

**An Analysis of the Discourse of Homeownership:  
A Search for Understanding**

by

**Noah Yauk**

A Thesis submitted to the Faculty of Graduate Studies  
The University of Manitoba  
in partial fulfillment of the requirements of the degree of

**MASTERS OF CITY PLANNING**

**Faculty of Architecture**

**University of Manitoba  
Winnipeg**

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## Dedication

This thesis is dedicated to:

My wife Janel

*for the support, encouragement, and sacrifice  
that was needed to achieve this goal*

and to:

My father Tom

*It is difficult not to be inspired by a person  
who allows personal ethics to guide  
their career....Even if it has meant  
getting fired from time to time.*

## **Abstract**

This thesis is an in-depth exploration of the assumptions associated with homeownership. Many of these assumptions contend that homeownership is overwhelmingly positive. This thesis begins its exploration of this issue by undertaking a literature review to better understand the basis upon which this position is being taken. Policy favoring homeownership has tended to oversimplify complex housing issues. Here it is worth acknowledging the work of Judith Innes, who argues that "behind widely accepted problem definitions are myths, stories which draw on tradition and taken for granted knowledge" (Innes, 1987, 181). I would, therefore, contend that there are myths associated with positive aspects of homeownership that should be questioned. If such associations between homeownership and positive neighbourhood effects are based on myths, it may be that policies which carry this ideology forward do not get to the heart of issues, many of which will depend on unique considerations of context. The position developed in the thesis is that issues are based on ideologies that are accepted and represented in society. The problem associated with such myth is that "...myth can conceal crucial contradictions and realities, legitimize policies that benefit the powerful, and support anachronistic perceptions of policy problems" (Innes, op. cit., 181).

Language plays a key role in maintaining myths through permeating the way we understand issues. Ultimately, policy bows to this dominant understanding, but is only one perspective and overshadows other potentially relevant understandings.

For example, homeownership as a value laden form of tenure denigrates other forms of tenure. This results in a dualism between ownership and other tenure types.

This thesis utilizes a case study of homeowner interviews to identify basic insights about ownership sentiments. A focus on the language of the interviews, through a methodology of discourse influence and interpretation, reveals powerful assumptions that support a tenure dualism at street level.

Acknowledging these constructions and their nature is important to providing insights toward a way out; toward a housing system seeking equality as opposed to one whose very foundation encourages inequality.

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## **Ch. 1.0      Introduction to Thesis Project**

### ***Statement of Purpose***

**Objectives:**

The objective of this thesis is to help orient housing policy to identify comprehensive ways of looking at housing need and actions. The aim is to broaden the technique of understanding housing needs and choices. This widening of perception is precipitated by a seeming homeownership bias in housing policy discourses. The main objective of the research is to move beyond myopic viewpoints of housing policy that confine the distribution of benefits. The purpose is to expose and to help overcome a dualist housing market that favors ownership and fails to adequately address the needs of renters who can not afford to access the ownership market.

**Research Questions:**

Too many notions about housing are taken at face value and without question. The overriding questions that guide this thesis search to find out why people who choose homeownership identify so positively with this option. In other words, (1) What does homeownership mean to the respondent sample utilized in this thesis and do these representations seem justified? This leads one to ask (2) Do respondents' statements simply reflect mainstream societal ideologies? And are the assumptions of these ideologies hidden? (3) Does the dominant ideology preempt other ideologies that might influence the development of housing policy?

### ***The Text Being Analyzed: HOP Interviews***

The data sources for analysis in this thesis are personal interviews. This data was collected by University of Manitoba Planning students in an evaluation of the impact of the Housing Opportunity Partnership program. At the outset, one should be aware of potential limitations and strengths of this particular data source. Any form of interview data collection from a distinct sample group carries an inherent limitation. The fact that the interviews were conducted by two middle class, female university students also must be taken into account. That the interviewers represent the University, even if indirectly, adds an institutional element to the interview process, which may be open to criticism as being tied to an academic agenda convention.

The strength of the interviews appears in a focus upon personal accounts. This is important as it invites knowledge about personal experiences or stories essential to learning the complexities and subtleties of the world in which people live. Critical Discourse Analysis (CDA) as a research method is pertinent to such understanding. I am interested in how the interviewees subjectively give things meaning: “what cultural, ideologic and other social constructions do they draw on or resist?” (Chase, 2003, 82). To achieve this, one needs to stay away from questions that invite generalities, clichés and truisms, and instead needs to focus on personal experiences to get at “...deeper more nuanced examples of how they internalized or rejected or transformed ideologies” (*ibid.*, 85). That the HOP

interviews were conducted with such interest in personal accounts enables the use of CDA.

HOP is a private non-profit organization which was established in 1997 through the efforts of the Winnipeg Real Estate Board. Its focus is on providing homeownership to moderate and low-income residents in Winnipeg's inner city. Increasing homeownership in these areas is seen as a vehicle to stabilize and upgrade neighbourhoods, as well as to provide modestly priced homes for families. HOP purchases homes in need of repair through its revolving fund, renovates them and then sells them at market rates to recoup these costs which are then returned to the fund. HOP has received \$1.1 million of public monies (CMHC, 2006,).

The interview transcripts involve Hop purchasers in the Winnipeg Daniel McIntyre and Saint Matthews neighbourhoods of Winnipeg. These neighbourhoods may be described as in decline through typical demographic considerations. For example, the level of education attainment in both these neighbourhoods is less than Winnipeg as a whole. Following this trend, the incidence of low-income reported in these study neighbourhoods, according to 2001 census material, is also well below the city average. Over 38% of the private households in Daniel McIntyre and over 41% of those in Saint Matthews are considered low income as compared 20% of Winnipeg's private households (City of Winnipeg, 2001). Due to these and other considerations, these neighbourhoods have been branded by

the City of Winnipeg as a Major Improvement Areas as a reflection of their status as being among Winnipeg's 14 neighbourhoods requiring the deepest needs (City of Winnipeg, 2000).

### ***Research Limitations***

This research in this thesis is carried out with the following limitations:

- The interviews will suffer from some degree of interviewer effects where responses may be affected by qualities of the interviewer. This influence is unavoidable to this method of inquiry.
- The nature of respondents is limited to people who had recently assumed homeownership and may not otherwise have gained access to the housing market. Therefore, financial incentives had some bearing on driving them to homeownership.
- The sample of respondents is small in number and limited to one geographic location. This problematizes the ability to make generalizations.
- As a singular research focus, the thesis will do little to rectify the inequalities identified in the housing market.

- However, what might be considered limitations can also be seen as opportunities within a context for current and future research. It will not be an easy task to change attitudes and opinions, but the evidence suggests that this daunting initiative should be promoted. It should be appreciated that the interview set represents a unique circumstance in terms of focus on renters who have recently assumed ownership.

### ***Utility of Research Findings***

This thesis ultimately challenges current housing discourses with a mind to evoke consideration for change. Predominant views have created inequalities that discourse analysis could assist in overcoming. It is difficult to change what we do not thoroughly understand. These notions of predominance and dualism lack a depth of understanding that has obviated a desire to challenge them. The major contribution of this thesis is to elevate the level of understanding relative to the pervasiveness of ownership ideology.

## ***Chapter Content***

### **Chapter I**

This chapter sets up the context of this thesis as an inquiry into an apparent tenure bias in support of homeownership that denigrates other forms of housing tenure. This section identifies resources used as a literature review, homeowner interviews and a Critical Discourse Analysis methodology. Information about the utility of this research and its limitations are put forth here.

### **Chapter II**

A literature review reveals the existence of widely held assumptions suggesting causality between positive neighbourhood components and homeownership. This chapter reveals the nature of this socially constructed dualism in the housing market, calling into question both the assumptions it makes and the barriers it poses to housing equality.

### **Chapter III**

An explanation of the power of language and its association with policy is advanced here to explain the use of CDA in this study. A short description of CDA is supplied to understand its benefit. While there is no prescription to applying CDA, the important components and questions it raises are discussed to establish essential tools for observation.

## **Chapter IV**

This chapter describes how CDA was used to analyze homeowner interviews through Atlas.ti. At this stage, mid-level analysis is provided to highlight themes emerging from the homeowner discourse.

## **Chapter V**

This chapter employs CDA tools to analyze the data at a deeper level to determine how the interviewees construct tenure and the implications of this. A graphical representation of the CDA process is also presented to provide a basis of understanding about how the conclusions were drawn.

## **Chapter VI**

This chapter contains concluding remarks about the findings of the analysis and suggests ways in which this information can be utilized to benefit housing policy. Recommendations for other avenues of research are also provided. The active nature of CDA demands a focus on correcting inequality. Recommendations and conclusions are responsive to this.

## **Ch. 2.0      Literature Review: A Discussion of Homeownership**

### ***Introduction***

An interesting paradox is emerging with respect to the sustainability of cities.

While it is much less disputed that sprawl has resulted in the concentration of poverty in the urban core, aided by swift subsidy of low density, single family homes, few question the obsession with tenure bias. The paradox is this: insatiable promotion of home ownership, the ostensible symbol of sprawl and income segregation is the very tool that policy makers look to as a method of neighbourhood revitalization. The effect of such a measure is to reinforce and perpetuate the residualisation of rental markets upon which many low income people depend. Ownership does not accommodate the shelter needs of those in the lowest income situations yet it persists as a major component of housing policy. This is reflected in policy that reduces down payment requirements for ownership and allows for the use of registered retirement funds to support homeownership (Skelton, 1998). The CMHC has recently extended the insured mortgage term by five years to thirty years (CMHC, 2006). This chapter of the thesis begins to explore the paradox of homeownership promotion by exploring the explicit meanings of home ownership, as well as its implicit meanings of home ownership, as they are ultimately tied to public policy.

### ***Implications of Pro-Homeownership***

Bias toward home ownership among governments has filtered down to neighbourhood revitalization efforts. Increasing home ownership rates in these

neighbourhoods is seen as a silver bullet with the act of ownership providing responsibility and belonging. Shlay (2005) observes this shift in U.S. housing policy to promote low-income homeownership and contends that the discourse supporting this policy deems ownership superior in several ways. This discourse is based on a link between housing and social pathologies where homeownership is equated to citizenship, and is believed "to bring with it a wide range of social, behavioural, political, economic and neighbourhood changes many due to behaviours expected with the economic investment that ownership represents" (ibid., 513). The ideology driving this reinforces a dualist housing market where renting becomes further residualised (Kemeny, 1995). Such policy can exacerbate trends such as ghettoization. To a large extent, this has been occurring in Canada for a long time. This can be gleaned from the growing gap in wealth and income between renters and owners. In the period of 1984-1989, the gap in income increased by one percent each year in favour of the homeowner. While the median net worth of homeowners increased by 24% during this period, the median net worth of renters decreased by 48%. While the overall wealth of owners was 29 times greater than that of renters in 1984, this gap climbed to 70 times by 1999 (Hulchanski, 2004). One implication of this trend is that families are among the fastest growing homeless population (ibid.).

It is doubtful this 'great tenure divide' between owners and renters will disappear in light of the subsidy that homeowners receive. Examples are capital gains that

are not taxed and permitting first time buyers to use tax sheltered registered retirement savings plans, while no such concessions exist for renters (*ibid.*).

Though homeownership does carry positive benefits with it, as are reported below, there are important factors to consider. Historically, home ownership has never been the only form of tenure. Therefore, it is unrealistic to believe policy will be successful in extending homeownership to everyone and it doesn't attempt to. So lives on residualisation, the extent of which may be worse, especially if only the poorest populations are left as renters. Successive rounds of extending home ownership to poorer and poorer populations may require such deep subsidy that they become unsustainable. Related to this are ethical questions surrounding the possibility of setting people up to fail by placing them in ostensibly vulnerable circumstances (Rohe & Stewart, 1996, 73; Rossi & Weber, 1996, 32).

This rent/own dualist market also lacks the flexibility to house the diversity of multi-ethnic, multi-need populations. Housing ought to relate more to need than tenure and should consider variables like different household types, lifestyles, incomes, and tastes. What choices are available currently that promote diversity? Furthermore, this dualism supports a stigma associated with low income rental by relying on market entrenchment to provide housing. Canada's housing system became, by 1996, the most private-sector-market-oriented of any western nation, including the U.S. Through this, choice in housing has become limited to those

whose incomes are sufficient enough to make it in this market. This has led to discriminatory treatment of the rent sector where more than 20% of renters live in housing that either needs major repair or is overcrowded as compared to 10% of homeowners (Hulchanski & Shapcott, 2004).

Insights may be drawn from a unitary housing market model where it is difficult to distinguish among tenure categories and where forms of non-profit housing are neither residual nor non-competitive with market forms. In such an arrangement, "social" housing can be anonymous and non-stigmatized. In fact the explicit goal of such a system is "...deliberately de-institutionalising different forms of ownership and subsidized and unsubsidized housing that...hinders the emergence of clearly defined rental sub-sectors, ghettoisation and residualisation" (Kemeny, 1995, 121). While only 5% of Canadian households live in social housing, 40% of households live in social housing in the Netherlands (Hulchanski, op. cit.). In Canada, forms of social housing, such as cooperatives and non-profit housing, are often criticized by the representatives of the private sector for creating unfair competition, reducing the demand for market accommodation (ibid.). This may be part of the reason for the little amount of social housing in Canada.

### ***To Whom the Benefits of Homeownership Go***

The promotion of homeownership by policy makers is not an arbitrary process. The accoutrements of home ownership have been broken down into four

variables: assets attainment, control and responsibility over one's environment, neighbourhood stabilization strategy, and as generator of jobs (HUD, 1995).

Homeowners are seen to be advantaged on a social and psychological level by having greater self esteem and being more apt to be part of a wider community.

Green and White (1997) have also documented that children of homeowners benefit from the effects of this tenure, captured in lower school drop out rates, decreased likelihood of teenage pregnancies, and decreased chances of facing arrest prior to the age of 18.

Home ownership also carries with it important economic benefits. The most important of these is asset accumulation, which is achieved through housing price appreciation. A second benefit of homeownership results in the building of equity, which acts as a forced savings mechanism. Equity carries with it the ability to obtain further financing. Yet another benefit is in the form of free housing as a monthly dividend of the investment, a factor making homeownership a very unique commodity (McCarthy, Van Zandt & Rohe, 2001).

The largest economic benefits associated with home ownership occur outside the home through a prominent role in the creation of jobs and as leader of the economy. It is no secret that a healthy economy is seen as a growing economy and in this real estate development plays a significant role. Each single family home, the predominant form in which owner occupation is expressed in Canada, is responsible for the creation of 2.1 jobs (Source). As a snapshot of this industry,

real estate in the U.S. in 1994 represented 11.6% of that country's GDP and there were 5 million employed in the construction industry (*ibid.*). In Canada, new home building, renovations and other residential spending totaled \$49 Billion in 1999. This accounted for more than 5% of the Gross Domestic Product (GDP) in that year (CMHC, 2000). An increasing importance in the relationship between the housing industry and the GDP can be seen through the increase in housing construction that closed out the 1990s. In the period between 1995 and 1999, housing starts across Canada increased by 35% (*ibid.*).

