



Not Seen, Not Heard

Women and Housing Policy

BY SYLVIA NOVAC

Canadian housing policy literature has ignored women; gender is rarely a variable in the statistics. Women are invisible, subsumed within a framework of "family"; and the particular family form dominant in housing policy is that of the patriarchal, privatized nuclear family. Women's place in this family is that of dependent wife of male breadwinner, with children at an early stage, and later without. No one else is included. Ideological assumptions of "the family" are prevalent in housing policy; I will outline how some of these policies result in disadvantages for those living in other family forms and household compositions.

Discrimination works in many ways. We are most familiar with the everyday discrimination that occurs on an interpersonal level, reflecting prejudicial attitudes. This form of discrimination certainly affects women's access to and security in housing, but that's not what I will address in this article. I want to discuss the lesser known forms of discrimination that are institutionalized and systemic. By that I mean those that are embedded in housing policies and so ingrained that the assumptions are considered normal and well-accepted by many people. I want to make transparent some of the powerful ways that sexism has structured housing policies.

Canadian housing policy is basically a complex array of decisions made at the federal, provincial and municipal levels that affect the housing system. The policies discussed here include: 1) broad federal housing policies that favour the private market and investors, and the development of "single-family" suburban housing;

2) exclusionary municipal zoning; and

3) provincial policies of legal discrimination and family-based assessment of housing needs within the social housing sector.

For the most part, these policies and their effects are not widely known, but the ideology underlying them reflects a view of women's role (as unpaid domestic worker and caregiver) and place (as economically dependent on male family heads).

The effects of such policies surface most clearly when women set up households independent of men. For instance, Klodawsky and Spector have argued that mother-led families have special

service needs that the private housing market is unable to provide and the public housing sector has failed to provide.¹ More broadly speaking, the beneficiaries of housing policy are primarily men and the losers are primarily women and children.

Federal Housing Policy

In terms of everyday life, where we live and our residential circumstances have a basic impact on the organization of our lives: our access to employment, transportation and other services; our ability to perform the necessary domestic work to maintain ourselves; our living arrangements and relationships within home and community; our safety and security in a male-dominated society; and our care for the young, ill, disabled or frail.

While the state has taken significant responsibility for the provision of basic health and education services, housing is not yet recognized as a civil right despite its penetrating and fundamental impact on our daily lives. Ninety-seven per cent of our housing stock is within the private market sector which cannot address even the minimal housing needs of at least a fifth of the Canadian population.²

As acknowledged by the Canada Mortgage and Housing Corporation (CMHC), the government body that administers federal housing programs, "Markets do not seek equity... they seek equilibrium."³ In a review of the historic development of housing policy, CMHC President George Anderson acknowledged that the federal government had "confined itself to the kind of stimulation that avoided conflict with the private development and construction industry."⁴ He also stated that "one out of every four housing units in this country was built with the benefit of CMHC financing one way or the other."⁵ Clearly, much of the state's expenditure on housing is going to the private sector, which benefits developers, builders, investors, landlords and property owners.

Official federal housing policy began in 1918 as a war measure, was advanced in 1935 to create jobs,⁶ and since 1944 has promoted and supported home ownership. Since the 1940s, the

goals of economic and employment stimulation, as well as support for homeownership, have preceded that of access to adequate housing for those who cannot afford market costs. Federal housing policy has reflected the state's strong resistance to undertake responsibility for the provision of housing as a social need, as shown in its allocation of housing monies that favour the market and private investment. What does this mean for women?

Market Housing System

The vast majority of women are housed within the dominant private or market sector, but our situation relative to men is different. Whereas male-led households are primarily owners of houses, women-led households are primarily renters.⁷

Among other things, this means that sole-support women are much less likely to benefit from the equity investment advantages given to homeowners. The state allocates the majority (about 80 per cent) of housing tax expenditures and subsidies to housing market investors; these benefit mostly upper-income groups.⁸ Through a combination of grants, special loans and tax deductions or exemptions, it is property owners and developers who benefit. Women living with men who have above average stable incomes may benefit from the homeownership advantages (if they don't lose them through divorce), but hardly any women are involved in the development field where the large profits are made.

