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Author: Joshua Evans

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# Community Housing Canada

**Description:** Our mandate is to combine expertise from the academic and community housing sectors to strengthen the sector's capacity so it can better meet the needs of the 1 in 8 Canadian households who need support realizing their right to housing.

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### Abstract

Canada's community housing sector encompasses a range of housing types operated by public, non-profit and cooperative housing organizations. Today, the sector is an important albeit residual part of Canada's housing system. It provides subsidized homes to roughly 4-5% of households in Canada, a majority of whom are low-income. In the broader housing imaginary, community housing tenants are positioned, in material and symbolic ways, on the periphery of Canadian society. While this imaginary is emblematic of present-day neoliberal housing regimes, it sits uneasily alongside the vision of community housing articulated in the 1970s. During this period, tens of thousands of units of community housing materialized out of a social democratic imaginary, including its commitment to social solidarity through the de-commodification of housing for working and middle class households. What lessons can be learned from the past when looking forward to the future of community housing in Canada? This paper draws on theory from political-economy and uses historical methods to draw lessons from the 1970s – both in terms of institutional obstacles and institutional breakthroughs – to identify pathways forward that lead to a more just future; namely, towards a renewed housing system that actively promotes egalitarian redistribution and emancipatory recognition instead of economic inequality and social oppression.

# Thinking beyond Residualism: Envisioning Alternative Community Housing Futures

The mutual development of theory and historical and geographical reconstruction, all projected into the fires of political practice, forms the intellectual crucible out of which new strategies for the sane reconstruction of society can emerge (Harvey 1982, 451).

Today, the community housing sector (i.e. public, non-profit and co-operative) is an important albeit 'residual' part of Canada's housing system. Residualization refers to "a process whereby publicly subsidized rental housing moves towards a position in which it provides only a 'safety net' for low-income households" (Angel 2023, 895). In this regard. Canada's community housing sector is emblematic: it provides subsidized homes to roughly 5% of households in Canada, a majority of whom are low-income. While this residualism fits logically with the neo-liberal present, it sits uneasily alongside the image of community housing that blossomed in Canada during the 1970s. During this period, tens of thousands of units of community housing materialized out of a social democratic imaginary, spearheaded by federal and provincial housing corporations, committed to the de-commodification of housing for working and middle class households. From this historical perspective, Canada's community housing sector represents, in its residualized form, a contradiction: on one hand, it is the historical materialization of social solidarity and redistributive policies that coalesced in the 1970s, while on the other hand, its tenants are today positioned, in material and symbolic ways, on the periphery of Canadian society. Though residualized, community housing symbolizes a socialist alternative we need to nurture as Canada's houselessness crisis

worsens. Amidst extreme shortages of subsidized housing and a much deeper social malaise regarding the prospects of homeownership for many renters, it is timely to inquire whether this residualization is *fait accompli*?

This report argues it is not settled. Housing landscapes are always 'subjects of struggle' because of their linkages to social reproduction, hence the struggle over housing, like any space, is not just a question of meeting immediate needs but of framing the future (Shields 2013). Drawing inspiration from the quote above by David Harvey, this report is a theoretically-informed, historical-geographical reconstruction undertaken for the purpose of envisioning housing pathways that lead beyond residualism towards a more just housing system. The report explores how we can imagine alternative futures and why this necessitates a focus on social reproduction more broadly before turning to explore the role of housing in capitalist social reproduction more specifically. After developing this foundation, the report turns to the task of envisioning a community housing pathway that might engender a more just housing system. This involves first documenting the residualization of community housing in the post-World War II period before turning to describe the institutional obstacles that actively forestalled, on a mass scale, the development of community housing and the reforms that 'prefigure' an alternative community housing future-to-come

### **Envisioning Alternative Futures: The Problem of Reproduction**

Alternatives to capitalism - what they might be and how to achieve them - have long been the subject of heated debate, political antagonism and even social hostility. The ideas of Marx have served as a centre of gravity for anti-capitalist discourses. According to the classic Marxist perspective, industrial capitalism's inherent social contradictions will undermine its own conditions of possibility, rendering the working class more precarious, whose growing masses will come to embody a revolutionary spirit that will call forth a revolutionary transition to socialist society (Chibber 2022).