Home ownership is also defined as a symbol of social status. Therefore, it is surmised that there are positive impacts upon personal self-esteem. The psychological effects of this status relates to a perceived measure of success relative to others and as an indicator of personal success (HUD, *op. cit.*).

Winter goes so far as to suggest that home ownership can be the important glue to hold society together and provide a basis for struggle against the status quo. The meaning associated with homeownership may lead to collective action in the public realm of a radical nature (Winter, 1994, 186). Critical of claims that research on housing tenure places too much emphasis on the economic aspects of home ownership, Winter examines tenure in terms of cultural, political and economic meanings and how they relate to communal social relations in the public sphere allowing 'social group consciousness' to be raised. To sustain this, three conditions must be met:

1. Economic, political and cultural inequalities of an objective nature are linked to housing tenure.
2. Homeowners and renters attribute particular sets of meanings in relation to the economic, political and cultural inequalities constructed through housing tenure.
3. Particular courses of action are engaged in as a direct result of the subjective understanding of the objective inequalities (*ibid.*).

Three case studies made up the content of Winter's research. One looked at a neighbourhood watch initiative, another looked at a dispute over a power line, and a third centred on a hospital strike. Respectively, the research focused on the social actions of homeowners and renters in the home, at the neighbourhood level, and at the workplace level, concluding that the community commitment level of homeowners outweighs that of renters (*ibid.*).

Winter's research is an important look at aspects of tenure through a cultural or social lens, but it is narrow in that it buys into the dichotomy of ownership and rental as the only forms of tenure. Statements made by many rental respondents during Winter's research point to feelings of loss of control, temporariness and lack of attachment to place (*ibid.*). An interesting project would be to duplicate the research with a third group consisting of a different tenure such as cooperatives. The driving point is that Winter's research, as it is, would support increasing homeownership. This would not eradicate, but instead encourage the continued

inequality of tenure. Put another way, is it the act of owning that is causal to community participation or is this an oversimplification of an issue that requires further research respecting other forms of tenure? Winter's research could have a more positive impact on public policy by finding ways to extend those benefits of homeownership to renting, or suggest an alternate form of tenure, which may allow a less selective form of 'social group consciousness'.

Winter's research displays how subtle and entrenched are feelings toward renters and owners. The engrained assumption is that owners are better people, and this becomes the start off point for research. This establishes a polarized viewpoint between ownership and rental where the intensity of black and white leaves no room for anything in between. A moral value is ascribed to homeownership. Promoting ownership is tantamount to promoting better citizens. This further justifies political motives respecting ownership support and subsidization.

*"Better citizenship is a public good, and its benefits are diffuse. If we allow the market to operate freely, it will not produce a socially optimal quantity of housing because market prices do not reflect the external benefit of good citizenship. Prices are higher than optimal, and consequently housing will be wider produced [sic] as will the concomitant benefit of good citizenship. Public intervention is necessary to induce the market to*

*produce more housing so that we all may enjoy the benefit of having more good citizens*" (McCarthy, Van Zandt & Rohe, op. cit., 34).

Such notions favouring home ownership, as entrenched as they are, have profound effects on the direction of public policy. This should be a signal for us to question this notion. "The validity of some of these assertions is so widely accepted that economists and social scientists have seldom tested them" (HUD, op. cit., 2). It is through such *assertions* that home ownership assumes a superior position to renting.

### ***Cause and Effects of Homeownership***

When it comes to the economic benefits of the homeowner as explained above, things are not as simple as they appear. As today's housing consumer is more likely to be highly leveraged, swings in the market in terms of appreciation and depreciation have an amplified effect (McCarthy, Van Zandt & Rohe, op. cit., 6) or "glut famine amplification" (Kemeny, op. cit., 57). Market instability may be enhanced further if a growing proportion of marginal buyers are added to the market (McCarthy, Van Zandt & Rohe, op. cit.).

When benefits do exist, they are less likely to be realized by certain households, for example, the poorer households owning older homes which require more maintenance and tend to depreciate faster, offsetting much of the economic benefits (*ibid.*). As a result, poor owner occupants may lose (*ibid.*). In terms of

homeownership's effect on the health of the overall economy, there are important cautions as well. The most important one is seen in the volatility of housing related employment. The industry is capable of providing a huge number of jobs in a short time, but can also be very destabilizing. For example, a Massachusetts housing boom in the 1980s created 50 000 jobs in the span of three years. However, when the bust came just as many jobs were lost (*ibid.*). The unstable effect of the housing market on the overall economy is reflected well by the fluctuation in construction employment, which was 11.1% in 1990 and 15.5% in 1991 across the U.S. (*ibid.*).

When it comes to neighbourhood effects of homeownership, there exists even more ambiguity. "...[R]esearch on the effects of home ownership is more than ordinarily cursed with severe problems in establishing causality...it is virtually impossible to design research that can produce credible estimates of the effects of home ownership" (Rossi & Weber, *op. cit.*, 2). This is because home ownership does not exist in a vacuum and differences in neighbourhoods and amenities complicate causal linkages. As a result, empirical inquiry often becomes more like guesswork. Recently, study in this field has tended to focus on the size of the neighbourhood effects, rather than on testing the predictions of any of the theoretical models (Haurin, Dietz & Weinberg, 2003). Use of faulty econometric models in and before the 1990s has led to the overstating of the neighbourhood effects of homeownership. As more research is conducted, revisiting issues, "...the (often large) initial estimates of neighbourhood effects

frequently are being revised downward" (*ibid.*, 144). In terms of impacts on children, "...the benefits of homeownership are spurious because it is the better neighbourhoods and schools experienced by the children of homeowners, not growing up in an owned home, that account for their better outcomes" (Harkness & Newman, 2002, 602).

Often it is unobserved characteristics, which cannot be seen by the researcher, which are the most important factors in influencing people to live in better neighbourhoods (Haurin, Dietz & Weinberg, *op. cit.*). These intangibles make research in this area very difficult because, it is "...unlikely that all relevant background information is available" (*ibid.*, 126).

While policy promoting homeownership extols the perceived benefits without question, there has been some interesting research suggesting that renters proffer better neighbourhood effects than homeowners. One way in which owners can have negative social effects is by attempting to block lower-income families and minorities from entering their community (Pitcoff, 2003) as well as involving themselves in various other NIMBY projects. Homeowners may also lack the motivation for home maintenance (*ibid.*, 1). According to research by Rossi & Weber (*op. cit.*), renters tend to be more sociable than owners. They are more likely to spend evenings with neighbours. Similarly, owners are less likely to spend evenings with co-workers. Such findings dispute common claims that owners are more likely to have neighbourhood ties and are more likely to be

members of social networks. Rossi and Weber have also discovered more subtle differences between renters and owners. For example, “owners have more areas in which they disagree with their spouses, have lower frequencies of sexual intercourse, and cope less well with parenting” (*ibid.*, 18).

Rossi and Weber (*ibid.*) also add an important argument in terms of approaching some of the perceived benefits of homeownership. While they do not care to dispute the correlation discovered by Green & White (*op. cit.*), between homeownership and decreased school drop out rates to a bitter end, they do question whether “...there may be more efficient ways to lower dropout rates” (Rossi & Weber, *op. cit.*, 32) than trying to turn everyone into homeowners.

### ***Homeownership in the Future***

An important consideration of pro homeownership policy questions its future appropriateness in light of demographic trends. One debate underdeveloped in the literature is the extent to which racial groups are drawn to or repel the idea of home ownership. While there is a large gap between a high level of home ownership among whites in the U.S. compared to Blacks and Latinos, it is unclear whether the full extent of this is a result of market inequality or a product of culture. Painter et al. (2001) cite an increase of home ownership among whites over the course of a decade and a simultaneous decrease of home ownership rates among Blacks, and a significant increase of Asian home ownership rates close to levels of the white population in Los Angeles. Their research led to the

conclusion that the choice of home ownership among whites and Latinos could fully be explained in terms of economics. Increasing income, education and immigrant status to those of whites served to close the gap in rates of home ownership (*ibid.*). In contrast to this trend, the research also determined this was not the full story in comparing white and black home ownership rates. "The unexplained portion of the homeownership choice differential between blacks and whites moved up by almost fourfold between 1980 and 1990 to a full 11 percentage points" (*ibid.*, 166). The authors reject the notion that differentials in market access are entirely responsible as they have not worsened during that time period (*ibid.*). Rohe & Weber (1996) makes a similar claim, stating that Blacks and Hispanics are less likely to own than whites, but that some of this is related to cultural factors, and not solely attributed to discrimination in the lending and real estate markets. Winter (*op. cit.*) points to the importance of birthplace and its influence on attitudes toward homeownership. This is illustrated by Asian born, Australian homeowners who are largely disinterested in the economic benefits of owning, with only 2.9% of a sample emphasizing its importance.

While cultural factors may account for some differences in home ownership rates, the researcher must be careful here too, not to over generalize and lose the context of a particular housing market. For example, Dowling (1998) draws attention to the fact that gender differences in home ownership are more complex than a female association with use value and a male association with exchange

value. Contextual, neighbourhood factors and their influence on gender are also important in determining the meaning of home ownership.

To illustrate the importance of context we can look to the city of Montreal and its history of high rental tenancy rates. Such rates have rivalled those of New York City, despite much cheaper land costs. Though this preponderance to rent has been conceptualized as a reflection of French-Canadian culture by many, it hasn't fit well for all scholars. According to Choko, in Harris (2000), home ownership in Montreal between 1921 and 1951 was virtually identical among Anglophone and Francophone peoples. This has resulted in the speculation that if it was the driving difference, than it was a culture of place as opposed to simply one of French-Canadians as an ethnic group. The high rental rates are also a factor of the form and design of housing. "The tenure categories have a different meaning in Montréal than in some other places. A large part of the housing stock was built in three floors, and the owner lives on the ground floor and rents two apartments. In these places, an owner occupancy rate of 1/3 was, before condo arrangements were invented, was the max" (Skelton, 2006).

As Canadian cities grow in terms of Aboriginal populations, research on housing tenure must become more inclusive of this group. Mobility patterns for aboriginal people are not well understood. For example, a qualitative study, documented that the moves of Aboriginal single mothers broke conventional assumptions that the moves were based on attaining better accommodation. In most cases the

movers were aware the next dwelling would be no better, and in some instances, people moved into places they had knowingly lived previously. The act was often based more on resiliency than anything else in the refusal to give up in a market unresponsive to needs and affordability (Skelton, 2002).

In an increasingly multicultural society, or to use Sandercock's term 'cosmopolis', how adequate is the dominance of home ownership as a policy? In a city like Winnipeg, with a growing Aboriginal population, what does homeownership mean? While many continue to move from reserves, where homeownership has not traditionally been an issue, what are the implications? It is also interesting to note that the federal government is promoting homeownership on reserves. For example, the CMHC has begun a pilot project in 2005 aimed at "...expanding on-reserve First Nations members access to homeownership and loan insurance" (CMHC, 2005). These issues need exploration in contemporary planning to move beyond myopic policy decisions. "As standards of research rise we can expect less wholesale reliance on necessarily crude macro-statistical data and a shift to the use of more qualitative data that are more culturally sensitive" (Kemeny & Lowe, 1996, 18).

### ***The Narrow Focus of Housing Research***

Kemeny appears to blame myopic housing policy partly on housing researchers whose focus is too narrow. Dominant in the discourse among housing researchers are "universalistic approaches in which all countries are seen as

being subjected to the same overriding imperatives" (*ibid.*, 2). This 'convergence approach' gives validity to generalized theory that globalization is exerting the same forces on society (and receiving the same reactions) worldwide, causing them to be driven in a particular direction, i.e. towards an unregulated market (*ibid.*). The unhelpful impact this has upon housing research is to downplay important differences between countries to the status of unimportant anomalies. Such differences become relegated to 'variations', 'historic contingencies', or 'exceptions' (*ibid.*, 3). As a result there is no impetus to explain such differences in light of alternative forces shaping housing policy, thus seeming "...likely to obscure more than it illuminates" (*ibid.*, 16). Many of these approaches "adopt an implicit Anglo-Saxon model of housing" (*ibid.*, 10) with the following characteristics:

- That social renting is less consumer oriented than owner occupation,
- That private renting does not provide security of tenure, and
- That private renting doesn't really equate to occupant control of the dwelling unit.

However, it needs to be considered that these characteristics describe many English speaking countries, but not many European ones (*ibid.*, 10). Yet, often such a lens is applied to all countries by housing researchers. For example, current literature relating to housing in East Europe and the Soviet Union is confined to the simplistic convergence approach. "There is almost unanimous claim that these societies are currently engaged in a transition to market based

economies and that all these nations are converging towards more or less undifferentiated private market economies and housing systems based on the new institutional arrangements derived from Western countries" (*ibid.*, 11). Important to this notion is that privatization is the natural evolution of a liberal market economy (*ibid.*). However, the occurrence of privatization can be the result of many different instances: response to the (pre-communist) national movements which have resurged, restitution laws, or an inability for government to fund management and maintenance. "The overriding point here is that the 'transition' from an unexplicated command economy to a 'western market' model does have to be explained. It cannot...should not simply be assumed" (*ibid.*, 13).

More helpful to housing research are divergent approaches which highlight differences between countries. Perpetuating a dominant convergence approach seems only to falsely support the efficiency of a free market. Proof of this fallacy can be gleaned from Sweden, whose "...high level of state involvement, has performed the best, thereby challenging the belief that the free market embodies the most efficient form of housing provision" (*ibid.*, 15).

One important contribution of divergence is to at least expand the debate and therefore, the range of options by identifying two types of housing systems:

1. Suppression of competition from non-profit renting by ghettoizing it into a residual public rental sector, steering consumers toward home ownership.

Sound familiar?

2. Integration of non-profit and profit renting into a “unified social market” offering an attractive alternative to home ownership (*ibid.*, 16).

Highlighting such differences shows an obvious direction for housing policy if we are interested in halting and reversing ghettoization and the wastefulness of sprawl, which is charting the course at least in most North American housing markets.

### ***Homeownership and Suburbanization***

The profound hold of home-ownership as the dominant housing tenure is no doubt married to the “suburbanization of American life”, which holds true for Canada (Turk, 2004). The proliferation of the automobile along with easy mortgage financing has spread far and wide the low density dream. The U.S. interstate highway system in the 1950s and 60s played a large part in facilitating this (McCarthy, Van Zandt & Rohe, *op. cit.*, 41). Changes since the first half of the twentieth century have been enormous. In 1945, the U.S. population was split evenly between renting and owning. A decade later, the ratio climbed to 3:2 in favour of home owners and by the 1970’s became close to a 2:1 home owner to rent ratio where it had been virtually stable since (Turk, *op. cit.*). Policy in Canada has also showed a historical favouritism to owner tenure where almost two thirds of households own their own home (Hulchanski, 2003). Furthermore, renting is seen as a temporary step on the way to ownership, at least for one third of renters at any given time (*Ibid.*) “The focus of the federal role in housing, since its

first program in 1919, has been almost exclusively on the ownership sector” (Ibid., 5).