Direct housing subsidies, as opposed to tax expenditures, are provided more or less directly to lower the cost of housing through a variety of programs that tend to be visible to the public, such as public housing projects. Housing tax expenditures, however, are usually tax "breaks" offered to housing developers, investors, and owners, and are rarely visible to the public. This invisibility also means low public accountability. Such indirect expenditures are in a ratio of 6:1 to direct expenditures.⁹ Because real estate developers, builders, investors and property owners are much more likely to be men, a far greater allocation of housing assistance goes to men than to women.

This only exacerbates the poor housing status of women-led households, whose low incomes already disadvantage them

in the housing market. It is primarily those renting in the private housing market who do not benefit from state "subsidies."

Land Use and Suburban Growth

The North American post World War II housing boom took the shape of suburban sprawl — unattached, low-density, so-called "single family" houses — with state support that encouraged homeownership. We will be living with this massive increase to our housing stock for a long time. The "dream home" ideology that was particularly pervasive during the 1950s¹⁰ assumed "dream" families — white families with a steadily employed male breadwinner, a dependent housewife and a few biological children. Even for women who could fit the dream, it has turned out to be less than heavenly. Research has shown that, for the most part, suburbs work for men and against women.¹¹ A variety of problems for women have been identified, from physical and social isolation to lack of access to transportation and paid work. Dolores Hayden has provided historical evidence and compelling arguments to show how the planning and design of housing in North America has been shaped by industrial capital, despite the valiant attempts of some women to initiate innovations according to their own needs and rationale.¹²

The planning assumptions behind this form of housing are exemplified by the breadwinner/housewife family and grounded in an ideological and spatial separation of the function and work of men and women in our society. As Kłodawsky discovered in her extensive research on the housing situation of single mother households, suburban residential areas are

*designed for families with one parent working away from home while the other stays home doing child care and other domestic work. Such neighbourhoods usually offer limited shopping, few job opportunities, and no day care facilities. Public transportation is commuter-oriented, not catering to the needs and schedules of other residents.*¹³

Women living in these "ideal" settings discover that breaking out of the spatial segregation is very difficult. Such an environment embodies and reinforces an

ideology of gender-based segregation between domestic and commercial activities.

For the most part, women obtain access to housing in their roles as wives and mothers. How this operates in state-allocated housing will be discussed below. In the market sector, the extent to which women obtain access to housing via men is highlighted by two facts: 1) the majority of female homeowners are over the age of 55, and 2) the most disadvantaged renter household types are single mothers and single women.¹⁴ The implications of the first fact are made clear by Cassie Doyle:

*The older age of women homeowners, particularly for those who own their homes outright without a mortgage, strongly suggests that widowhood is the most likely means by which women come to own their homes. This is further borne out by the income status of women homeowners, over half of whom had annual incomes of less than \$16,000, which certainly implies that they came to be homeowners by means other than through direct purchase.*¹⁵

The increasing proportion of women in the labour force and the higher rate of divorce, combined with the longer lifespan of women and higher rate of births to unmarried women is resulting in more sole-support women setting up households. Primarily renters, these women face problems of housing affordability and discrimination, both social and economic. Systemic discrimination worsens this situation.

Legal Discrimination

Some forms of systemic discrimination against women and children have been supported by legislation, either by commission or omission. Certain municipal zoning by-laws are an example of the former, and weak housing protection in the *Ontario Human Rights Code* provides an example of the latter.

Within the context of planning dogma that separated homogeneous uses along an ideological line that distinguishes the domestic as private, and commerce and industry as public, restrictive zoning has been used to "protect" residential areas for single families. Marsha Ritzdorf argues that the "rights of communities to regulate the intimate composition of family

groups should be a major concern for women."¹⁶ Such zoning measures have had the effect of discriminating against female-headed and poor households.

Definitions of "single family," which vary by municipality, have been the primary tool for control. An American survey of ordinances found that most contained a definition of family which is out of date with the current variety of family forms.¹⁷ Most ordinances define family as an *unlimited* number of individuals related by blood, adoption, or marriage but only a *limited* number of unrelated individuals living together in a single household.¹⁸

The same sort of zoning restrictions exist in Canada.

Almost 90 per cent of the communities in the American national survey used a definition of "family" in their ordinance, nearly 60 per cent limited the number of unrelated persons who could live together, and 40 per cent had enforced their definition, requiring non-conforming households to change their living arrangements or their location.¹⁹

It is clear that such legislation seeks to control not simply the use of the building (which may involve reasonable grounds regarding demand on available services) but rather who uses it. The exclusion of all but nuclear families restricts women's ability to choose alternate household compositions.