As handy as Marx's deterministic theory of social change is for imagining an alternative post-capitalist future, history has shown it to be unsatisfactory: the capitalist state has found creative ways to manage capitalism's crisis-tendencies and class compromises have fragmented and tied down the working class as a 'revolutionary subject.' Not surprisingly, a great deal of critical theory on social alternatives has focused its attention on the present-day *reproduction of capitalism* in the face of mounting economic crises, growing inequality, and climate breakdown (Moore 2015; Venn 2018). As prescient as this theory is for today, a concern for alternatives requires a forward-looking theory of transformation. Envisioning alternative - even Utopian - futures thus requires a theory that accounts for reproduction of inequality under the existing capitalist system while also articulating pathways towards social transformation.

Several decades of introspection and critique have generated multiple perspectives on this problem (Fraser 2022; Gibson-Graham 1996; Gibson-Graham 2006). This report is not the occasion to review the entirety of these perspectives; instead, two thinkers in

particular - Erik Olin Wright (2010, 2019) and Axel Honneth (2017) - are drawn upon. Each develops an immanent critique of society focused on capitalist reproduction while also putting forth theories of transformation. In his book *Envisioning Real Utopias*, Erik Olin Wright (2010, 6) develops a framework for systematically exploring alternatives that represent 'real utopias':

utopian ideals that are grounded in the real potentials of humanity, utopian destinations that have accessible waystations, utopian designs of institutions that can inform our practical tasks of navigating a world of imperfect conditions for social change.

For Wright (2010, 274), the real potentials of humanity are blocked by "processes that reproduce the underlying structure of social relations and institutions of a society." These *processes of social reproduction* can be both passive ("mundane routines and activities of everyday life") and active ("the police, the courts, the state administration, education, the media, churches, and so on") (Wright 2010, 274-275). Thus, for Wright (2010), achieving emancipatory change requires identifying the reproductive mechanisms that narrow or even close down the structural possibility for emancipatory transformation. More specifically, Wright (2010) points to mechanisms of coercion, institutional rules, ideology and material interests that together limit or obstruct collective actions that threaten capitalist structures. In this sense, Wright (2010) suggests we view such mechanisms as obstacles to a future to come.

In his book *The Idea of Socialism: Towards a Renewal*, Axel Honneth (2017) is similarly committed to the revitalization of utopian thinking. Honneth (2017, 5) is primarily concerned with the "the seemingly irrevocable loss of the power of socialist ideas to

inspire" and the "conceptual changes needed to restore the vitality these ideas have lost." Of utmost concern for Honneth (2017, 50) is the extent to which the idea of socialism is anchored to a now antiquated "spirit of industrialization." As an antidote, Honneth (2017) outlines the project of 'experimental socialism,' a project that is not tied to a revolutionary proletariat but rather proceeds through experimentation with institutional models. Part of this project involves looking to the past and "assembl[ing] an internal archive of past attempts at economic collectivization as a kind of memory bank." It is in identifying "trace elements of desired progress in the expansion of social freedoms," Honneth (2017, 73) suggests, that we can "draw an imaginary line from such institutional breakthroughs toward the future." In this sense, Honneth suggests we view institutional achievements, as imperfect as they may be, as prefiguring a future to come.

Both thinkers bring intellectual tools to the task of envisioning alternative futures. Wright (2010) is focused on the reproductive power of institutions and structures whereas Honneth (2017) is focused on the reproductive power of intellectual ideas and patterns of thinking; however, both share an interest in overcoming capitalist path dependencies through the identification of structural possibilities that make space for socialist experimentation. This report develops the argument that these tools can be applied to a reconsideration of community housing and its (de)residualization. Before moving forward to this analysis, the more general role of housing in the reproduction of capitalist social relations is required.