In North America, this bias to the promotion of homeownership has supplied significant subsidy to support the cause. For example, policy in the U.S., in the form of tax breaks, has been estimated to be between \$60 billion and \$100 billion per annum in recent years (Haurin, Dietz & Weinberg, op. cit.). Similar favouritism by the federal government in Canada has played a significant role to endorse and extol homeownership. Hulchanski (2003) sites a history of various programs to aid homeowner expansion, including: The Assisted Homeownership Program, The Canadian Homeowner Stimulation Plan, The Registered Homeowner Savings Plan, and the Mortgage Rate Reduction Program. These initiatives help explain the continuing momentum of the propensity for the single family detached houses in Canada. In the early 1970s single detached houses accounted for 32% of all new construction completions in this country. By the early 1990s, this type of home accounted for 54% of all construction completions that year (CMHC, 1994). More recently, the homeowner entrenchment in policy was been strengthened by the 1992 Home Buyers plan in which the Finance Minister has admitted to a conscious effort to stimulate growth in the housing sector. Ironically, in this same year, policy for social housing experienced sharp cuts which placed it at comparatively greater disadvantage (Hulchanski, 2003).

It is important to note the link between homeownership and sprawl because owner-occupied dwellings tend to be larger and reside on larger lots (Haurin, Dietz & Weinberg, op. cit.). The cost crisis associated with suburban expansion, however, could lead to change. It is likely we will not be able to afford the cost severity of traditional suburban development related to energy, transportation, and an array of municipal services (Source). This raises those forever kicked around and mostly, un-acted upon questions like: do developments pay their own way? And are measures like development or impost fees justified? The City of Winnipeg is considering such fees and the development and home construction industry is doing all it can to avoid such charges. Better tenure balance would derive from removing general ownership incentives and the visible and hidden subsidies.

While there has also been an increase in home ownership in other industrialized states, it has not, in many of those nations, occurred to the same degree. Turk (op. cit.) attributes this to the fact that these countries had more publicly owned housing which led to more collectivist welfare systems as compared to an inclination toward private social welfare in which rental was largely ignored. Such logic makes sense of Canada's high home ownership rate and residual rental sector when one considers the lack of public housing that has been supplied.

Pre-occupation with home ownership has resulted in, or perhaps is a reflection of an ideology that equates a decent home with an owner occupied home. "In

effect, the stated goal of the 1949 U.S. Housing Act, the assuring of a 'decent home and a suitable living environment for every American family', was interpreted to mean that expanding the prospects for home ownership constituted the essential measure of housing success"; a consensus which has gone unchallenged for more than 50 years (*ibid.*, 910).

### ***Homeownership and Marginalized Populations***

In consideration of expanding home ownership to populations for whom it is currently out of reach, come a plethora of negative consequences which may follow. One effect may be to trap low income owners as a result of high transactions costs associated with moving. Such circumstance questions the virtue of policy which tries to extend home ownership to low income people in the low income neighbourhoods in which they reside. Homeowner protagonists argue that a preponderance of homeowner households is necessary to provide neighbourhood stability. In maintaining this necessary ownership threshold lower income households are either excluded or call for extreme levels of subsidy. This questions the extent to which programs of ownership subsidy should be encouraged. Green and White (*op. cit.*) suggest that ideally, chances of success would be increased by helping those populations not just achieve home ownership, but achieve home ownership in better neighbourhoods. Even if this were the case, however, the costs would be prohibitive.

One of the largest criticisms associated with home ownership's role in neighbourhood revitalization efforts is the misplacement of funds. In the U.S., tax policy is misguided, "...because it mainly benefits higher income households who would own their own homes regardless and therefore has little effect on tenure choice" (*ibid.*, 458). As a side note, Green and White suggest this money be used to help the poor achieve home ownership, which has its own set of problems as discussed. Home ownership as a target alone often leads to the displacement of some people. Many efforts to revive central cities have been "...linked to the diminution of low-cost rental as well as through the upgrading of formerly low-cost properties, which often came to house more affluent owner-occupants" (*Turk, op. cit.*, 910). To a large extent, reinvigoration of these areas is tied to home ownership initiatives or conversion to condominiums. "(B)oth of these are generally described under the rubric of gentrification" (*ibid.*, 910). One dramatic impact of such policy has been to decrease the amount of already lacking low-cost rent housing. For example, in the U.S., "... 30% of all low-cost rental housing in the private housing market vanished between 1973 and 1985 (*ibid.*, 911). Since then, there has been a lack of low-cost housing provision and dramatic provision of single family detached homes. This has also been the case in Canada where the construction of low-cost rentals, both private and social, has diminished since the late 1980s. For example, private construction produced 25 000 units of rent in 1989 and little over 5 000 in 1996. Social housing construction in 1992 provided over 20 000 rental units, but plummeted to 2 000 units in 1999 (Pomeroy, 2001). Another impact of the gentrifying effects of

homeownership is explained by 'relative deprivation theory', where "the presence of high-status individuals in a neighbourhood (homeowners) has a negative effect on neighbouring renters" (Haurin, Dietz & Weinberg, op. cit., 123). Seeing the success of homeowners causes renters to resent them.

The rush for home ownership in the U.S. is also supported by tax laws, which provide another avenue for unequal benefit. Pitcoff (op. cit.) points to Mortgage Interest Deductions and other benefits, of which 63% fall to the top fifth income earners, while only 18% fall to those in the bottom fifth. The role of extending loans to potential homebuyers with less funds and poorer credit has been accomplished through the Federal Housing Administration through such organizations as Freddie Mac and Fannie May. An important consideration is that these entities are publicly traded companies, which by that very nature must find ways to expand their markets. As the homebuyers market has become increasingly saturated "...they have turned their attention to traditionally underserved low-income and minority households" (ibid., 2). In such an endeavour, incentives like zero down loans have become easily available (ibid.). Pitcoff (ibid.) documents the effects of such policy as they relate to those with lower incomes. In terms of housing foreclosures, those backed by FHA loans have risen the fastest to nearly 3% while another 12% of such loan holders were behind in their payments in the second quarter of 2002. While the boost is on for home ownership, such a venture is becoming a less viable option for those with lower incomes due to broader changes in society, such as the increasing median

price of homes, which rose almost 45% in the 1990s, outpacing the increases in income to the poorest Americans, which rose just 35%. Such a scenario limits what housing is available for purchase to low income earners often resulting in purchases of older houses needing more repair, and often located in problem ridden neighbourhoods (*ibid.*, 5). Such policy hardly makes it easier to respond to the needs of the worst off.

While renting can be a viable form of tenure, it carries with it a specific stigma, albeit a self-fulfilling one, due to its growing residual nature. As a result, it is important to see who the renters are. In the U.S., half of the inner city households are renters (Turk, *op. cit.*). Among renters, 18.5% pay more than 50% of income on housing (*ibid.*). In three quarters of U.S. states, monthly rent for a 2 bedroom apartment is more than twice the income of that state's minimum wage (*ibid.*).

It could be argued that policies for homeownership exist simply because individuals prefer to own. However, Shlay broadens this issue by asking "...whether we have properly interpreted Americans' preferences for home ownership" (Rossi & Weber, *op. cit.*, 32). The important question is whether home owners desire home ownership or whether they desire the type of housing that is offered almost exclusively on the sale market. The lack of consumer choice available must play some role in the entrenchment of home ownership. For example, if a household chooses a single family detached house, its choices are largely limited to the housing market as there are very few of such units

offered for rent. To corroborate this, 8 out of 10 owner occupants live in single-detached homes. Though condominiums do increase the range of housing choice available this is only slightly as they only represented 3.6% of occupied dwellings in the USA in 1990 (*ibid.*).

A study by Shlay (Rossi & Weber, *op. cit.*) seems to clarify this issue rather succinctly. In this study, conducted using regression analysis, the coefficient for tenure status was found to be non-significant. With other attributes held constant, residents were ambivalent to tenure, desiring instead, features such as the number of bedrooms, whether the dwelling was detached, and the age of the structure. Further, these held for both high and low income families. Thus, according to Shlay, "...the proclivity of Americans for home ownership, as revealed by their market behavior, is a consequence of the way the housing market closely bundles tenure status with dwelling attributes" (*ibid.*, 6).

### ***Homeownership and Political Agendas***

Peter Malpass makes the point that pro homeownership as strategy of "...contemporary housing policy is not only tolerant of increased inequality but actively supportive of it" (Malpass, 2005, 4). A welfare state based on choice through the market is an inherently unequal one, because the nature of a market is to produce inequality, not eliminate it. Allowing choice through home ownership does not help the worst off, whose choices will be limited to the least attractive forms of housing and the most picked over in the market. Similarly, choice will

not lead to better access to public goods such as schools as they will be capitalized in the price of housing and purchased by those with enough economic power to do so. Similarly, the notion of a “housing ladder...deeply embedded in public debate...is a flawed metaphor to the extent that it implies all climbers start at the bottom and finish at the top” (*ibid.*, 9). Higher earners are lifted further and faster in the market, by not starting at the bottom and trading up faster, accumulating more capital gains. As a result of these factors, Malpass argues that home ownership does not decrease inequality (*ibid.*). Malpass challenges whether explicit policy increasing choice through homeownership is the objective, or whether it is to offer choices that will reinforce the housing market. An example to support this is that those who have been given the “right to buy” estate housing have not been given the right to sell back to the state if they so desire. Therefore, the banter about choice is a misnomer; instead there is a clear bias favouring home ownership. Such objectives are openly promoted by senior government officials in Britain who are striving for an additional million homeowners over the next five year period, in an attempt to lift the proportion of homeowners from 70% to 75% (*ibid.*). In the U.S., a similar effort existed in Clinton’s National Homeownership strategy, whose goal of 67.5% homeownership by the year 2001 was well surpassed prior to this target date (McCarthy, Van Zant & Rohe, *op. cit.*). This bias is also perpetuated in Canada by the CMHC as exemplified by the following CHMC website statement: “Canadians are among the best-housed people in the world — and the majority own their homes”. In Canadian terms, best housed and ownership are

synonymous. In 1996, Canada and the U.S. maintained almost identical rates of homeownership as 64% of Americans were homeowners as compared to 63% of Canadians (Wexler, 1996). While Wexler does propose that Canada and the U.S. maintain differences in housing policy, mainly in terms of more financial benefits falling to homeowners in the U.S., both have sophisticated primary and secondary mortgage financing systems (*ibid.*). To Malpass, what should be important is increasing choice for poor and low income groups which does not exist under such policies. "The real challenge for housing policy for the next period is to devise ways of acknowledging the appeal of choice without relying on the market as the only way of delivering it" (Malpass, *op. cit.*, 13).

### ***Housing and the Welfare State***

Canada has a very selective welfare state. Though public sector involvement in health and education is a cornerstone of Canadian social life, "... neither the state nor a majority of citizens have viewed the meeting of housing needs for all people as a public responsibility" (Hulchanski, 2004, 303). Evidence of this poor status given housing is found in deteriorated government funding. Here Social housing has been hit the hardest, which up to the early 1980s saw funding for about 20, 000 new units per year. Then during the period of 1984 to 1993 an estimated \$1.8 billion was cut from national housing programs. This decline in funding ended with the cancellation of all federal government funding for the provision of housing in 1993 (CPC, 2004). Everyone deserves equal access to health care, primary and secondary education yet equal access to good quality

housing is denied. As a result of housing as a separate policy, it fails to consider a holistic approach, which would recognize good quality housing as but one component of a multiple strategy.

Among discussion in the literature regarding the low position of housing in the welfare state, an overwhelming consensus blames neo-liberal policy of the 1980s and 1990s for the decreasing importance placed on housing. In Britain a large focus was placed upon the privatization of public housing (Malpass, 2004, 8). The restructuring of the welfare state saw housing at the forefront, "...and after 1979 housing was targeted to bear three quarters of planned cuts in the government's first term" (Malpass, 2004, 8). However, it has been brought up in the discussion that housing has had different forces shaping it than principles normally associated with the welfare state and that "from the mid 1950s housing was already moving further away at a time when other services were withstanding demands for change, or were, at least, proving to be more resilient" (Ibid., 5). From this point on, government "...expanded and extolled the market for owner occupation" (Ibid., 5). This insight is important to the topic of housing and the welfare state because it clarifies an overstated assumption that welfare in general has succumbed to global forces in which housing is merely a part of. One estimate suggests that while housing has seen cuts of 64% between 1980 to 2001, all other main welfare programs in the U.K. saw positive growth.

Housing is often called “the wobbly pillar of the welfare state” (Malpas, 2004, 3) because of the retention of the market in housing provision. Housing in this vein is seen as epitomizing the new welfare state settlement emphasizing the role of the free market.

A resultant homeownership bias has created an environment where the acceptance of homeownership is so engrained that it has even affected the operation and content of Canada’s welfare state. In fact, Jim Kemeny argues “...that countries with high rates of home ownership [tend] to be countries with poorly-developed welfare states” (Kemeny, 2005). In such countries, “long-term housing policy strategies have structured the rental market in such a way as to make renting unattractive – even repellent – as a lifelong housing commitment” (Kemeny, 2005, pp). Home-owning societies with poorly developed welfare states may also encourage ownership as a retirement hedge if pensions are low (Kemeny, 2005). After a mortgage on a home is paid, the cost of shelter can be quite modest for senior citizens. This strategy may provide significant influence to homebuyers and may partially explain why motivations to buy seem second nature.

### ***Housing as Individual, Not Collective Responsibility***

In a homeownership-driven society, and subsequent weak welfare state, emphasis is placed on individual rather than collective ideology in the provision of housing. Part of the difficulty in overcoming this trend is that many Canadians do

not identify this as a problem, because the majority of Canadians do live in good quality housing. Further, homeownership has come to revere itself as symbolically equivalent to citizenship despite any negative consequences such as the disproportionate benefits that fall to middle and working class people, but not the poor (Shlay, 2006).

Though most enjoy a high standard of housing, many Canadians lack adequate housing according to their needs. Therein lies the danger of separating housing from other social issues. The lack of political will to take action on housing is not surprising as housing policy neglect does not affect most and often does not directly harm the voter. These allow an opportunity to evade the issue. This is especially problematic when there is no clear delineation of ownership and leadership regarding housing policy among the different levels of government, which has caused housing policy in Canada to become an “orphaned child” (Carter, 2004, vii). This is a serious consideration when 200,000 Canadians are homeless and a total of 1.7 million are in core housing need (Canadian Mental Health Association, 2003).