For women who live in areas that are rigidly "protected" and whose income drops due to divorce or widowhood, housesharing arrangements or the division of their houses into multiple units are prohibited by zoning legislation. While housesharing can address the economic, social and security needs of elders, widows and single parents, renting or selling a portion of their houses in order to retain them or maximize their use is not an option in many communities.

Zoning ordinances that establish large minimum lot sizes, frontages and large unit size in terms of floor space and number of rooms per unit effectively shut out those who are unable to afford the expensive housing. The result is that poor households are excluded, which means again mostly women-led households.

Such restrictive zoning has been defended on behalf of the need for safe, clean and healthy environments in which to raise children.²⁰ Unfortunately, it only works for children with high income-earning fathers who remain in the home. Ritzdorf's survey also showed that nearly 80 per cent of municipalities had some regulations restricting home-based employment, an increasingly common preference for women. Allowance for day care for children was only acknowledged in one-third of the communities, and 63 per cent of the rest failed to distinguish small home-based day care from large, commercial ventures, both of which require the same special permits. She found

that "not one community offered any incentives for developers to include space for day care in either commercial or residential development."²¹

An example of legislation that discriminates by omission against families with children, is that of adult-only apartment buildings, which proliferated during the 1970s. Until 1986 they were exempt as a form of discrimination under Ontario's *Human Rights Code*. The battle continues even now within the growing arena of condominiums, since the *Condominium Act* allows age discrimination. In a recent case, a judge interpreted this as distinct from discrimination on the basis of family status even though the "underage person" involved was the woman's child.²² Because the *Human Rights Code* was modeled on employment-based discrimination, its application to housing and accommodation situations is inadequate, allowing for discriminatory policies in housing.

In certain communities in the United States, as many as 80 per cent of rental units prohibit, to some extent, children.²³ Of all the exclusionary zoning practices, this is perhaps the most surprising in a society with pro-child and pro-life rhetoric, but represents a clear and growing desire in practice to exclude children from adult society.

Family-based Need Assessment

It is necessary to recognize that there is no state mandate to meet the housing needs of those living in Canada. Our extremely small social housing sector, which includes public housing, is of vital importance to many impoverished women. Although public housing fits into the residual concept of social security, which is to say it is intended as a last recourse for those who are helpless (or made helpless), this sector is a wedge in the state's his-



toric and ongoing resistance to meeting widespread housing need.

It is within the social housing sector, however, that we find some of the most blatant examples of oppression of women-led households. These flow from a family-based assessment of need, the assumed dependency of women and children on men, and a longstanding refusal to address the housing needs of low-income individuals.

The origins of public housing in Canada included notions of the "deserving" poor and provision of temporary assistance during hard times. These presumptions have not substantially changed in that public housing is basic shelter with little or no services or community development.

Again, public housing is modelled on the patriarchal family; women are eligible for housing assistance usually as mothers. The state takes the place of absent husbands by providing economic support at a sustenance level as long as the women are "faithful." This is made clear by several policies regarding the eligibility rules for access to housing, and the grounds for loss of benefits, including housing.

Until a recent change in Ontario regulations, only those sole-support women who are parenting dependent children, or who are elderly or disabled have been eligible for public housing. And mothers living in public housing faced eviction or at least displacement to a smaller housing unit and a different neighbourhood when their children were grown and left home. This practice makes it difficult for those children to return home again for more than a brief visit.

The man-in-the-house rule (only recently changed in Ontario) is a clear example of women's eligibility for state support being conditional on being "husbandless." It also assumes that women and children are economically dependent on co-habiting men. Women living in public housing have been at risk of losing their social benefits, including their rent-gear-to-income housing unit, upon the addition of a man to the household, regardless of his actual financial contribution or chosen responsibility to the woman or children.

While this rule has been altered by the Ontario Housing Corporation, a replacement rule that is supposedly "gender

neutral" has been introduced in the Toronto area for recipients of social assistance: adults on welfare who share housing will have \$40 deducted from their cheque, or even more if their housemate has a higher income than a welfare allowance.²⁴ This is a crippling deduction from quite inadequate benefit levels that necessitate sharing in the first place.

Municipal, private and co-operative non-profit housing is part of the social housing sector. Although not directly owned or managed by the state as is public housing, they include a proportion of rent-gear-to-income units which involve direct subsidy from the state. Since state subsidy allocation is made on the basis of family or household eligibility, these projects tend to use the same form of assessment uncritically.