### Housing and its Role in the Reproduction of Capitalist Society

Housing struggles are endemic to capitalism. In his famous 1872 polemic "The Housing Question," Frederich Engels reflected on the housing shortages that plagued industrializing cities in Europe. Engels was mostly concerned with the implications of these shortages for working class people and working class struggles more broadly. While more than one hundred and fifty years has past, the "housing question" is as prescient now as it was then (Hodkinson 2012). This report brings up the 'housing question' because it is emblematic of the role of the production of space in the reproduction of capitalist social relations (Sevilla-Buitrago 2022). In this regard, the on-going production of dwelling space - as a material, social and cultural environment - is integral to and entwined with the reproduction of capitalism (Madden and Marcuse 2016).

As both the medium and outcome of capitalist social relations, housing is fundamental to reproduction in three general ways. First, housing production is essential for capital accumulation because of its central role in *the circulation of capital through the urban built environment*. Housing, as part of the urban built environment, has long operated as a 'secondary circuit' of capital accumulation (the 'primary circuit' being industry and manufacturing) (Lefebvre 2003 [1970]; Harvey 1985). This 'secondary circuit,' composed of land, real estate and finance, has been particularly important in that it has alleviated the periodic crisis of overaccumulation in the 'primary circuit' through processes of 'capital switching.' Yet, the housing landscape is itself prone to the crisis of overaccumulation which can quickly morph into a systemic banking crisis (Harvey 2012).

Second, housing plays a central role in *the reproduction of labour power and class relations*. Housing, as lived-in place, is the locus for the reproduction of workers through everyday practices of care, performed disproportionately by women (Madden 2024). This social reproduction is itself mediated by the market: when housing is organized as a commodity, and access is granted through purchase or rent, households are rendered dependent on the wage relation (i.e. what Marx called, "the dull compulsion of economic relations"), which is itself organized under conditions of exploitation (Mau 2023). As such, housing has long been a secondary strategic terrain (distinct from sites of production) for class struggle and class compromises, as affordable, subsidized housing is advantageous to both capital (in terms of being able to offer lower wages, increasing profits) and the working class (in terms of quality of life).

Third, housing plays a central role in *the ideological justification of capitalist social relations and the formation of class consciousness*. The housing process under capitalism is grounded in discourses that trumpet market fundamentalism, possessive individualism and bourgeois family ideals (Ronald 2008). These ideological processes serve to 'naturalize' the role of the private market while simultaneously normalizing dwelling types organized around the heteronormative, nuclear family and the tenure of homeownership. In this regard, housing consumption is especially important for the expression of social and cultural identities. However, barriers to homeownership, or the lack of adequate housing more generally, can give rise to 'residential alienation' (Madden and Marcuse 2016), identity crisis, and the reformulation of class consciousness giving rise to new consumption-based, class definitions (i.e. the tenant class; see Adkins et al. 2021; Tranjan 2023).

In each instance described above (i.e. circulation of capital, reproduction of labour, ideological justification), the housing process under capitalism is contradictory, conflictridden and prone to crisis in fundamental ways, yielding counterbalancing measures. One such measure is decommodified, state-subsidized, 'community' housing. In principle, decommodified, socially-owned, 'community housing' can be considered a non-capitalist alternative. However, in practice, community housing is well-aligned with capitalist reproduction: as part of the public welfare apparatus it facilitates the social reproduction of the working class, while also quelling civil disorder, and legitimating the capitalist state. In this regard, community housing can be considered an 'historical tendency' under welfare capitalism (Ronald 2009). Yet, the scope and scale of community housing has varied from one capitalist society to the next. In the postwar era, decommodification was achieved to a greater extent in Great Britain, Western Europe, and Scandinavia in comparison to levels achieved in North America and Australasia.

Neo-Marxist Michael Harloe (1995) offers valuable insight into international divergences among advanced capitalist countries. Harloe (1995) argues that, under normal circumstances, capitalist hegemony makes widespread decommodification of housing unlikely. Private property ownership and private market provision of housing has long been a 'core element' of capitalist societies (especially in settler colonial societies such as Canada). Unlike other welfare goods, such as education and social security, which were decommodified, housing could be profitably provided under normal circumstances. For this reason, powerful capitalist interests often organized effective resistance against any alternatives that would compete directly with private market housing. Furthermore,

the revolutionary counter-movement pushing universalized, decommodified housing systems has never been able to gain traction: market housing has, for the most part, been within reach of a majority of the population in advanced capitalist countries.