### ***Chapter Conclusion***

The assumptions this chapter deals with are central to the conceptions on which our housing system is built. For example, one such assumption is the greater sense of civic and shelter responsibility displayed by homeowners. As a policy objective we must get beyond the real and divisive issue of tenure if we are

concerned about reflecting social equality in the provision of housing. The key is to identify homeownership for what it is and what it is not. We have been somewhat deluded into seeing only the positives and not the negatives. Chasing after ownership meets economic and social objectives that are in tune with government and corporate imperatives.

## Ch. 3.0      Methods: An Illustration of Critical Discourse Analysis

### *Introduction*

This section highlights the development and key components of critical discourse analysis (CDA) and identifies its use as a research tool. In this thesis, CDA methodology was employed to analyze interviews conducted with those who purchased homes through the Housing Opportunity Partnership (HOP). The goal of this research is to appreciate what the sample group participants mean by homeownership. In essence, I am seeking an understanding of how discourses around homeownership are influenced and shaped.

The literature review reveals assumptions in relation to homeownership whose claims seem to require greater analytical verification. This literature identifies a dichotomy between ownership and renting, where ownership is ascribed a higher value. This thesis attempts to establish a basis for understanding the language that conveys these messages. Language has the power and influence, for example, to produce and maintain ideologies or to transform them. The focus on language is intended to identify how power and influence are derived. CDA will be used to attain this level of understanding.

Whereas language and discourse have contributed to creating inequalities and injustice, as argued in this chapter, discourse can also help create equality and fairness. However, for this transformation to occur, it is essential to reveal the

implicit assumptions that must be challenged. CDA can be utilized to analyze the implicit and act as a change agent.

For my purposes I have chosen CDA among alternative approaches like conversation analysis, discourse analysis, and critical linguistics, as CDA appears to provide strong support for action forms of research. This chapter is concerned with understanding CDA in terms of a specific research application.

### ***Qualitative Analysis***

The qualitative nature of CDA represents an analytical approach that sees the world as being created and recreated through discourse. This contrasts with another approach where the world is seen in a static form, waiting to be discovered. These approaches make different basic knowledge and research assumptions (Lincoln & Guba, 1985). The latter approach to social science looks at the observed and recorded behavior of people and not to their subjective experiences to gain insights. In this world, there are clearly delineated causes and effects and interest is placed upon material changes. As a result, such inquiry ignores motivations and intentions of actors involved as legitimate sources of data. Therefore, the type of knowledge sought is restricted to what is considered in a cause and effect relationship. Factors include variables that seem relevant, as represented in the face value of quantitative and data in numeric form (Guiver, 2002). As a result, influences that could conceivably have had more bearing on the phenomenon being studied may not be present. For

example, Guiver (2002) discusses a study which evaluates bus ridership and fares, whose ultimate conclusion is that an increase in fares will result in decreases among ridership. The analysis of this study, from a qualitative perspective, reveals some problems with the approach. Firstly, the study focuses on the effect of patronage rather than on people's attitudes, which may have brought other insights to the fore. Secondly, the study reproduces conventional economic thinking by highlighting travel as a commodity and backgrounding its other features. In essence it ignores the qualities of human behavior. Therefore, the methodology constrains the breadth of data input. The result becomes an oversimplification of the relationship between fares and patronage (*ibid.*).

The nature of this qualitative research methodology is tied to social constructivism. "Constructionists assume that individuals actively construe their own social realities, which are those that the interviewer then wishes to understand by interacting with the interviewee" (Parker, 1999, 15). Burr (2003) simplifies many of the newer, alternative approaches to the study of human social behaviour, such as discourse analysis, critical psychology, deconstruction, and post structuralism by grouping them together under the term 'social constructionism'. As a starting point, social constructionism looks critically at our "...taken-for-granted ways of understanding the world" (*ibid.*, 2). This inquiry challenges the positivist claim that things are out there waiting to be discovered through unbiased observations of the world. Our reality, for all intents and purposes, is constituted by what we perceive. Therefore, constructionism

encourages us to be suspect of our assumptions about the nature of the world (ibid.).

Consequences of how we perceive the world perception can be understood by acknowledging the divisions we use to categorize the world. Burr draws on the categories 'men' and 'women' to show how these divisions are more blurred than we give them credit for. These seemingly natural categories are "...bound up with gender, the normative prescriptions of masculinity and femininity in culture, so that the whole categories of personhood, that is all the things it means to be a man or a woman, have been built upon them" (ibid., 3). This implies that people could conceivably have been divided, through the process of social constructionism into any kind of categorization. Burr uses the rather absurd example that people could have been divided into 2 groups: those with ear lobes and those without (ibid.).

We gain an understanding of the world through history and culture, and these change over time. For example, we can look at parenting today juxtaposed with parenting of 50 years ago (ibid.). Changes in perception occur as the nature of our realities is constantly being constructed by us through daily interactions: hence the importance of language. Through negotiation we arrive at current, acceptable ways of understanding the world (ibid.). This understanding leads to the conclusion that different social constructions invite different actions. Ultimately, constructions of the world are bound up with power relations that

sustain some patterns of social action and exclude others. Burr, for example, looks at the social constructions surrounding alcohol use. Before the temperance movement, the penalty for drunkenness was imprisonment. This view later changed when it was discovered that alcoholism was identified as a sickness and beyond the control of the individual. As a result, alcoholism treatment programs were developed to reflect this change in attitude (*ibid.*).

The above examples depict "...the constructions of local social realities by respondents, the meanings which they ascribe to categories they value, what is considered competent and appropriate action and language, and how the interview text is influenced by the audiences the interviewees consider themselves to be a member of" (Parker, *op. cit.*, 18). In this manner, the research at hand is concerned with what real life experiences are represented in interviews "...if simply because any policy is formed in relation to and has to take account of public opinion" (van den Berg, Wetherell, & Houtkoop-Steenstra, 2003, 13).

The interview analysis in this study raises a distinction between "data driven" and "theory led approaches" (Taylor, 2001, 312). In the employment of a data driven approach, the data is considered for its own sake and is free of theoretical influence. The use of CDA draws upon an analytical framework for data understanding and interpretation. In this sense it is data driven.

### ***The Power and Influence of Language***

It is important to be aware that power relationships in discourses operate through language. How language is used plays an active role in exercising, maintaining and changing this power (Fairclough, 2001).

Institutions and conventions present themselves as outcomes of common sense. This apparent reality, seen as an ultimate truth, may be but a perception of reality. The ways we think and talk about issues are human social constructions reproduced through language. This is reflected in discourses which compete with one another, where none "...are 'natural' but are perpetuated or countered by people, the media and institutions such as government, advertisers, the health service, schools, employers, etc. in their discussions, writing and behaviour" (Guiver, op. cit., 213). Therefore, "sociolinguistic conventions arise from and give rise to particular relations of power" (Fairclough, op. cit., 1). Jacobs (1999) contends that powerful discourses around the issue of homelessness discount the broad failure of economic policy, and instead portray it as an individual choice. This mentality has obvious implications for social action regarding this problem.

We are often not aware of the common sense assumptions and ideologies implicit in and carried by language. Through this hidden component, discourses can be harmonized at the societal level (Fairclough, op. cit.), when a majority of people buy into it. Maintaining an ideology can be harmful when "practices

people draw on unknowingly carry assumptions which legitimize existing power relations" (ibid., 27). They become seen as universal and commonsensical when ideologies come to be naturalized. This is termed ideological power, which is achieved through the power to project one's practices as universal (ibid.). Such insight has led Harold Garfinkel to create the term "the commonsense world of everyday life", where social constructions of the world are built entirely on assumptions which are implicit and powerful (ibid., 64). Rosie Braidotti refers to this as "the traffic jam of meanings...which create that form of pollution known as common sense" (Braidotti in van den Berg, 2003, 11).

Due to this constructive capacity, language can be seen as a site of social struggle. "The power to determine which word meanings, norms are legitimate, appropriate is an important part of ideological power [sic]" (ibid., 73). To put this another way, "existing language practices and orders of discourse reflect victories and defeats of past struggle" (ibid., 73).

It is also important to note that while language functions, it is not always negative and that people do appreciate its positive influences and welcome transformative change. The desire to be politically correct demonstrates this fact (Parker, op. cit., 6). Lessa (2006) provides an account of how a marginalizing discourse can be transformed through language. In a discussion regarding teen pregnancy and the policy words used to define it as an "acute social problem", Lessa explains how an outreach organization chose not to legitimize this inherent ideology,

framing the issue differently in their media. Concerned that the predominant view sees teen pregnancy “as girls who, after not following advices of their elders should pay for their mistake” (*Ibid.*, 8), the agency proposes a sharp contrasting view, and “...constructs a profile of the service user as a responsible young woman who deserves a chance” (*ibid.*, 9). In this *subversion*, the use of terminology like women instead of girls; the construction of multiple profiles; and the identification of pregnancy as but one aspect of these women’s lives, act against the promotion of a simple label being tied to the issue (*ibid.*, 9).

### ***Development and Content of CDA***

It is important to discuss the history and content of CDA to provide a working definition of the term and its applicability to the research at hand. As a starting point for defining the term CDA, Blommaert credits Fairclough’s *Power and Language* as a landmark document. CDA is seen as an analytical tool used to empower. It is used for “uncovering how social structure impinges on discourse patterns, relations, and models (in form of power relations, ideological effects) and treating these relationships as problematic” (Blommaert, 2000, 4). The most common topics for CDA include political discourse, ideology discourse, racism, economic media language, gender, education, and literacy. These topics are important to CDA due to its focus on the “intersection of language and social structure” (*ibid.*, 4).

The active nature of language is an important aspect of CDA. To illustrate this, social texts do not simply mirror events or phenomena which are pre-existing in the world, but actively construct versions of them (Potter & Wetherell, 1987). This revelation is described by pragmatics or analytical philosophy (Fairclough, op. cit.). The key is that “they [texts] don’t just describe things, they do things” (Potter & Wetherell, op. cit., 13). In support of this insight, John Austin (*ibid.*) draws attention to the specific role of sentences that are constructed for the primary function of achieving something. These are called *performatives*, while the class of sentences whose primary role is to describe are called *constatives* (*ibid.*, 14). However, the problem later identified in such a distinction is that all utterances have both *performative* and *constative* features. This observation led to the General Theory of Speech Acts where all utterances have the effect of stating and doing. In essence, all utterances commit three acts simultaneously: they utter with meaning; they utter with force; and depending on the meaning and force within a context, the utterance ultimately carries with it a consequence (*ibid.*).

Austin draws attention to the ‘social nature’ of language (*ibid.*, 18). This contribution generated an interest in how language is used in everyday situations. Focus culminated on how people articulate what’s going on around them in the social world and use this understanding to conduct their behaviour in respect of those interpretations. This is termed ethno methodology: the study of ordinary people’s methods. Focusing on the functions of interactive talk and its

effects has encouraged a range of useful questions such as: What is the function of a talk? What is at stake? What purposes are achieved? What discursive devices are used to achieve such a goal? (Caldas-Coulthard, 1996). This questioning led to the understanding of codes of conduct (Potter & Wetherell, op. cit.). Fairclough also describes these codes but calls them *subject positions* (Fairclough, op. cit). These *codes* or *subject positions* contain rules about how we act and what we say in different circumstances. For example, interactions with family or friends will entail different subject positions than those of, say, a job interview. In short, Speech Act theory and ethno methodology have shown the importance of the function of language and the constructive feature of it.

Semiology is identified as crucial to the development of CDA. Semiology is a structuralist theory of meaning which believes "...the idea of the world as we see it is the result of hidden structures" (Burr, op. cit., 11). Semiology, derived by Saussare, is "...useful in drawing attention to the way that the meaning of any particular term is governed by its relations with other terms" (Parker, op. cit, 5). The study of relations of 'difference' in social networks is what underpins structuralism and post structuralism (ibid.). Post structuralists have simply added to structuralism, therefore not rejecting, but enhancing it (Burr, op. cit, 51). Structuralists and post structuralists concerned with the analysis of discourse agree that language is a prime site of construction for a person and that this is limited to representations in terms of concepts embedded in language (ibid.). These groups place less emphasis upon individual qualities (e.g. personality) as

determinants of how meaning and experience are derived. In shifting focus to the social realm as a contributor to construction these groups are described as anti-humanist (*ibid.*).

Semiology's rules set out conditions for meaning. "Underlying systems involving rules of acceptable consequences and combinations can generate and make sense of cultural phenomena" (Potter & Wetherell, *op. cit.*, 24). A central feature of semiology is the notion of sender and receiver identifying with a common sign conveying common meaning. This is explained by the presence of a signifier and the signified, where the spoken sound is the signifier and the object it elucidates is the signified (Caldas-Coulthard, *op. cit.*). The concept of the sign is important in highlighting the arbitrariness of terms to which meanings are associated.

The creation of myth (called the second level of signification) reflects the importance of sign as a signifier at a higher conceptual level. At this level, meaning is taken for granted. Therefore it is not a natural, but an arbitrary or culturally constructed convention. 'Driving a Jaguar XJS' signifies wealth, luxury and status (Who knew it was only a test drive?) Similarly, the sign 'homeowner' may signify stability and security. But such myth has the effect of drawing attention away from the real issues. However, there are limits to the sign because what is signified is not explicit. The meaning of language depends on interpretation.

The speaker often anticipates how discourse will be interpreted. Culture plays a role in the creation of *interpretive repertoires* (ibid.). *Interpretive repertoires* are a social resource available to those that share the same culture and language, and can be explained as building blocks for constructing versions of actions, processes or phenomena. As such, a *repertoire* is made up of a range of restricted terms derived from metaphors, which are used in specific stylistic and grammatical fashion. The presence of a repertoire is often signaled by certain tropes or figures of speech. The purpose of drawing on repertoires is usually to justify a particular version of events, excuse or validate certain behaviors, to fend off criticism, or maintain credibility (ibid.). In this manner, quite different and competing *repertoires* may be drawn upon in the pursuit of achieving different goals.

Foucault recognizes that the power of language becomes apparent in its ability to maintain assumptions. In fact, CDA is often referred to as Foucauldian CDA with respect to this emphasis on power. Foucault's main contribution is the identification of the ideological and power effects of discourse. The way in which society is widely represented has implications for the way we treat people. Therefore, discursive practice becomes social practice (Burr, op. cit.; Taylor, op. cit., 313).

Practices such as speaking and writing are vested with meaning that can support or destroy institutions. It is important to identify institutions that are reinforced by

particular discourses or are attacked or subverted by a particular discourse. These discourses reproduce power relations in society. As a result, it is an imperative to be aware of which categories of people have something to gain or lose from a particular discourse (McGregor, 2003). This understanding creates a perception from which to appropriately challenge discourses and moves discourse analysis to action research (Parker, op. cit.).

While there is not one commonly accepted definition of CDA, a satisfactory one sees its purpose to "analyze opaque as well as transparent structural relationships of power, dominance, discrimination, power and control as manifested in language" (Blommaert, op. cit., 2). CDA doesn't explain what is correct, but alerts us to the "...intimate connections between meaning, power and knowledge" (Foucault in Parker, op. cit., 6).