From a study of residents of women's housing co-operatives,²⁵ one respondent explained the problem this caused her as a low-income person living with someone with an average income. Although she wished to share the cost of housing with her partner, their combined income didn't allow for subsidy, yet she couldn't pay for her half of the unit. This resulted in an inevitable dependency that affected their relationship, and is likely to occur in most cases of uneven earning couples. A family or household basis for subsidy creates this dependence, and women are most likely to be negatively affected thereby. The irony of this woman's story is that her partner is also a woman. While not consciously intentional, the structure of a male-dominated nuclear family is here assumed and imposed on a lesbian couple, thereby structuring a dependency of one woman on another.

Despite the fact that the dire housing problems of many single persons have been well-documented and are at crisis proportions, single individuals (unless disabled, elderly or actively parenting) have been ineligible for housing assistance in Ontario until recently. In 1988, during the term of this province's first woman Minister of Housing, Chaviva Hosek, it was announced that family status and length of residency in the province would no longer be criteria for eligibility.²⁶ The fact that there are already thousands of people on the waiting lists for public housing significantly lessens any

meaningful impact of this policy change, but it is welcome nevertheless.

Concluding Comments

Housing policy has assumed the availability of women's unpaid labour within the home and their economic dependency on men. This has affected planning assumptions and fostered the family-based policy focus.

Planning for residential communities has not included services such as laundries and cleaners, day care for children and frail elderly, at-home services for the sick or disabled, flexible transportation services or an integration of opportunities for paid employment. The difficulties faced by sole-support mothers bring into relief their need for affordable housing with accessible community services, day care, transportation, employment opportunities and social support, but in fact most women would benefit by such basic amenities. While the state focuses on housing need only in terms of affordability, physical adequacy and crowding (and does a very poor job of that),²⁷ the requirements of all citizens who are not able-bodied adult males and serviced by women demand the consideration of additional criteria.

The pursuit of welfare solutions to "women's housing problems" is also problematic and must be approached with caution. According to McClain and Doyle, the pigeon-holing of women (e.g., single-parent families, battered wives, elderly women) as having "special" and fragmented housing needs by policy makers and the housing industry has limited their opportunities rather than expanded them. This framework decontextualizes gender-based analysis by implying that women without male partners are not normative, and that women with male partners do not have housing problems. The construction of special needs groups as "social problems" rather than the result of social and housing policy that privileges a particular family form, can pre-determine a welfare solution that ghettoizes some women and leaves untouched the dominant forces in housing production and allocation.

One approach to remedy the inequities of family-based need assessment is being pursued — Dale and Foster describe British feminist campaigns for "disaggrega-

tion" of household or family-based benefits throughout the income maintenance and taxation systems.

*This means that regardless of the type of household in which people live, individuals should receive the same allowances and benefits.... The demand for disaggregation is essentially an equal rights demand concerned with the form of social security benefits. It is radical because it challenges the idea of women's dependence on men and of the nuclear family.*²⁸

This principle is advocated also by Margrit Eichler, who points out the sexist notions of dependency and familial division of labour that underlie family-oriented social policies.²⁹

The exclusion of women from decision-making processes of planning and policy development has contributed to housing policy that fails on many counts to address our authentic housing needs. But the answer does not lie solely in the remedy of affirmative action among the decision-makers. We must develop and work from a feminist analysis of the entire housing system.

While I have tried to outline how some housing policy operates against the interests of many women, this is an initial sketch that barely begins to tackle the complexity of a sexist and racist market-driven system. Nor is the discussion framed in an historic analysis of colonization based on the subjugation of aboriginal peoples and certain immigrant groups. I want to acknowledge these limitations in this broad attempt to understand women's current housing status, and to indicate the need for such work.

¹ Fran Klodawsky and Aron Spector, "Housing Policy as Implicit Family Policy: The Case of Mother-led Families," *Transition*, June 1986, pp. 6-8. See also Fran Klodawsky, Aron Spector and Damaris Rose, *Single Parent Families and Canadian Housing Policies: How Mothers Lose* (Ottawa: Canada Mortgage and Housing Corporation, 1985).

² According to CMHC (1984), 18 per cent of all Canadian households in 1982 were identified as paying more than 30 per cent of their income for minimally adequate housing, and it could easily be argued that the criteria are inadequate in

assessing meaningful housing need, particularly for low-income persons for whom high housing costs leave them without other basic necessities of life.