Under this capitalist hegemony, Harloe (1995), argues, liberal reformism (or liberal interventionism) has tended to prevail. Under 'normal' circumstances, pressures to decommodify housing have yielded a 'residual model': highly stigmatized, small-scale housing programmes targeted to low-income households. Only under 'abnormal' circumstances (i.e. mass unemployment, extreme housing shortages, heightened social tensions) does anything approaching what Harloe (1995) calls the 'mass model' of decommodified housing appear. The mass model differs from the residual in that it aims to house wide swaths of the working class and middle-income households with the support of policies that limit the private market (i.e. rent controls).

#### Community Housing and its Residualization in Canada

Where can we place Canada in this policy landscape? According to historian John Bacher (1993, 275), Canadian social housing policy has always "fluctuate[d] between the poles of a compassionate, normative community and rapacious striving for economic mastery." From the 1950s to the present, Bacher (1993, 270) writes, federal housing policy has been crafted to "prime the pump of the private market" while offering limited support for "a small-scale, essentially tokenist, social-housing effort." Writing fifteen years later, Greg Suttor offers a slightly more nuanced view, pointing to the importance of social and urban policy trends and institutional path-dependencies in the evolution of community housing in Canada. Community housing, as a policy priority, "waxed and waned" in the post-WWII period, as did its overall year-to-year production which increased rapidly in the mid-1960s, peaked in the early 1970s, and held steady until the mid-1990s when it precipitously declined (Suttor 2016, 4). For this reason, Canada's community housing system is often described as 'mid-Atlantic' in character. During the 1970s, Canadian production levels were higher than those in the United States. Still, even at its highpoint, Canada never came close to the production levels seen in Britain, France and even Australia.

Today, the community housing sector is an important albeit 'residual' part of Canada's housing system. It provides subsidized homes to roughly 5% of households in Canada, a majority of whom are low-income. This residualization exemplifies the longstanding notion that housing is the most commodified and "wobbly" pillar of the welfare state (Torgersen 1987). While funding for community housing ebbed and flowed, subsidies for home-ownership, which was much more amenable to the private market, flowed

vociferously. This primary policy focus on homeownership with a secondary policy focus on rental housing gave rise to a 'dualist rental system' (Hulchanski 2007) split into two rental sectors that, for the most part, do not compete: a market rental sector serving a broad segment of the population and a smaller, 'residual,' social rental sector reserved for those in most need.

The residualized social rental or community housing sector that exists today is the result of 75 years of policy experimentation, what Suttor (2016) likens to a continual "renovating." In the post-WWII period, the mass model was elusive and housing policy did not stray far from the residual model. The exception was the 1970s, an idiosyncratic period Bacher (1993, 273) calls the "short-lived Valhalla for Canadian housing reformers." A unique set of factors coalesced in the mid 1960s-early 1970s that launched what Suttor (2016) calls the "social housing prime period". Riding the crest of a wave of urbanization was an urban policy agenda at the federal level, a desire for comprehensive approaches to social development based on rational study and planning, institutional development at the provincial level ('province building') and a growing influence of social forces, including the coming of age of the 'baby boom' generation, which brought a social justice ethos to housing conversations. Additionally, housing progress was linked to a sense of nationalism, demonstrated in the words of the Hellyer report (1969, 76-77) which envisioned a housing system "worthy and fitting of a great people and a great country embarking on a second century of nationhood." Housing policy, according to activist Albert Rose (1980, v), "arrived as a political weapon in the hands of members of the two senior levels of government" as they responded to these pressures.

A closer examination of this "Valhalla moment" in Canadian housing policy sharpens our understanding of this social spatialisation. There are in fact two distinct but overlapping spatializations of community housing during this period: the emergence of public housing and the subsequent emergence of non-profit and cooperative housing. With regard to the first, the birth story of public housing in Canada followed a similar trajectory as elsewhere: amidst a boom in private market apartment building, big-city boosterism and urban renewal, public housing developed slowly between 1949-1964, mostly in an effort to clear urban slums and make space for redevelopment. As Bacher (1993, 271) writes, "urban renewal entailed a clever combination of social conscience and land-capitalization." Initially, public housing was a rather localized and parochial affair, taking place mostly in Toronto. After the 1964 National Housing Act amendments, which spurred the creation of Provincial Housing Corporations, public housing production, targeted to very low income households, significantly increased across the country.