Discourse analysis is interested in how language is used in a specific discursive event. Why a particular vocabulary is chosen, why certain rhetorical strategies are employed, how these things are interpreted and what is accomplished through discourse as a strategy, are questions that require answers (Hastings, 1999). There are two important features of discourse analysis (ibid.):

1. It situates language in the context of the event to understand how it relates to the context. Does it challenge or uphold existing power relations?

2. Discourse is used to refer to texts that seem to belong in the same social domain. Does the use of language legitimate power inequalities or contribute to developing norms of behaviour?

### ***Renewed Interest in Language in Social Sciences***

Social scientists are increasing becoming interested in the role of discourse, which was discounted in the past by many disciplines. For example, cultural geography focused on 'semiology of spatial practices within cities' rather than role of linguistic practices (Hastings, op. cit.). In other words, the focus was placed upon built form and the arrangement of space as the element of study in understanding power relations.

The topic of language in its meaning, roles and constructive capacity should be a paramount consideration for planners. Through discourse, for example, planners have the ability to revisit the concept of marginality. Cultural geographers have constructed models to explain marginalization. Accepting these models has led to "regimes of truth" that create a distorted impression of the issue. As a result, these dominant models are used to describe occurrences that the models cannot fully appreciate. The model approach is, in effect, an oversimplification. An illustration of this can be found in comparing Aboriginal settlement patterns to the concentrated segregation found in U.S. cities (Peters, 2005). Models are rarely sensitive to specific processes at work in specific places and overlook issues such as "systemic racism, and overt racism and cultural hegemony" (ibid., 329).

These issues are uniquely manifest in language; an understanding that gives “planners...the capacity to connect urban issues...to ‘root societal problems’”(ibid., 329). Tett & Wolfe (1991) remind planners of the power they have in terms of being in control of information. By recognizing that planners don’t just gather information, but shape communication networks, “planners can work toward alleviating systemically distorted communication” (ibid., 196).

A renewed interest in language can also be seen as an aspect of the “communicative turn in planning theory” (Healey, 1997, 28). This theory respects the role of social processes in determining the spatial configuration of urban form. “The policy analysis tradition is seeking to both escape from its predominant emphasis on instrumental reason and scientific knowledge to incorporate greater understanding of how people have come to have the ways of thinking and ways of valuing that they do...” (ibid., 28). Healey points to different strands under the rubric of communicative action, but qualifies them as sharing the following key understandings: all forms of knowledge are socially constructed; construction and communication of knowledge take many forms; preferences are learned behaviour; societal interests are diverse, creating the potential for oppressive relations; ownership needs to be spread to and draw on diverse ranges of knowledge and reasoning to lead to a focus upon consensus building and away from competition; and planning is embedded in its social environment through day to day activities and is therefore, positioned to challenge processes that marginalize (ibid.).

### ***Reasons for Choosing CDA as a Research Tool***

This research is directed at overcoming injustice and inequality associated with housing policy. The literature review portrays housing as a central driver of the economy. Seen in this way, housing is not a basic human right and discourses around it exclude an underclass whose housing needs go unfulfilled. Such discourses are biased in their attention to home ownership and silent in the support of other forms of tenure. As a result, a dualistic housing policy has emerged. This “regime of truth” serves to legitimize a discourse that serves obvious economic interests and power relations. Awareness of the influence of these dynamics could lead to clearer understanding of the interviewer responses.

Discourses can be marginalizing even if they are not intended to be. What is said is “...purposeful whether or not the choices are conscious or unconscious” (McGregor, op.cit., 3). CDA understands that “...as we use language we are also used by it” (Parker, op. cit., 6). We don’t entirely control the meaning of language as words and meanings are organized into institutions, or ‘discursive practices’, which position us in webs of power relations (*ibid.*). CDA will highlight these discourse issues in the context of housing provision.

### ***Properties of Texts: The Methodology in CDA***

Texts are but a part of the entire array of social interactions which make up a discourse. Properties of texts offer advantages, enabling them to be analyzed by their elements. As such, properties can be seen as ‘traces’ of productive

processes and as 'cues' in the process of interpretation. Essential to these elements are what Fairclough describes as Member Resources (MR), referring to the things in our minds that are drawn upon when texts are produced and interpreted. Such factors will include our knowledge of language, representations of the social world, beliefs and assumptions (Fairclough, op. cit., 9). Caldas-Coulthard (op. cit.) maintains a similar claim referring to this as 'habitus', a set of dispositions that incline agents to act and react in different ways. These dispositions are acquired through life and become second nature, but reflective of the social conditions in which they were acquired.

Inherent in a 'habitus' are possibilities as well as limitations. MRs and habitus reveal the importance of context as an important element of discourse. They also highlight the need to be cognizant of the operation of different levels of social organization. These levels include the immediate social environment of the discourse; a wider level that includes institutions; and finally society as a whole. Analyzing texts with CDA requires an awareness of this interplay among the many processes that influence (Fairclough, op. cit.). To simplify these relationships, three stages of discourse are offered by Fairclough: description, interpretation, and explanation. For the purposes of the research here, explanation is the most important aspect because it calls attention to the interaction between the interview and the social context where processes of production and interpretation draw on social determinants (*ibid.*) It is at this level

of analysis that the researcher is capable of providing interpretations about "complex and invisible relationships" (*ibid.*, 22).

For Caldas-Coulthard (op. cit.), a major goal for CDA is to achieve equity. A major focus is placed on becoming aware of how subtle processes form and dictate discourses. In terms of equity, it is not enough to simply make concessions to groups that are being marginalized by allowing them access to dominant mainstream goods. There exists a need to know what are the "myriad of mundane processes of training and learning...which literally mold the body and become second nature" (Tett & Wolfe, op. cit., 19).

It is necessary to outline how the interview texts will be studied. In other words, what exactly are we searching for through the utilization of CDA? CDA is a way of looking at text. It is a critical lens but without a formal system of rules. CDA can be used to analyze a variety of textual material in different forms or genres, which affect the nature of analysis. However, one can gain important insights through documented examples of CDA research to develop a toolkit.

CDA has been criticized for a lack of detail associated with the methodology of specific assignments. Fowler (1996) contends that almost anything passes for CDA today because of this lack of detail and obscurity of the topic. It is ironic that CDA as a tool to empower the marginalized remains largely inaccessible in its vernacular at the academic level. A CD analyst might ask the question, whose

interests does this serve? It is for these reasons that it is important to outline some of these tools and their utility in a practical sense.

CDA enables one to take apart a text for purposes of analysis. In this deconstruction process we can see how language and discourse work to present a particular vision of the world, enabling it to be challenged (Caldas-Coulthard, op. cit.). This process, however, requires guidance and rules. As a useful framework, Parker identifies placing focus on three key aspects of language in a text: contradiction, construction and practice (also known as variability, construction and function). Questions about the text become framed in this manner to explore hidden meanings (Parker, op. cit., 6). Contradictions refer to competing meanings exposed in the text. This helps identify meanings that are dominant as cultural myths. Uncovering these contradictions allows us to highlight subordinate meanings showing resistance to dominant assumptions (ibid.). Contradictions may appear between points of view and within a point of view holding more than one perception. The former contradiction will be termed a 'meta-contradiction' and the latter a 'construction contradiction'. Construction contradictions may, however, call into question the logic of an assertion.

Construction of a text questions how meanings have been created. How was it put together so that the meaning would be automatically interpreted? (ibid.). This entails the use of traces and cues to lead and influence. The aspect of practice and language is concerned with the systems of meanings present in a text by

their intended function. This may be viewed as the political function of a text and allows one to reveal and consider issues of power it reflects. This may facilitate the ultimate goal of CDA, emancipatory change, by focusing on the possibility of different social constructions. Simply, "...we are encouraged to trace the place of a word or phrase in the context of a symbolic system and to ask questions about its contradictions, how it is constructed and what it does" (*ibid.*, 5).

Similarly, Fairclough (*op. cit.*) explains the importance of looking at three important aspects in the methodology of CDA: seeing discourse as a text, as a discursive practice, and as a social practice. In this way, consequences are seen as social practice.

In analyzing text it is important to move from broad to specific details. A first step recommends reading the text uncritically, visiting it a second time in a critical and questioning manner. This might entail questions about how the text could have been constructed differently. At this stage one should be conscious of what type of text they are dealing with. For example, a government document, a journal article, etc. carries with it a certain style (*McGregor, op. cit.*). Often, a genre will carry specific rules like a scientific journal which consists of formal rules and conventions. This becomes a means of which to extend power (*ibid.*).

Framing is another important aspect to look for in a text. This reveals the perspective, or point of view being presented. Examples the analyst may look for

here are instances where certain things are left out of an account completely; the use of suppositions, where words are employed that take specific ideas for granted; and manipulating the reader by selecting voices that make points of view seem more correct, legitimate or significant and leave out others (*ibid.*). The voice being represented is referred to as register (*ibid.*).

At a finer scale, it is important to explore the minute levels of a text: sentences, phrases, words (*ibid.*). One important aspect at this stage of analysis is to identify what the speaker chooses to put into a sentence regarding a specific topic. This has the effect of influencing the reader's perception of a topic. This act is known as *Topicalization* (*ibid.*). Sentences also convey information about power. For example who is depicted as powerful and powerless? This textual property is referred to as agency (*ibid.*). Sentences often leave out important information about the agents of power. Often, this is achieved by the use of *nominalization* where a verb is converted into a noun (*ibid.*). For example, the 'report' says...

*Connotations* are powerful in their ability to convey meanings, which are accessible through the cultural knowledge of participants (*ibid.*). For example, in talking about a death one may choose the word 'murdered' instead of 'killed', to convey a specific message inherent in the word. The word killed doesn't necessarily attach blame or insinuate a crime has occurred.

The tone of the text is also important. Here *modality* plays a role where, words are used to convey a degree of certainty or uncertainty and/or authority. The tone is introduced by words like may, could, can, probably, probably not, to assert or deny the perceived likelihood of a situation or event (*ibid.*).

Fairclough (op. cit.) frames textual analysis in a slightly different, but useful structure by focusing on three descriptions: *vocabulary, grammar, and textual structures*. Fairclough calls these descriptions *formal features of a text*, which all have three types of value: *experiential, relational, and expressive*. *Experiential value* draws insights about how the text producer's experience of the social world is represented, such as knowledge content and beliefs. *Relational value* refers to insights about social relationships as they are enacted in the text. Finally, *expressive value* relates to insights about how the producer of the text evaluates that portion of reality being discussed and conveys it. It is worthwhile to discuss these formal features briefly.

The vocabulary of a text refers to the discourses being drawn upon and will be imbued with ideologically significant meanings; how words relate to each other, what they express, and what metaphors are used. For example, a common occurrence is over-wording, where near synonyms are used to a high degree, expressing a preoccupation with some aspect of reality. Fairclough uses the example of words like build, develop, increase and boost used in conjunction with each other. Analyzing grammar may look for *nominalizations*, whether sentences

are active or passive, and whether agency is clear. Also the way sentences are linked together can reveal insights such as the logic used. Textual structures provide an understanding of what larger scale social structures are operating through a text (*ibid.*). An example here may be the presence of a neo-liberal ideology centered on efficiency.

Caldas-Coulthard adds a dimension to textual analysis by focusing on the way social actors are represented in discourse. Twenty-two different representations in total are presented, forming a *system network*. The purpose is to highlight which social actors are included in a discourse and how they are included. For example, a social actor may be represented personally or impersonally, generally or specifically. The system network also distinguishes how social actors are excluded in discourses and whether the purpose is to 'background' them to emphasize the prominence of another discourse, or whether a discourse is entirely and purposefully neglected through *suppression* (Caldas-Coulthard, *op. cit.*).

It is also important to keep in mind the use of *attributions*, or how people are perceived differently. A common attribution within discourse that is marginalizing is to ascribe an agentive or causal role to an individual or group of people even if they are the victim (Dijk, 1987).

*Coherence relations* look at the perceived causes between events and actions (van den Berg, Wetherell, & Houtkoop-Steenstra, op. cit.). *Coherence relations* are important because they construct ways of treating issues based on little more than assumption.

*Disclaimers* are used to distance or protect oneself from a potentially damaging or incriminating situation. The use of disclaimers is well documented in the annals of CDA, often called *reservation* and is frequent in racist discourse (van den Berg, Wetherell, & Houtkoop-Steenstra, op. cit.).

The tools discussed above will form the general method of analysis of the texts they are being applied to. The analyses will also be aided by the use of the computer software ATLAS-Ti, which has the capacity to handle large chunks of text. The research will be guided by an interest in the nuances of language in the texts.

### ***Chapter Conclusion***

In this chapter I have outlined the main components of CDA, a research tool used to gain an understanding of the power of language. This will assist in uncovering what ideologies are represented in homeowner discourses in HOP interviews. It is important to understand how discourses around housing are framed, due to the inseparable influence that language has upon social action. If policy regarding an issue is reflective of how people think then it is important to

see what their language is telling that they do think. It is also important to understand and reveal contradictions between homeowner-expressed needs and the direction of housing policy. [break page]

## **Chapter 4.0 Analysis**

### ***The Process of Applying the Methodology***

The purpose of discourse deliberation is clear, but its method of analysis less straightforward. “Discourse analysis is like riding a bike, it is warned that the stages are not sequential and advised that there is no analytic method” (Parker, 1999, 5). However, this may be described as a learn as you go process. As described in the methodology chapter, an abundance of tools can be employed in the analysis. It follows then, that effective application of CDA derives from experience. In an effort to develop confidence in a first attempt at CDA application, Parkers’ ten criteria for distinguishing discourses (Appendix II) provide useful guidance to the research process.

In attempting to simplify data analysis, the process can be divided into two simultaneous activities that identify patterns in the transcripts and attempt to interpret these patterns. This analysis is based upon familiar social scientific debates and concepts (van den Berg, Wetherell, & Houtkoop-Steenstra, op. cit., 13). In preparation for data analysis, a high level of familiarity with the interview material must be attained. Following extensive reviews of each interview, summaries were written to capture the essence of each one. As background information, these appear in Appendix I.

### ***The Use of the ATLAS-Ti software program***

Having gained sufficient familiarity with the interview content, data was then processed through the use of the Atlas.ti software program. This computer program facilitated the classification, organizing and cross referencing of data salient to a specific analysis. Atlas.ti was best used as a method of extracting and organizing the data from the interview transcripts as a preparatory step for CDA. The central use of Atlas.ti in this research was to expose themes representing the meaning attached to homeownership by respondents. Research focused on predetermined issues that emerged from the literature review, but also was open to new insights. In specific terms, the Atlas.ti program was used to code and record relevant and repeating issues and themes. It also allowed for information which did not easily meet code criteria to be tagged. This accommodated a useful and organized data assembly activity. Consequently, information was at the ready and could easily be revisited to respond to research questions about their construction. For example, "why was this said and not that? Why these words, and where do the connotations of the words fit with different ways of talking about the world?" (Parker, 1999, 4).

