania, 1998).

⁴⁰ Bacher, *Keeping to the Marketplace*, 197, 193.

⁴¹ Community Planning Association of Canada, *Bulletin* (March 1, 1949): 1.

⁴² MTHA, *Regent Park South Relocation Study: Interim Report* (Toronto: Housing Branch, Ontario Department of Planning and Development, 1958), 35-37.

⁴³ On improvements in housing quality, see Sewell, *Houses and Homes*, 39.

⁴⁴ Alvin Finkel, *Our Lives: Canada After 1945* (Toronto: James Lorimer & Company, 1997), 45.

⁴⁵ Metropolitan Toronto Archives (MTA), Department of Public Welfare (DPW), RG 5.1, Box 2, File 2, Vol.4, Metropolitan Toronto, Department of Public Welfare, Comparative Monthly Operational and Statistical Report, May 1958, 1.

⁴⁶ Average calculated by author. Statscan, "Census Metropolitan Area of Toronto," *Census of Canada 1961* (Ottawa: Statscan, 1961).

⁴⁷ MTA, DPW, R.G. 5.1, Box 8, File 2.09, Vol.2, Department of Public Welfare, Analysis of Questionnaires re: Leaving Accommodation as reported by Recipients of Welfare Assistance, 1965. A 1969 study of applications for public housing revealed the same reasons for housing need: 36.6 percent found the rent too high; 40.2 percent lived in overcrowded or substandard dwellings; 10 percent moved because their house was being sold or re-rented; and just over 5 percent suffered health problems. MTHA, *Report on Survey of Family Housing Applications on File* (Toronto: MTHA, June 1969), Table 4.

⁴⁸ MTHA, *Annual Report 1959* (Toronto, MTHA, 1959), unpaginated.

⁴⁹ MTHA, *Metropolitan Toronto Interim Housing Committee Report* (Toronto: MTHA, 1959), unpaginated; "End the Buck Passing on Housing," *Toronto Star*, 3 December 1959, 4.

⁵⁰ Paul Ringer, interview by author, tape recorded, Toronto, Ontario, 12 November 1996. Also see Graham Fraser with photographs by Michael Mitchell, *Fighting Back: Urban Renewal in Trefann Court* (Toronto: Hakkert, 1972), 59. Interesting indications of shelter need in a competitive, capitalist housing market are the frequent complaints of rejected applicants about the unfair allocation of public housing to other families. See various letters in CTA, HAT, RG 28, B, Box 36, File "City of Toronto, Mayor's Office, 1950-1957."

⁵¹ CTA, HAT, RG 28, B, Box 29, File No.2, Boxes 29-30. This figure was based on 59 tenant case files where evidence existed of waiting time. Calculations by the author. Albert Rose claimed in 1969 that the wait for a vacancy in Ontario public housing was from 6 months to two years. See "Brave New Worlds," in Michael Wheeler, *Housing Policies*, 132.

⁵² CTA, HAT, RG 28, B, Box 9, File "1965-1968 H," M.H. to Robert Bradley, 9 August 1965. [page 477] ⁵³ CTA, HAT, RG 28, B, Box 8, File "1965-1968 C," Robert Bradley to Alfred De Manche, Editor, *Canadian Register*, 25 August 1965.

⁵⁴ CTA, HAT, RG 28, B, Box 9, Files "Hostel Reports 1966-1967," Manager to Robert Bradley, 30 November 1967 and "1968 Hostel Self-Improvement Course," Robert Bradley to RF, 1 March 1968.

⁵⁵ Murdie and Teixeira, "Towards a Comfortable Neighbourhood."

⁵⁶ Sewell, *Houses and Homes*, chap. 8.

⁵⁷ Sean Purdy, "'Ripped Off By the System': Work, Welfare and Social Exclusion in Regent Park Housing Project," unpublished manuscript, contains a detailed statistical analysis of various socio-economic indicators including ethnic origin.

⁵⁸ A thorough synthesis of the literature on immigrant families and home ownership in Toronto during the 1950s and 1960s can be found in Murdie and Teixeira, "Towards a Comfortable Neighbourhood," 20-25. See also Franca Iacovetta, *Such Hardworking People: Italian Immigrants in Postwar Toronto* (Toronto: University of Toronto, 1993), IX, chap.6.