Serving only low-income households, this public housing consisted of large-scale apartments in marginal locations and was intentionally created with non-competition in mind. It also quickly came under criticism. The 1969 Federal Task Force on Housing and Urban Development (Hellyer Report) characterized them as "ghettos of the poor" where "people who lived in them were stigmatized in the eyes of the rest of the community." The subsequent 1972 report "Programs in Search of a Policy: Low Income Housing in Canada," by Michael Dennis and Susan Fish (1972, 9) was no less sparing in its criticism, echoing the Hellyer report by stating that "new public housing produced

solely for the poor bears an inevitable stigma" and recommending that it be "abandoned in its present form."

Drawing inspiration from the Dennis-Fish (1972) report and sparked by amendments to the National Housing Act in 1973, a new period of 'comprehensive, social reform' took hold, one which lasted well into the 1980s (Carroll 1989; 2000). Demands for more 'comprehensive' (i.e. mixed-income) housing policy were reflected in Federal-Provincial programmes supporting the development of non-profit and co-operative housing designed with a wide-range of income groups in mind (Bacher 1993). This marked a shift away from low-income, public housing that by design did not compete with the private market towards government-funded, mixed-income housing developed and operated by faith-groups, co-ops and municipalities. This represented a "widening state role in housing" that lasted nearly two decades and a prominent place for 'third sector' organization in housing delivery that still exists today (Suttor 2016, 178). It also reflected a social democratic ethos symbolized in the clarion call for "decent housing for all" (Dennis and Fish 1972).

Considered together, these social imaginaries were significant in manifesting a stock of decommodified housing, a majority of which remains today; however, in the big picture they have played only a minor role in a much broader housing-centered, 'class compromise.' While the federal government achieved "minor advances" in community housing they continued to "prime the pump of the private market" (Bacher 1993). Homeownership expanded through debt-financed purchases made possible through CMHC programmes, not least of which was the Assisted Home Ownership Program which siphoned many working class and middle income households out of rental

housing. Homeownership allowed households from diverse economic backgrounds to build wealth through property ownership, all while real wages stagnated, bridging the gap between economic classes and expanding the middle class, and cementing the system of asset-based welfare that has come to supplant welfare state protections (citation).

Growing in parallel, the private rental sector provided a staging ground for a wide swath of middle income and working class families, most of whom would move on to become homeowners in the 1980s and 1990s, while also creating new outlets for the circulation of capital via market rents and, later, financialized forms of accumulation in the private rental sector (Kalman-Lamb 2017). The residualized community housing sector, in the meantime, provided a relief valve, housing the lowest-income households who could not afford market-rate housing. The inertia of the social democratic conjuncture in the 1970s carried the sector forward, albeit in a fossilized form, up to and through the austerity of the 1990s neoliberal era (Carroll 2000) whereupon it met with the "benign-neglect" of the 2000s (Pomeroy and Falvo 2013).

# Moving Beyond Residualism: Envisioning Alternative Community Housing Futures

Reflecting on the history of community housing, Suttor (2016, 6) observes that in the postwar era, community housing was understood as the answer to the 'housing question,' whereas today, "it is often seen as part of the problem." Yet, as real estate prices skyrocket pushing homeownership out of reach of renter households, and rental rates march upwards (in 2021, 33% of renters households paid more than 30% on rent, at the end of the 1970s it was 18%), it could be argued that the current moment offers a strategic opening to envision an alternative community housing future beyond residualism. To repeat the question posed in the introduction, is this residualized social spatialisation *fait accompli*? To answer this question it is necessary to delve deeper into the social democratic conjuncture of the 1970s and draw insights that can be applied towards the emancipatory transformation of Canada's housing system.