A further attribute of the Atlas.ti program is the ability to attach memos to any part of the text for future reference and analysis. This accommodated the systematic recording of thoughts, ideas or questions evoked by the interview material. This process was guided by determining what material was common to the topic in general and looking for ways to make sense of it in terms of interpretive

resources used. Seeing the interview sample as a reflection of broader society, great interest was placed on interpreting how respondents "...draw on routine and highly consensual (cultural/normative) resources that carry beyond the immediate context (van den Berg, Wetherell, & Houtkoop-Steenstra, op. cit., 13).

### ***Conceptual Level Atlas.ti***

The most important use of the Atlas.ti program was at the level of conceptual analysis. What does one do when they have scanned the text several times and have emerged with a plethora of codes and text passages? The answer is to find relationships among them. Atlas.ti has a component called a Network View, a separate window where codes and the text supporting them can be imported and then linked to other codes based on an established relationship. New codes can be imported at any time. This allowed for the categorization of constructions and themes in order to eventually make generalizations about the meaning in the text, such as those relating to homeownership and attitudes toward rent. To enter and complete this conceptual juncture, essentially three stages occurred:

#### **Stage I**

Create codes from text passages and name them. For example, text passages, or utterances describing a specific topic or theme, were attached a code or name. The result of stage I is essentially the creation of the name of a code.

## Stage II

Determine what codes seem to fit together, group them, and identify how they relate to the concept that holds them together. This enabled a gradual broad characterization of homeowner tenure and neighbourhood characteristics. At this stage of analysis, the result was an ability to group different codes together, whose utterances behind them seemed to imply the same thing or a general categorization.

## Stage III

Visually map out the relationships that exist between the codes resulting from the previous stage. This enabled the detailing of ownership constructions and their implications. This is where the analysis began to make visible, complex relationships. The result at this stage of analysis was to understand the influence of the homeowner discourse. For example, what ranges of action are accepted and promoted by the interview constructions; simply put, what is the result or impact in social terms?

In constructing Network Views, codes were invented to encapsulate a broad theme among which many statements could fit. Not only did this establish relationships to be made, but also made the data manageable. In a Network View, one can show the entire project or a part of it. The more information, however, the less detail can be displayed. During this process, several Network Views were created around important concepts that emerged in the data to

display how the analysis unfolded, from coding to linking. This graphical function is important as it shows how respondents constructed a topic or issue. Like a road map, one can use it to look at an issue in its broad sense, then through its component parts and then trace each component back to a source. This graphical component of Atlas.ti enabled individual pieces of text, some seemingly unrelated, to be fit together with other individual pieces of text to establish generalities or differences.

In order to show how the analysis in this thesis was conducted, several Network Views are supplied in Appendix III. This graphical conceptualization unfolds somewhat like a story. It begins by establishing an array of pieces that seem like they may be important. At this stage, some are given names (codes) and others are simply highlighted for a future read. Next the codes are grouped by criteria defining their importance (families). Relationships in these families are described to understand how the phenomenon is constructed. The Network Views present the results by revealing the broad themes revealed and then subsequently shows the nature of these constructions in finer detail. Finally, this will bring us to the next chapter, interpretation.

### ***Establishing a Resource Framework***

Examination of the interviews was conducted within a CDA framework. Data was reviewed, summarized, categorized (coded), analyzed and interpreted. Emphasis was placed upon highlighting biases, prejudices, beliefs and assumptions derived

from the transcripts. CDA was intended to expose the existence and reasons for various forms of power relationships. A search for the meaning of these relationships was pursued through the use of CDA and the thesis concludes by identifying appropriate avenues for change.

Interviews, as they were analyzed, were thought of as responses to stories. Stories are important, because what we say "is deeply affected by the fact that we are never more (and sometimes less) than the coauthors of our own narratives" (Throgmorton, 1996, 47). Seeing the interview transcripts in this manner allowed for the understanding of the commonalities or co-authorship that went into their construction. With a CDA lens, concern rested upon how these stories carry and perpetuate relations. This enables us to understand and evaluate what practices we as a society engage in.

At the outset, it was important to identify that interview findings were not intended to personalize interpretations. The intention was to understand how the issue of tenure is framed in society. Personal statements therefore are seen as only reflective of the societal conditions that persist and which we take for granted in categorizing and making sense of the world. The goal is to use the interview transcripts as a vehicle to gain insights into what common assumptions are behind a homeownership ideology that appears marginalizing to other forms of tenure. The results of the analysis, or the way they are interpreted, are but one CDA interpretation; my own. They seek not the truth, but to understand how

respondents construct reality with an understanding that there is no such thing as truth, only versions of reality. In this sense, interest is placed on "...how participants talk rather than their validity of accounts" (van den Berg, Wetherell, & Houtkoop-Steenstra, op. cit., 14). The analysis sought to gain a deeper understanding of the messages conveyed by the words.

Research, at this juncture, was careful not to fall prey to its own assumptions. For example, do the interviews echo the ascribed value of homeownership as found in the literature review? To avoid premature conclusions, it was necessary to identify the specifics of how the tenure types were perceived or constructed by HOP respondents. The intent was to determine whether the interviews reflect the salient findings of the literature review. However, the interviews must be dealt with on their own merits and free of an undue influence that could be brought to bear by the literature review. I will not pretend that the literature review is without influence, but in this recognition the influence can be mitigated in order to promote a fair analysis.

### ***Applying the CDA techniques***

In the next chapter, discourse found in the interviews is viewed through various CDA interpretive techniques to show what may be at work at a deeper level. This section highlights some of the basic themes that set up this inquiry. The tools are used to illustrate the purposive role of language in the interviews, understanding that even the interviewees themselves may be unaware of the social

consequences of their words. The tools are employed as guiding stepping-stones to reach higher levels of understanding in relation to the major findings of the data. These are manifest through a number of specific language enhancing tools. CDA tools allowed precision in searching for meaning through various filters.

In the exploration of the meaning and essence of home ownership, as derived from the interviews, the CDA process moved from subjective interpretation of statements to language interpretation and finally to a methodological approach to understanding the data extracted from the interviews. This section of the thesis attempted to garner an appreciation of homeownership that unmasks the assumptions that we take for granted.

### ***Basic Findings***

Initial review, in stage I of the analysis of the interview transcripts draws out basic findings that can be contrasted to those of the literature review; homeowners are cast in the light of superiority. Respondents attach value to the idea of homeownership and devalue rental tenure. How ownership is constructed provides a sense of what the respondents are trying to do with the language that they use. It is apparent that the overwhelming action that their discourse would support is the encouragement of more homeownership in their neighbourhood and the discouragement of rental property.

### ***Interview Themes***

Those interviewed identified many positive factors associated with homeownership. To understand how homeownership is portrayed it is useful to scan the themes which emerged from the interviews. Many of these themes expressed a desire to be associated with mainstream values. The most prevalent pro-homeownership themes identified include: Freedom, Privacy, Sense of ownership, Pride, Investment, Stability, Control of Environment, Equity, Living Space/ Amenity Advantage, Responsibility, Conducive to Family, Cost Advantage, Increased Confidence, and Positive Neighbourhood Influences.

While some of these themes derive less from fact than perception, others like the "central location" of the HOP homes appear more tangible. Generally, the themes extracted from the interview data mimic the homeownership assumptions as characterized in the literature review. A graphic depiction of the these themes can be obtained in figures 1-3 (pgs. 74-76) which highlight the codes in the interviews used to describe homeownership, renting and the neighbourhood in general. It is interesting to note that when respondents referred to the positive attributes of homeownership, they often did so by highlighting negative effects of renting. Table 1 (p.79) juxtaposes these ownership and rent themes showing this contrast. As discussed in the following chapter, It is clear that a status differential exists as a dualism between ownership and rent situations. This dualism is a central feature in the literature review where questionable assumptions like 'owning is cheaper than renting' or that 'renting is a waste of money' echo the

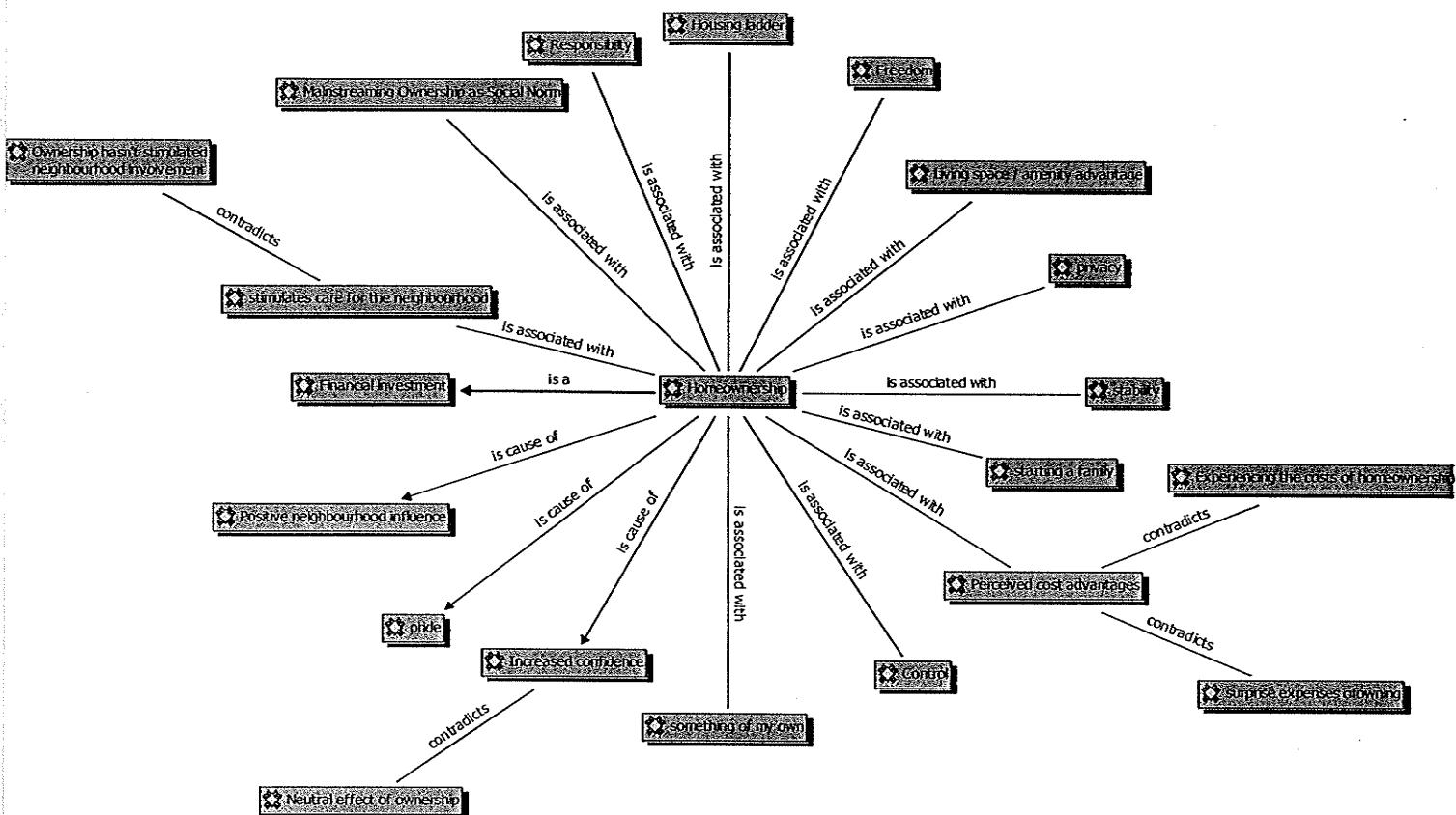
findings of the interview analysis. These preliminary findings are important to, and therefore precede, a deeper interpretation of the nature of this discourse.

The following figures provide a graphical depiction of how homeowners identify with tenure by emphasizing what concepts are present and how they are related.

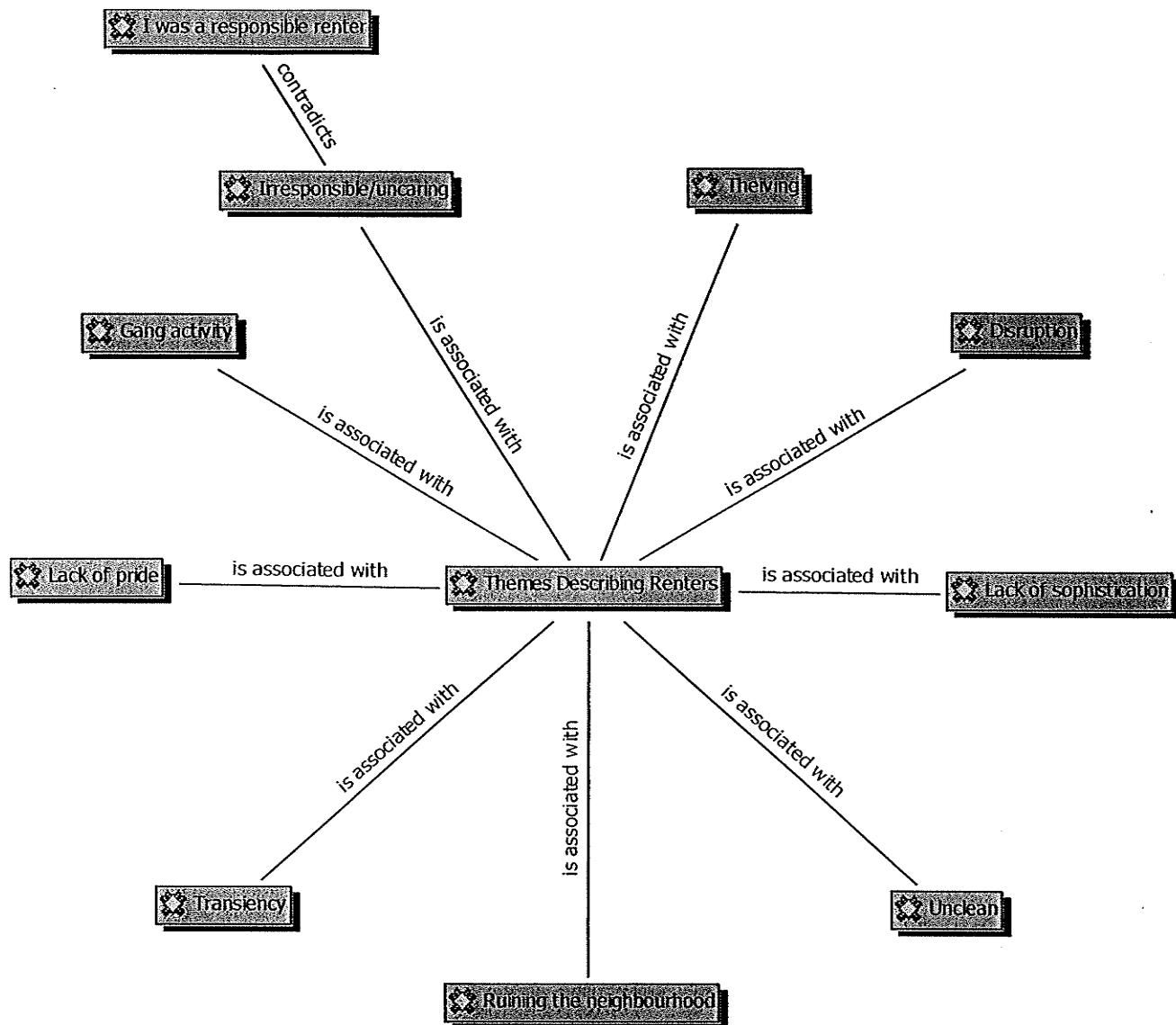
Figure 1 and Figure 2 describe homeowner and rental themes respectively and Figure 3 describes homeowner perceptions about their neighbourhood generally.