⁵⁹ Franca Iacovetta, "From Contadina to Worker: Southern Italian Working Women in Toronto, 1947-1962," in Veronica Strong-Boag and Anita Clair Fellman eds., *Rethinking Canada: The Promise of Women's History*, 3rd ed. (Toronto: Oxford University Press, 1997), 349. On the Italian community in Montreal see B. Ramirez and M. Del Balzo, "The Italians of Montreal: from sojourning to settlement, 1900-1921," in R.F. Harney and J.V. Scarpaci eds., *Little Italies in North America* (Toronto: the Multicultural History Society of Ontario).

⁶⁰ Finkle, *Our Lives*, chap.2.

⁶¹ Brushett, "Blots on the Face of the City," 353.

⁶² Brushett, "Blots on the Face of the City," 353.

⁶³ Statscan, "Metropolitan Toronto Region," *Census of Canada 1951-1981* (Ottawa: Statscan, 1951-81).

On home affordability in Ontario see George Fallis, *Housing Programs and Income Distribution in Ontario* (Toronto: Ontario Economic Council, 1980), 36. On immigrants and homeownership, see E. Moore and B. Ray, "Access to homeownership among immigrant groups in Canada," *Canadian Review of Sociology and Anthropology* 28 (1991): 1-27 and Harris, "Housing," 390.

⁶⁴ Robert Cochrane, "Thousands Caught in high Rent Trap," *Toronto Star*, 17 March 1962, 17.

⁶⁵ Cited in James Lemon, *Toronto Since 1918, An Illustrated History* (Toronto: Lorimer and National Museums of Canada, 1985), 126. Note also Desmond Morton and Leon Kumove, *Housing: The Predictable Crisis* (Toronto: Woodsworth Memorial Foundation, 1967), 2.

⁶⁶ CTA, HAT, RG 28, B, Box 32, File "Housing Authority Statistics, 1965-1968," THA, Analysis of Investigated Applications –Ratio of Rent Paid to Income.

⁶⁷ Ministry of Community and Social Services, "Housing and Social Policy," Brief Prepared for the Ontario Advisory Task Force on Housing Policy, 1973, Tables 12 and 13. James Struthers has thoroughly shown that welfare benefits were always less than adequate in Toronto even in the 1960s and 70s during the federal government's US-inspired "War on Poverty." *The Limits of Affluence: Welfare in Ontario, 1920-1970* (Toronto: University of Toronto Press, 1994), chaps. 7-8. [page 478]

⁶⁸ MTA, Social Planning Council of Metropolitan Toronto (SPCMT), R.G. 5.1, File 2.02, Box 6, Vol.9, "Summary of The Rent Race," 1-2. For more data on the worsening situation of the very poor, note Jeffrey Patterson and Patricia Streich, *A Review of Canadian Social Housing Policy* (Toronto: Canadian Council on Social Development, 1977). For the affordability problems of renters in Canada as a whole see Sewell, *Houses and Homes*, chap.2.

⁶⁹ MTA, SPCMT, R.G. 5.1, File 49, Box 121, "...And the Poor Get Poorer: A Study of Social Welfare Programs in Ontario," 19 May 1981, 2-4.

⁷⁰ Sewell, *Houses and Homes*, 34.

⁷¹ David Hulchanski, *Canada's Housing and Housing Policy: An Introduction* (Vancouver: School of Community and Regional Planning, University of British Columbia, 1988), 9.

⁷² Hulchanski, *The use of housing expenditure-to-income ratios*, 21.

⁷³ Social Assistance Review Committee, *Transitions: Executive Summary* (Toronto: Queen's Printer for Ontario, 1988).

⁷⁴ "Affordability of Housing," *Focus on Canada* (Ottawa: Statistics Canada, 1989).

⁷⁵ Sewell, *Houses and Homes*, chap.11; Bacher, *Keeping to the Marketplace*, 259-263.

⁷⁶ Murdie and Teixeira, "Towards a Comfortable Neighbourhood;" Eric Fong and Kumiko Shibuya, "The Spatial Separation of the Poor in Canadian Cities," *Demography* 37 (November 2000), Table 1; Mark Edward Pfeifer, "Community, Adaptation and the Vietnamese in Toronto," (Ph.D. diss., University of Toronto, 1999).