³ Canada Mortgage and Housing Corporation, *Background Paper — The Relationship Between Social Policy and Housing Policy: A Federal Perspective* (Ottawa: CMHC, 1979), p. 1.

⁴ George Anderson, "Programs in Search of a Corporation: The Origins of Canadian Housing Policy, 1917-1946." A lecture delivered at the Centre for Human Settlement Studies, University of British Columbia, Vancouver, 1987, p. 14.

⁵ *Ibid.*, p. 1.

⁶ *Ibid.*, p. 10.

⁷ Janet McClain with Cassie Doyle, *Women and Housing: Changing Needs and the Failure of Policy* (Ottawa: Canadian Council on Social Development, 1984), p. 10.

⁸ Robert G. Dowler, *Housing-Related Tax Expenditures: An Overview and Evaluation* (Toronto: Centre for Urban and Community Studies, Major Report No. 22), p. 75. Dowler's calculations include the non-taxation of net imputed rent as well as non-taxation of capital gains.

⁹ *Ibid.*, p. 101.

¹⁰ See Dolores Hayden, *Redesigning the American Dream: The Future of Housing, Work and Family Life* (New York: W.W. Norton and Co., 1984), for a full elaboration of the patriarchal basis of the suburban dream home.

¹¹ See Sylvia F. Fava, "Women's Place in the New Suburbia," in *New Space for Women*, Gerda Wekerle, Rebecca Peterson and David Morley, eds. (Boulder, Colorado: Westview Press, 1980); R. Egar et al., "Coping with the Suburban Nightmare: Developing Community Supports in Australia," *Sociological Focus* No. 2, 1985; Gerda Wekerle and Brent Rutherford, "Employed Women in the Suburbs: Transportation Disadvantage in a Car-Centered Environment," *Alternatives* Vol. 14, No. 3 (August/September 1987).

¹² See Dolores Hayden, *The Grand Domestic Revolution* (Cambridge, Massachusetts, 1981) and *Redesigning the American Dream: The Future of Housing, Work and Family Life* (New York: W.W. Norton and Co., 1984).

¹³ *Ibid.*, p. 6.

¹⁴ D. Black, *The Impact of CMHC Policies and Programs on Housing for Women* (Ottawa: Canada Mortgage and Housing Corporation, 1980).

¹⁵ Cassie Doyle, "Women and Housing: Plenary Session," *Canadian Housing* Vol. 2, No. 3 (Fall 1985), p. 24.

¹⁶ Marsha Ritzdorf, "Women and the City: Land Use and Zoning Issues," *Urban Resources* Vol. 3, No. 2 (Winter 1986), p. 25.

¹⁷ Marsha Ritzdorf, "Planning and the Intergenerational Community: Balancing the Needs of the Young and the Old in American Communities," *Journal of Urban Affairs* Vol. 9, No. 1 (Winter 1987), pp. 79-89.

¹⁸ Ritzdorf, "Women and The City," p. 26.

¹⁹ *Ibid.*, p. 25.

²⁰ *Ibid.*, p. 24.

²¹ *Ibid.*, p. 25.

²² As per conversation with Elizabeth Bateman of the Committee for Equal Rights and Access regarding the Salmon case and appeal.

²³ Ritzdorf, "Women and the City," p. 25.

²⁴ Sean Fine, "Adults Living Together Face Welfare Deduction," *Globe and Mail* November 28, 1987, p. A18.

²⁵ Sylvia Novac, *Women and Housing, Women's Housing*. Toronto: Faculty of Environmental Studies, Major Paper, 1987, p. 83.

²⁶ Ministry of Housing News Release, January 23, 1988.

²⁷ CMHC acknowledges that 18 per cent of Canadians are in "core housing need" and that their social housing programs reach only two per cent of those in identified need.

²⁸ Jennifer Dale and Peggy Foster, *Feminists and the Welfare State* (London: Routledge & Kegan Paul, 1986), pp. 127-28.

²⁹ Margrit Eichler, *Families in Canada Today* (Toronto: Gage Publishing Ltd., 1983), pp. 322-25.

Sylvia Novac is a doctoral student in Sociology in Education at the Ontario Institute for Studies in Education. She has worked on the Housing Committee of the National Action Committee on the Status of Women (NAC) and does research on socio-political aspects of housing.