In the context of housing and its role in reproduction of capitalist society, Wright (2010) invites us to think about the obstacles that have prevented the mass scaling of community housing, particularly in the post-1964 period. Here we can point to a number of institutional obstacles (not a comprehensive list):

 both the Federal government and provincial governments imposed regulations on public housing that resulted in "severe, spartan standards" making the public housing units much less desirable than market units intended for higher income households;

- up until 1973 the Federal government denied community-based, housing cooperatives direct subsidies and preferred lending rates out of fear that this would directly compete with demand for the Assisted Home Ownership Program;
- provincial governments with a dim view of community housing chose to pass on the costs to municipalities which had less financial capacity faced local resistance to using levies as a means to fund community housing development. Traditionally, municipalities were viewed as the 'weakest link' in government because they were the least insulated from real estate interests.

Here are just a few examples of the way in which federal and provincial policies served to institutionalize the principle of 'non-competition' while also impeding progress at the local level. As noted in the Dennis-Fish (1972, 14) report: "Government intervention was carefully segregated from overall market operations. The philosophy of minimal intervention at the tail end of that market has assured the failure of new production programs and has caused the defects discussed previously." These examples reflect a clear bias against decommodified housing at the Federal level (Bacher 1993) as well as material interests driving the expansion of the private housing market.

In the context of the development of community housing in Canada, Honneth (2017) invites us to think about the social elements and institutional reforms that define the "prime period of social housing" and which still exist today and as such 'prefigure' an alternative community housing future-to-come (Hodkinson 2012). Here we can point to a number of elements and reforms:

 the turn of the 1960s and the beginning of the 1970s was marked by a confluence of nationalism, social justice, and modernism. The Dennis-Fish (1972,

5) report called for "decent housing for all" and lamented the fact that: "Those who cannot produce, or can no longer produce, the elderly, handicapped, single parent families, rural families get the residue after the producers have been rewarded." The same report asserted that Canada's housing problems were a reflection of the "failure to come to grips with the problem and to attack it systematically and comprehensively" (Dennis-Fish 1972, 15);

- a key institutional reform was the creation of Provincial Housing Corporations following the 1964 Amendment to National Housing Act which spurred construction of community housing. These programs brought public housing to cities such as Montreal, Winnipeg, Edmonton and Calgary and, as Bacher (1993, 271) writes, "the first acceptance of public housing in these hostile political environments would later provide the basis for more extensive and varied methods of shelter subsidies once programs got underway."
- while municipalities are often cast as the 'weakest link,' the first social housing in Canada was in Toronto which showed that "the weakest level of government could go it alone to achieve its social housing objectives" (Bacher 1993, 14).
- an important policy innovation was public land assembly/banking. The Dennis-Fish (1972, 8) was quite critical of "oligopolistic development patterns" which it blamed for rising land prices. Public land banking schemes were an important part of the Federal government's New Communities Program; however, this was ended in 1978, when the Federal government eliminated funds for public land banking.

 one of the under-appreciated institutional reforms that aided in the expansion of community housing in the post-1973 period was the implementation of rent control policies by provincial governments in the 1970s. These policies dampened the appetite for private rental market developement and conversely spurred the rationale for expanding community housing to middle-income households.

Combined, these social elements and associated institutional reforms can be viewed as achievements. They resulted in growth in community housing supply and simultaneously created a much larger political constituency for governments going forward (Suttor 2016)

### Conclusion

The residualization of Canada's community housing sector is understandable when placed in the context of a more general picture of housing and its role in the reproduction of capitalist society. In this regard, the social production of housing, as a key part of the urban built environment, has played a central role in stabilizing the dynamics of capital accumulation, supporting the reproduction of labour power and the working class more generally, and grounding an ideological formation that serves as a means of social rationalization. Following Harloe, it is capitalist hegemony that goes a long way in explaining the forestallment of community housing in Canada. It is within this constellation that community housing can be seen as a "symbiotic transformation" (Wright 2010, 361): "a long-term metamorphosis of social structures and institutions in a democratic egalitarian direction [...] facilitated when increasing social empowerment can be linked to effective social problem-solving in ways that also serve the interests of elites and dominant classes." As such, and while aligned with the existing class compromise, community housing remains as a form of "anti-capitalist commons" that creates limits to capital and offers a storehouse of institutional achievements that can form the basis for emancipatory transformation of the housing system in a more radical direction. Realizing this alternative spatialization will not come on its own but rather will require stoking "the fires of political practice" (Harvey 1982, 451).

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