⁷⁷ Robert Murdie, "'Blacks in Near-ghettos?' Black Visible Minority Population in Metropolitan Toronto Housing Authority Public Housing Units," *Housing Studies* 9 (1994): 435-457. Racist practices by the Ontario Housing Corporation, responsible for overseeing public housing in the province, also contributed to housing hardship. It was usual for some Afro-Caribbean single mothers to immigrate to Toronto in search of work and then send for their children when the time was appropriate. Those desiring to do this who already lived in OHC projects were evicted and put on the bottom of the waiting list when they informed the authorities that their children were coming to Canada. It then became standard practice at OHC to ask applicants if they had children living elsewhere; if they said yes they would be denied public housing and would have to wait to reapply when the children arrived. See Dorothy Quann, *Racial Discrimination in Housing* (Ottawa: Canadian Council on Social Development, 1979), 33-34.

⁷⁸ MTHA, *Annual Report 1959*, unpaginated.

⁷⁹ "Betty Meredith Really Cares for the People Who Need an OHC Home," *Ontario Housing* 15 (June 1970): 9.

⁸⁰ Carter, "Current Practices," 601.

⁸¹ Sewell, *Houses and Homes*, 32-33.

⁸² Sewell, *Houses and Homes*, 144.

⁸³ Housing Connections Central Registry Report cited in Jack Lakey, "22-year wait for some low-cost housing," *Toronto Star*, 13 July 1998, B5.

⁸⁴ I have consciously chosen to "mine" the files for information that sheds light on the larger question of housing need. For a valuable discussion of how case files can be also be fruitfully analyzed as forms of narration and self-representation see Franca Iacovetta and [page 479] Wendy Mitchinson, "Introduction: Social History and Case Files Research," in Iacovetta and Mitchinson eds., *On the Case: Explorations in Social History* (Toronto: University of Toronto Press, 1998), 11-13. The Housing Authority of Toronto papers at the City of Toronto archives are rich in case files and other documents that permit researchers to probe the lives of low-income families. CTA, HAT, RG 28, B, Boxes 29-30, for example, contain 118 detailed if inconsistent case histories of tenants who left RPN in 1962. They include rental histories, incomes, occupation and family composition information, original applications to RP including inspection reports of their previous housing, reasons for applying to public housing and reasons for acceptance, and miscellaneous information regarding their tenancy in RP. In compliance with Access to Information Guidelines, the files, labelled by names in the archival boxes, were coded by numbers according to their order in the boxes. The names were not recorded. Thus, File No.1 is the first file and so on. The people referred to in these files have been given pseudonyms. These files will be subsequently cited as "Tenant Case File" with the number of their placement in the archival boxes. Numerous letters from prospective tenants and comments by housing officials on the situations of low-income families can be found throughout the HAT records. Items of correspondence or other documents from all archival collections that may identify non-public persons have been given abbreviations. If the correspondence is directly quoted, pseudonyms have been used. I have used the real names of the interviewees unless they specifically requested to have pseudonyms. In the latter case, abbreviations have been used in the citations.

⁸⁵ Cynthia Comacchio, "'The History of Us': Social Science, History, and the Relations of Family in Canada," *Labour/Le Travail* 46 (Fall 2000): 189.

⁸⁶ See Murdie, "Social Polarization and Public Housing," 295 and Sacouman and Veltmeyer, "The Political Economy of Part-Time Work," 115-117.

⁸⁷ Tenant Case File 2.

⁸⁸ Tenant Case File 13. For other families who were asked or ordered to leave by landlords see Files 4, 12, 17, 22-23, 36, 46, 48-49, 57, 59-61, 68, 75, 77, 80, 82, 87, 89, 91, and 99. For one interesting case of a rich woman pleading for public housing for her servant who was evicted see CTA, HAT, RG 28, B, Box 36, File "City of Toronto Mayor's Office, 1950-1957," Mrs. C to the Mayor, 25 June 1956.

⁸⁹ Tenant Case File 24. For other families who were paying more than 30 percent of their income in rent see Files 6, 7, 20, 36, 37, 52, 64, and 116. For overcrowding see Files 3, 17, 33, 56, 58, 71, 79-81, 83, 85-86, 88, 93, 101, 104, 115.