These concepts and perceptions represent the codes that were developed through successive rounds of interview analysis. Behind these codes are utterances, explicit and implicit, which support them. Although these graphs attempt to speak for themselves, I realize that without knowing what is represented in the codes, readers may not appreciate the full meaning of the graphic representations without making specific reference to the codes. The codes and the utterances from which they were derived can be found in Appendix III, IV, and V on pages 147, 157 and 162 respectively.

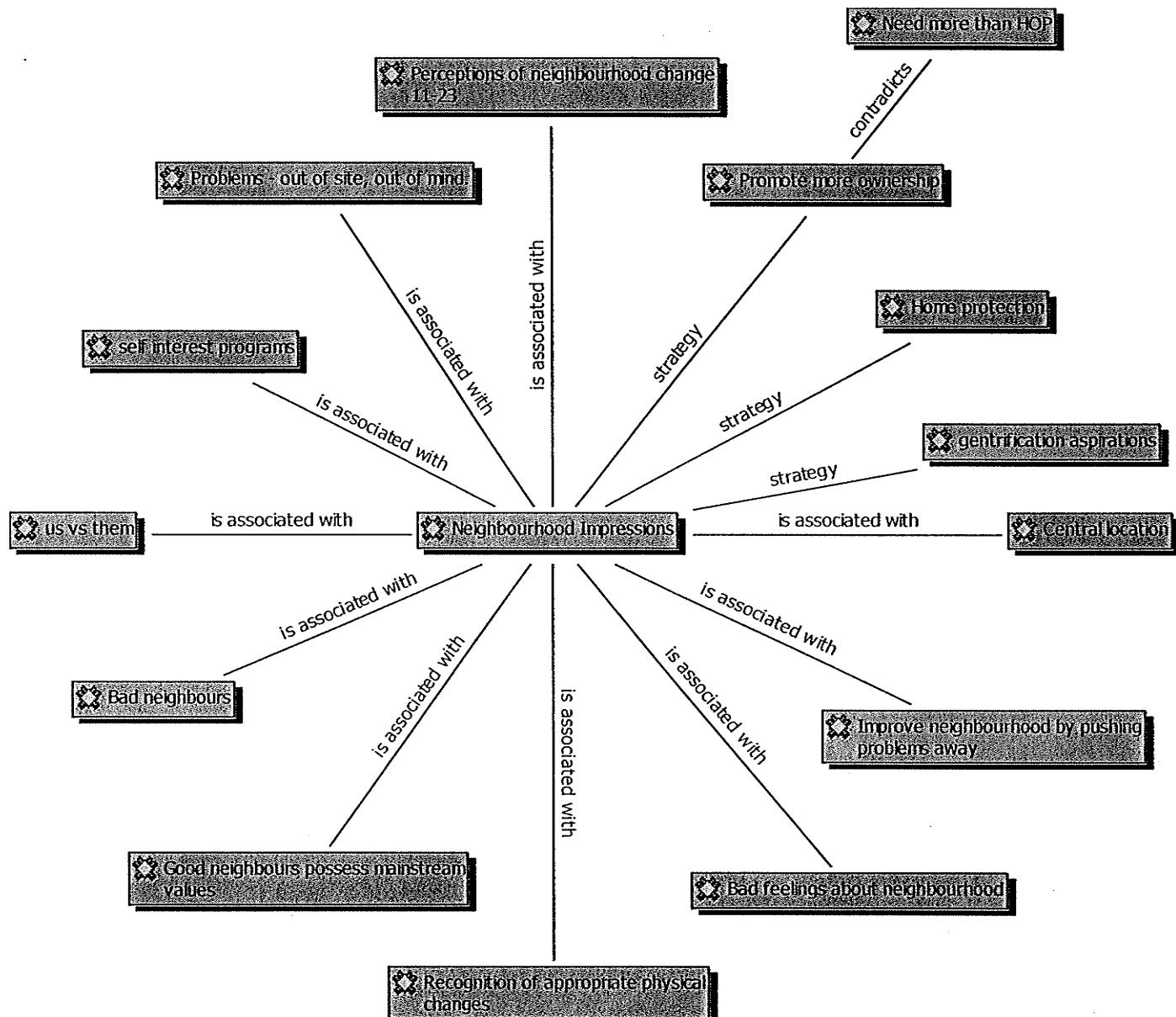
**Figure 1: Themes Describing Homeownership**



**Figure 2: Themes Describing Rental**



**Figure 3: Themes Describing Neighbourhood Characteristics**



## **A Quantitative Overview**

Though the research in this thesis is a qualitative effort, it is useful to show how the characteristics or themes that people use to describe owner and renter situations are comprised in a quantitative sense because it provides insight about what topics or frames are dominant classifications. However, this section does not want to minimize the importance of characterizations that may appear less numerous, but are perhaps more influential or destructive.

A quantitative look at the data in terms of the picture it draws about the dualism of tenure shows a prevalence of factors. The most common factor associated with the popularity of homeowner prevalence is the through the notion that it provides a sense of freedom. A total of 19 references to homeownership and freedom appeared throughout the interviews. Feelings of pride were also considered to be associated with ownership appearing 13 times. In terms of number of responses, stability of ownership and ownership as a financial investment were equally important as statements referred to these 9 times each. Increased confidence instilled thorough ownership and the living space advantages of ownership were each cited 4 times.

On the rental side, characterizations concerning the tenure as a 'waste of money' dominated with 14 references. References to renters as irresponsible or uncaring appeared 7 times.

In terms of the interaction between the discourse of ownership and rent, 25 interview statements were coded as homeowner constructions of an “us vs. them” phenomenon, highlighting the effects of this dualism. Seven responses showed desire for increasing the rate of ownership in the neighbourhood, while 11 references were made to improving the neighbourhood by pushing problems away with ten references to ‘getting rid’ of problems. It is interesting to note that only one interview respondent seemed ambivalent to either form of tenure during their interview construction.

## **Conclusion**

Through the codes and themes identified though this chapter, a clear dualism exists between ownership and rent where the former is associated a higher value. This chapter may conclude by stating that the interview data has been arranged into codes as themes to show basic surface relationships. However, this level of analysis can say nothing beyond this and therefore requires a higher level of analysis as offered in the next chapter, Interpretation.

## Chapter 5.0 Interpretation of Discourse

### *Insights Gained From the Language Representing the Themes*

The following table illustrates the topics that were evoked by interview respondents relating to their feelings or perceptions about homeownership, renting and the neighbourhood in which they reside.

**Table 1: Characterization Matrix of Themes From Interview Transcripts**

	Positive Connotations	Negative Connotations
Homeownership	<ul style="list-style-type: none"> <li>• Freedom</li> <li>• Privacy</li> <li>• Sense of Ownership</li> <li>• Pride</li> <li>• Investment</li> <li>• Stability</li> <li>• Control of Environment</li> <li>• Equity</li> <li>• Living Space/ Amenity Advantage</li> <li>• Responsibility</li> <li>• Conducive to Family</li> <li>• Cost Advantages</li> <li>• Increased Confidence</li> <li>• Positive Neigh. Influences</li> </ul>	<ul style="list-style-type: none"> <li>• Hidden Expenses</li> <li>• More Bills</li> <li>• Expensive Heat Bills</li> </ul>
Rental		<ul style="list-style-type: none"> <li>• Transience</li> <li>• Uncleanliness</li> <li>• Thieving</li> <li>• Disruptive</li> <li>• Lack Sophistication</li> <li>• Ruin the Neighbourhood</li> <li>• Lacking Pride</li> <li>• Gang Activity</li> <li>• Irresponsible/ Uncaring</li> </ul>
Neighbourhood Characteristics	<ul style="list-style-type: none"> <li>• Central Location</li> </ul>	<ul style="list-style-type: none"> <li>• Gentrification Aspirations</li> <li>• Push Problems Away</li> <li>• Bad Feelings About Neighbourhood</li> <li>• Bad Neighbours</li> <li>• Good Neighbours Possess Mainstream Values</li> <li>• Us vs. Them</li> <li>• Self Interest Programs</li> <li>• Problems Out of Sight/Out of Mind</li> </ul>

The above table reinforces the central theme that homeownership is regarded as a much more positive form of tenure than renting. Table 1 is a composite of homeowners' perceptions extracted from interview data related to ownership, rental occupancy and neighbourhood characteristics. Ascribing negative and positive connotations to the codes is based upon my own notion of an ideal neighbourhood: one that is diverse, equitable, and non-marginalizing. Codes that do not fit with either connotation have been left out. This stage of analysis strived to gain a sense of the language behind homeowner depictions. The following discussion considers the language of these themes through the use of the tools of CDA. While this chapter is organized on the basis of themes, it should be noted that a conscious attempt is being made to collectively utilize the tools outlined in the Methods chapter. Here, in stage III of the analysis, we must pay particular attention to the power of language in determining who benefits from such discourse and whether these depictions seem to represent truths, non-truths, or unproven truths. We will see that together, the statements that collectively construct the pro-homeownership discourse carry implications that require exploration. Routine associations with positive attributes such as 'quiet', 'friendly', 'decent', 'eager', 'proud', 'privileged' and possessing 'inner strength' are ascribed to homeowners. Renters are excluded from this positive association, thereby demeaning the very circumstance of renting. This is evident where renters are described as "irresponsible", "unclean", etc.

It is important to say, however, that these pro-homeownership sentiments are socially constructed phenomenon and therefore, represent one version of reality. The reality depicted here seems to coincide neatly with notions that "...the ownership of a single-family house emerged as a symbol of what many call the 'American Dream'. The celebration of a particular form of property – the single-family house set on a tidy yard -- was neither natural nor inevitable. Rather, it was grounded in...struggles over the meaning, form, and function of the family home" (Garb, 2005, 1). It is important to recognize the strength of this perception and its influence on housing policy. One should also acknowledge that if we see rent as inferior it is because we have made it inferior.

### ***Ownership as a Social Norm***

It is understandable that many of the interviewee respondents may have been motivated to assume homeownership in an effort to take advantage of these perceptively positive factors of home owning. It is also possible that influences to purchase are guided by a bias so thick that it is almost imperceptible. This is supported through the excerpts below, where certain expectations are apparent but articulated in a way that seems removed from the respondent. In other words, one gets the sense that the words used to describe a desire to own do not seem to be the construction of the speaker. At times, the reasons to purchase seem obscure and the willingness to accept this as a natural and unquestioned trend in one's housing life. Perhaps many of these expectations come from popular housing discourse propping up the value of ownership. The fact that many of

these people had not previously been in an ownership position places more validity on this claim, revealing how larger structures in society influence choice and action through discourse. It is interesting to note how typical homeowner perceptions are personalized in their constructions, to justify first time homeownership and the degree to which homeownership is boosted to the panacea of wellbeing. These "typifications" make it possible for individuals to account rationally for experience (Denzin, 2000, 488). The theme of "ownership as social norm" reflects these seemingly reasonable and recognizable constructions of the meaning and value that society places on ownership:

*I was at the point in my life where I wanted to purchase a home. I think it is the natural step or evolution from renting to owning. (16)*

*Owning a house was always important...Well I kind of expected that once, I would feel, and I am feeling this, that when I go to work I know that I am owning this and paying it. (17)*

*but yes I guess it is something you dream of doing. (10)*

*Who doesn't want to own their own home, I didn't want to live in an apartment. (12)*

*We had been considering it for a few years too and it was like - it almost felt like dreaming in a way. (13)*

It appears that motivations to assume ownership may reflect the influence of dominant narratives. This is made clearer in the following statement with the agentive, but obscure role of the proverbial they:

*Well they always tell you it is cheaper to buy than to rent. (5)*

The use of 'they' as the authority provides a level of creditability, which is difficult to attack, shielding the source of the claim and the benefactor of the discourse that the statement supports. In other words, this nominalization leaves out important information about the agents of power.

### ***Impact of Tenure on Neighbourhood***

Homeownership is placed on a pedestal where it is universally appreciated as sacrosanct. On the other hand, derogatory utterances about tenants are made on the assumption that they are universally endorsed. For example, the theme that homeownership carries with it inherent "positive neighbourhood influences" supports itself with comments like:

*He bought them, renovated them, put a couple homeowners in them and the street changed. Honestly it made a big difference, it's more quieter and more friendlier. (1)*

*The block is good, I don't think you have that many renters on the street and they are almost all homeowners and that makes a difference obviously. Renters don't really care what's going on, but homeowners do. So our block is good. (10)*

*Nothing is going to be changed over time. If you get a few more decent neighbours, it will change things. But like I said, you get a rental and...I realize you can't go out and buy every rental property but you can get the trouble spots. (11)*

These comments seem to indicate that the positive nature of homeownership is a given. These linguistic constructions also reflect a confidence that the interviewer will not see them as out of the ordinary, but instead as an intersubjective understanding. This is especially apparent in the context that owners make a difference 'obviously'. (10)

Coherence relationships between ownership and positive attributes seep into interviewee constructions, defining a causality in the minds of respondents that seems natural and rational. Some of these constructions place claim on specific relationships. The theme describing renters as "unclean" for example, defines a relationship between ownership and cleanliness that is overwhelming to the point where owners appear to have a monopoly on cleanliness:

*I think cleanliness comes with ownership, I mean you will keep your place clean. (17)*

*It is kind of dirty because a lot of it is renters in the apartment building. (5)*

*It was homeowners and the lanes were clean and no dogs running around. (8)*

To the homeowners, this discourse fits with constructions of renters being “irresponsible/uncaring” in general:

*Get rid of tenants and bring in more homeowners so that people take care of their property. (10)*

*It would be nice to get those people out. It makes a huge difference having people take ownership of a house. It would be nice to have more people moving in that are owners of houses and also to have these initiatives that help people...(15)*

To emphasize the dualism between owners and renters, the homeowner discourse that paints the renter as “irresponsible/uncaring” is carried by tactics like exaggeration and over-wording:

*...someone below you is screaming and breaking widows. (4)*

*...and finally they are turning them into homeownership. So we don't have  
the big barking scary dogs and yards full of garbage and poop this high.*

(8)

*We have only two families on this street or block that are **loud** and  
**obnoxious** renters. (8)*

The purpose of these statements is to present the activity they report as consistent with renting. Linguistically, such constructions serve to normalize a particular image, in an effort to make unordinary behaviour look ordinary to a certain group. While the behaviour of the renter is portrayed as a destructive element to community, homeownership on the other hand is portrayed as a causal agent for civic involvement:

*Civic involvement has absolutely changed as a homeowner, you are more  
connected to what's going on. (21)*

Emerging from the picture of dualism the homeowners create and frame, a reality is constructed and perpetuated that sees renting as the cause of inferiority among those that live in such condition. These perceptions, however, are mere

assumptions, as powerful as they may be, and disguise other constructions such as marginalization. The pro-homeownership sentiments of these interview perceptions obscure deeper issues. These beliefs carry with them a consequence because the range of action they support is by nature consistent with them. For example, a common coherence relation in the data is one between physical improvements in the neighbourhood and social improvements. This is the belief that people are uplifted and project more positive feelings if the neighbourhood is physically aesthetically pleasing. This is observed in the following passage:

*When homes are renewed it feels like, probably helps in some ways people's feelings about themselves. (13)*

While this argument may seem reasonable even to the reader, it is important we keep in mind that this is only based on a set of assumptions that would be problematic to prove. More directly is the notion of homeownership as a cause of "stability".