⁹⁰ CTA, HAT, RG 28, B, Box 8, "File "1965-68 F," HF to Robert Bradley, 20 March 1968.

⁹¹ Taida Hambleton to author, 15 January 1996.

⁹² Larry Quinto to author, 2 January 2002.

⁹³ Tenant Case File 8. For other cases of applicants who had lost their houses, see Files 87 and 112.

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- ⁹⁴ Tenant Case Files 34 and 40.
- ⁹⁵ Dave Norris, interview by author, tape recorded, Cambridge, Ontario, 7 May 1996.
- ⁹⁶ This was a long-standing practice of landlords reaching back to the nineteenth century. See "Evidence of Arthur Short," in Greg Kealey ed., *Canada Investigates Industrialism: The Royal Commission on the Relations of Labour and Capital, 1889* (Toronto: Macmillan, 1973), 254. [page 480]
- ⁹⁷ Interview, anonymous, circa 1956 cited in Albert Rose, *Regent Park: A Study in Slum Clearance* (Toronto: University of Toronto Press, 1958), 109.
- ⁹⁸ Tenant Case File 61.
- ⁹⁹ Tenant Case File 110. For other residents who explicitly moved into RP because of landlord dislike of children see Files 14, 19, 44, 84, 94, 99, 103, and 110.
- ¹⁰⁰ CTA, HAT, RG 28, B, Box 36, Files "City of Toronto Mayor's Office, 1950-57, Tenants to Mayor Lampport, 11 February 1952. See in the same file, Mr. And Mrs. GC to Mayor Lampport, 11 February, 1952.
- ¹⁰¹ CTA, HAT, RG 28, B, Box 9, File "1965-68 H," MH to Robert Bradley, 9 August 1965.
- ¹⁰² Tenant Case File 35.
- ¹⁰³ Tenant Case File 19. For other cases of dilapidated housing see Files 6, 8, 24, 27, 37, 39, 40, 51, 56, 58-59, 60-64, 66, 69, 70, 72-76, 78, 97, 100, 103, 105, 108, and 115. See as well evidence from a 1954 report from a doctor describing housing conditions "hardly fit to house animals," in CTA, HAT, RG 28, B, Box 36, File "City of Toronto, Department of Buildings, 1953-55," Frank Dearlove to Commissioner of Buildings, 31 December 1954.
- ¹⁰⁴ Tenant Case File 36.
- ¹⁰⁵ Tenant Case File 81.
- ¹⁰⁶ Tenant Case File 93.
- ¹⁰⁷ Tenant Case File 18.
- ¹⁰⁸ Laurie Monsebraaten, "The new 'gimme shelter' debate," *Toronto Star*, 7 May 1994, C1.
- ¹⁰⁹ CTA, RG 28, Series B, Box 8, File "1965-68 B," Robert Bradley to Mr. Borins, Counsel to the Judicial Inquiry on Housing, 15 September 1965.
- ¹¹⁰ Interview, anonymous, circa 1956 cited in full in Rose, *Regent Park*, 110-111.
- ¹¹¹ Interview, anonymous, circa 1956 cited in full in Rose, *Regent Park*, 109. For more families with medical problems see Files 26, 44, 52-53, 62, 99 and SJM, interview by author, tape recorded, Toronto, Ontario, 26 November 1994.
- ¹¹² David Blackmore, interview by author, tape recorded, Toronto, Ontario, 6 May 1996.
- ¹¹³ Tenant Case File 15.
- ¹¹⁴ Hal Tennant, "Our Second Chance at Public Housing," *Maclean's* (March 20, 1965): 20.
- ¹¹⁵ "A Litmus Test for Democracy: The Impact of Ontario Welfare Changes on Single Mothers," *Studies in Political Economy* 66 (August 2001): 18.
- ¹¹⁶ Tenant Case File 37.
- ¹¹⁷ Tenant Case File 80. [page 481]
- ¹¹⁸ CTA, HAT, RG 28, B, Box 11, File "1965-1968," MP to Robert Bradley, 7 October 1965.
- ¹¹⁹ Neil Ruttie, interview by author, tape recorded, Toronto, Ontario, 15 May 1995.
- ¹²⁰ CTA, HAT, RG 28, B, Box 9, File "1964-68 G," CH to Robert Bradley, 15 February 1966.
- ¹²¹ Jack Lakey, "Housing wait now 12-22 years," *Toronto Star*, 17 July 1998, B3.
- ¹²² Harold Troper, "History of Immigration to Toronto Since the Second World War: From Toronto "the Good" to Toronto "the World in a City," Centre for Excellence in Research on Immigration and Settlement, Working Paper No. 12, March 2000.
- ¹²³ See the brief profile in "Unit Rep of the Month," *Regent Park Community News* 1 (August 1972): 2.
- ¹²⁴ AG, interview by author, tape recorded, Toronto, Ontario, 18 May 1995.
- ¹²⁵ George Fallis and Alex Murray eds. *Housing the Homeless and Poor* (Toronto: University of Toronto Press, 1990), 54-55 cited in Sewell, *Houses and Homes*, 33.
- ¹²⁶ MTHA, *Regent Park South Relocation Study*, 40.
- ¹²⁷ CTA, HAT, RG 28, B, Box 8, File "1965-1968 D," VD to Robert Bradley, 2 March 1966.
- ¹²⁸ Sylvia Novac, *A Place To Call One's Own; New Voices of Dislocation and Dispossession* (Ottawa: Status of Women Canada, 1996); Frances Henry, *The Caribbean Diaspora in Toronto: Learning to Live with Racism* (Toronto: University of Toronto Press, 1994), 230.
- ¹²⁹ See the profile in "Candidates for RPCIA Executive," *Regent Park Community News* 1 (March 1973): 3.
- ¹³⁰ "Foreword," in David Zapparoli, *Regent Park: The Public Experiment in Housing, A Photographic Exhibit at The Market Gallery*, March 13-July 11, 1999 (Toronto: the Author, 1999).

¹³¹ Hilary Silver cautions that despite global economic trends, national politics still play a central role in shaping inequality. "National Conceptions of the New Urban Poverty: Social Structural Change in Britain, France and the United States," *International Journal of Urban and Regional Research* 17 (September 1993): 336-354.

¹³² On the US case, note Peter Marcuse, "Interpreting 'Public Housing' History," *Journal of Architectural and Planning Research* 12 (1995): 240-258. David Ley charts the development of "inner-city populations" in various Canadian cities who faced housing problems. See "The Inner City," in Bunting and Filion eds. *Canadian Cities in Transition*, 2nd Ed., 284-285. On the owner building options note Richard Harris, "Owner-Building," in W. van Vliet ed., *Encyclopedia of Housing* (Beverly Hills: Sage, 1998).

¹³³ Harris, "Housing," 398. On housing affordability in the US, consult Joan H. Rollins, Renee N. Saris and Ingrid Johnston-Robledo, "Low-Income Women Speak Out About Housing: A High-Stakes Game of Musical Chairs," *Journal of Social Issues* 57 (2001): 277-298 and Janet L. Smith, "Cleaning Up Public Housing By Sweeping Out the Poor," *Habitat International* 23 (1999): 53.

¹³⁴ Richard Harris, *Unplanned Suburbs: Toronto's American Tragedy, 1900-1950* (Baltimore and London: The Johns Hopkins University Press, 1996), 5. [page 482]

¹³⁵ Murdie notes that social polarization between public housing tenants and the general population are evident in the United States, Britain, France and Japan. "Social Polarization and Public Housing," 298. For similar developments in Australia note Mike Berry, "Unraveling the 'Australian Housing Solution,': the Post-War Years," *Housing, Theory and Society* 16 (1999): 106-123. The author would like to thank Mike Berry for providing a copy of this article.

¹³⁶ Harris, "Housing," 399.

¹³⁷ Loïc Wacquant employs this useful term in "Red Belt, Black Belt: Racial Division, Class Inequality and the State in the French Urban Periphery and the American Ghetto," in Enzo Mingione, ed., *Urban Poverty and the Underclass: A Reader* (Oxford: Blackwell, 1996), 237.

¹³⁸ Wacquant, "Red Belt, Black Belt;" Purdy, "'Ripped Off 'By the System;'" Murdie, "Social Polarization."

¹³⁹ Thelma Pilkey, interview by author.