*I also knew that getting a house would also offer some type of stability and security. (14)*

*It was something that I could move in and stay, instead of moving around all the time. Stability I guess. (14)*

There is a bias to see homeownership as a better form of tenure, but no attempt to understand that it is not something inherent in that tenure but is constructed as advantageous as a result of the bias. The result is that the focus becomes on increasing homeowners rather than applying the advantages of ownership to other forms of tenure such as rent. These coherence relations demand action oriented toward getting rid of rental and its associated problems, and increasing homeowners and their associated neighbourhood benefits. There is a fundamental difference in framing the situation these ways. They preclude possible actions and explain why homeownership and physical improvements are paramount in neighbourhood revitalization strategy.

Framing homeownership in this exalted way speaks to the power of societal thought as an influence over individual action. This expressed hegemony of ownership is also seen as a reflection of how thought tailors action. These value laden pro-homeownership sentiments, whether conscious or not to the respondents, result in accepted, unquestioned, and ideal forms of action upon which the success of the neighbourhood appears to depend. This action entails increasing the population of homeowners in the neighbourhood in order to rebuild it and at the same time get rid of problems, which the renter supposedly represents. This analysis is not meant as a criticism however as the individual comments are coming from people whose intentions are most likely to offer constructive input and who most likely, genuinely wish to improve the area in which they live. Nevertheless within this strategy, the homeowners identify

themselves as positive influences in the neighbourhood due to their status as homeowners and the positive accoutrements that follow the tenure. This language carries a subtle, but existing bias in favor of bringing a certain type of people (the right people) into the neighbourhood, homeowners. In light of the importance associated with homeownership, it becomes easy to see many of the power implications of this discourse. For example, such discourse acts to confirm the notion of the enlightened homeowners having the capacity to enhance the neighbourhood. The following statements relating to owners' "positive neighbourhood influence" attest to this:

*So that feels good that I am part of something that is getting better, that was bad it still has its spots, there is soliciting with women and drugs, but if people keep coming then yeah....(17)*

*I just realized that the area was not that bad and it did need some work but it would help to have more people from the outskirts moving in. It would be nice to see a younger generation to move in. That is part of why I moved here was to be a part of the revitalization efforts. I found this area has so much potential so if I can bring myself here and convince some more people to move here, maybe we can rebuild this area. (15)*

*there is still the odd house where it would be nice to clear the people out and get some fresher people in there. (15)*

*we have had lots of neighbours that have approached us when we first moved in and said thank you and that we made a big difference to the area. The two neighbours moved in at the same time so they say we added to the community and it was nice to have people like us. So I think there has been a lot of change. (15)*

*Having the HOP house is bringing in good people, and helping a lot, and getting people out of apartments and you know making a difference. So it's a positive thing. (19)*

*We have seen more people like us moving in to the area and people that are younger and maybe more affluent than before, which brings a nice mix. (21)*

*and I kept telling these wonderful families "you move here, and I will keep bringing in other wonderful families, and you just watch, a year or two years down the road you are going to have a really nice neighbourhood" Its unfortunate that people keep getting murdered but the neighbourhood has done a full 180. (8)*

## **Us Vs. Them**

Inherent in this notion of enlightened homeowner, who appears as a neighbourhood attribute, is a sense of paternalism bound in the language that promotes it. This paternalism is important to understanding the “us vs. them” mentality of the homeowner. Through this, it is alleged and captured in the theme describing renters as “lacking sophistication”. Furthermore, it is these resident homeowners who see themselves as people the renters can learn from:

*I am trying to be a good role model for people who do not know better. I think homeownership is a responsibility to a neighbourhood. (8)*

*I mean half the people that rent have no fathom that it would be cheaper to buy, and I think that is something that we need to educate them on. (8)*

*we need to educate people more about what a wonderful feeling it would give them and how much inner strength and pride they would feel about taking that big step. (8)*

*I would say [the neighbourhood has] got elements of poor people who are misguided in their life or career. (4)*

The philosophy thus becomes fixed upon increasing ownership, perhaps obfuscating deeper social issues that are virtually ignored by the interviewees.

This provides a glimpse of how words are reflective of thought and a prelude to an established form of action; hence, the power of discourse. In this case, issues become seen as things to push away, but not to address at their root. A common sentiment amongst interview respondents is a desire to see more likeminded people move in to the neighbourhood. For example:

*I was hoping that my neighbours were owners also, but unfortunately it didn't work out that way. We found out after buying the house that our neighbours were renters. That was a little bit of a disappointment. (6)*

*If HOP is going to pick and choose houses, my recommendation to them is to make sure that people on either side of the houses is owned by somebody. I was trying to get away from this, and now I'm next door to one. (6)*

Among these sentiments, respondents make clear an attentiveness to make the neighbourhood more attractive to prospective homeowners. Little respect is given to addressing local social ills or improving the lives of people who are currently living in the neighbourhood who are renting. The dualism fits easily in an 'us vs. them' mindset, where even the use of the word 'people' by the homeowners connotes a certain kind of person and those who do not fit the criteria are seen as less important. A good example of this is when a resident describes how the neighbourhood will improve when more people move in. What is implied is that

the people moving in will be homeowners. It is also important to note that these notions are often carried by terms such as “more people like us”. The problem in the neighbourhood is not seen a shortage of people but a shortage of the right people. Physical improvements to the housing stock are therefore supported in an effort to attract these people:

*I guess it is visual and it starts with fixing up the home and trying to get people to move in. (15)*

The corollary to this is made clear by the following exaggeration:

*I thought it was a good program too because I kind of like the idea cleaning up the downtown and bringing families in instead of crack houses, you know (5).*

What is implied through this statement is that there are really only two choices: homeownership and crack houses. Without the promotion of homeownership, crack houses become ineluctable.

Property owners identify themselves as an exclusive and unique group of people who want little association with those who should be whisked away. If one were to think of the worst crime that could exist in a neighbourhood, murder would of course be high on that list. However, in the following statement, a response to

changes in the neighbourhood, the act of murder seems downplayed in the "improving" neighbourhood:

*Positive, minus the murders okay. Very positive, minus the murders. (8)*

It is easy to speculate that the construction of this response is motivated by the fact that the people being murdered are simply not important, or less harshly, not identified with. The statement therefore appears oxymoronic in its attempt to commensurate the incommensurable. Statements as these are examples that certain problems aren't of high importance as long as their effects fall elsewhere. This seeming contradiction, which is imperceptible to the respondent, shows the lengths the discourse will go to protect its own assumptions. There are many other examples from the interview data that suggests an indifference to deep social problems as long as they remain "out of sight" and, therefore, "out of mind". The following statements that coalesce around this theme presume an ambivalence to deep seated social issues provided they don't affect the individual directly:

*we have never been affected by it, but there is a lot of stuff that goes around in this neighbourhood....crime and stuff like that. That doesn't bother me as much as neighbours that don't take care of their houses. (7)*

*For me [prostitution] isn't really a big issue, I don't really care, but my biggest issues is when they asked my 12 year old daughter. (6)*

*I don't care what they do [prostitutes], it's their personal life they can do what they want to do. But don't do it during school hours, don't do it when the kids are going off to school, they don't need to see it. If you want to do this, do it after the kids are inside. (6)*

It is interesting also to note the passive “*if you want to do this*” formulation in the last statement. The image constructed here is quite subtle but very important. This seems to suggest that the lifestyle of a prostitute emerges from a rational, well thought out plan for one’s life. The impact of this attribution is inherent in the nature of applying an agentive or causal role to the victim.

Racial overtones are also evident in the “us vs. them” constructions of interviewees. In the presence of Winnipeg’s large inner city Aboriginal population, interviewees may be displaying a cultural prejudice. At times, respondents claim they judge people by criteria they view as real, but find difficult to describe. In this process, “observing is natural...it is more like a feeling”. In other cases judgements are laid out more explicitly:

safety is an issue because during the first year I had all kinds of natives cutting through my yard. (8)

there are some renters that care too, right, but for the most part no because they are usually Native with ten kids that are throwing their garbage all over. (3)

When the picture of typical renter is constructed by a respondent as “usually Native with ten kids”, the exaggeration is telling. The effect of this utterance does not go without consequence. The message is contrived to achieve a specific purpose, to cast aspersions on a specific group of people. This represents active participation in the process of racialization where the speaker assumes that the listener will understand and go along with it. Other responses of personal judgments stated by respondents also imply possible proxy for racial overtones:

*Once you get to the corners of the block there are the riff raff. (18)*

**You know who** goes to work everyday and who doesn't. It's a good and bad neighbourhood. (4)

*Every now and then you see, if anything I call it entertaining, you see weird people walking down the street. (15)*

Yes, and there are a lot of **different kinds of people**, some hard working people...(19)

*There are too many **rough people** living in this neighbourhood (12).*

[There are] *a lot of good neighbours, but very **crappy in the corners** (1).*

It is plausible that many of the issues that emerged from the interviews are based on more than tenure for the simple reason that many of the above statements wouldn't fly in an area like Charleswood or Whyteridge (we can not discount the prevalence of low income tenants in the Daniel McIntyre neighbourhood). The social cleavages that exist among the residents of this neighbourhood are highlighted best by the way the homeowners frame their social environment in the "us vs. them" manner. There are those that deserve and those that don't. In light of this observation it may be important to pay attention to insights from van den Berg, Wetherell, & Houtkoop-Steenstra's research, which finds a we/them distinction as characteristic of analyses regarding group antagonism (van den Berg, Wetherell, & Houtkoop-Steenstra, op. cit.).

It is interesting how the above respondents expected the interviewers to draw upon their interpretive repertoires to pick up on implicit meanings reflecting supposed shared values. For example, the statement that "*there are some hard working people here*" implies that there are also people who aren't hard working and may imply that the interviewer would be able to imagine who they are. This could have been framed in a different way like "*some people are more fortunate*

in their circumstances than others". The "weird people" in the area and those in the 'corners' aren't referred to explicitly either, but again, in the mind of the respondent, the interviewer probably knows who they are.

The result of the class/race distinctions made by the homeowners also reveals their exclusive interaction in the community. They are happy to provide assistance to any member of the community as long as they fit into a particular schema. This is evident in the following statement:

*You know the guy over there who runs a taxi he works late and if he came over and asked for help I would say yes because I know he is a hard working guy and needs a break. (4)*

Overall, there seems to be an attitude among the homeowners that they are valued because they "made it" so to speak and that it is an individual responsibility to do so; issues aren't framed in a help thy neighbour or through a communal vision approach, but instead more with a push thy neighbour away approach if they are not displaying the kind of values they are supposed to (not trying hard enough perhaps).

*I was expecting that some people are not where you may be at, and that there is some level of dysfunction in the neighbourhood that as a resident you have to deal with. Even if you are in a house. (17)*

The above statement sees people in the inner city as dysfunctional generally and that “even if you own a house” (and therefore deserve more) you have to put up with it. Even when it comes to law enforcement, the role of the police is clear: Protecting ‘us’ from ‘them’:

*...it would be really good, it is a really secure feeling for people to see the beat cops. And it's just an overwhelming good feeling to see them, because I know they are protecting families (8).*

In tune with the “us vs. them” theme, we should also pay attention to the use of the word family in the above utterance. Family appears as a code for a deserving household. This probably does not apply to those families who don’t supervise their kids and would therefore be on the “protect from” side of the coin. The following statement makes this point:

*If the parents are nowhere around write them a ticket or something because there are certain age limits where these kids can't be hanging out by themselves. (11)*

It is interesting to note how these us vs. them judgements often backfire and seem unfair to residents who see themselves as good. A clear example of this occurs when an interviewee shows contempt for the way they are treated

because of the area they reside in. This resident seems upset that the police fail to distinguish them as part of the good component of people living in the neighbourhood:

*They don't realize that there are great people that live in this neighbourhood, we are labelled for living here and that is really a problem and a bad factor... Even the good kids they treat them all bad...(6)*

The power relations embedded in “us vs. them” sentiments in these interview transcripts have clear implications. Depending on what side of that continuum a person falls, come assumptions through homeowner discourse about how that person should be viewed or treated.

Among the polarization strategy of the “us vs. them” homeowner discourse an interesting inconsistency is revealed at a deeper level, which begs further explanation. While homeowners went to great lengths to paint tenants in a negative light, they at the same time, tended to minimize these often exaggerated negative impacts when describing themselves in rental situations. This tells us that what appears obvious may not be when reaching for fuller meaning. The following comments illustrate this notion of polarization where homeowners as former renters see themselves in a more positive light than the renters they now describe:

*As a renter, I would not have the pride, I mean I would, but a lot of renters do not feel pride and look after their home. (8)*

*even when we were renting we were involved in the area. (6)*

These statements, in the way they are framed, draw attention to the idea that the polarization manifest in the discourse may go beyond tenure. These statements seem at odds with claims of causal relationships between tenure and neighbourhood effects prevalent in the homeowner discourse.

Similarly, while interviewees actively participate in forwarding negative assumptions about renters, they often use disclaimers to distance themselves from playing a role in it. This may be an attempt on the part of the interviewee to save face, or maintain a social image that they are not displaying a certain prejudice (Caldas-Coulthrad, 198). This is done when respondents seemingly take issue only with extreme cases of low-income families and not low-income families in general. Consider the following stereotypes that homeowners buy into, perpetuate and yet attempt to remove themselves from:

*I mean obviously I don't have issues with low-income families living in low-income neighbourhoods, but I have issues with four-year-olds running around the street at midnight and crack heads and all that stuff.*

*And that stuff comes with the neighbourhood and we don't really much care for it (21).*

***That is not racist, that is just the way it is, that is reality (3).***

***this might sound awful but they are not the kind of people you want to get to know or want to be associated with (12).***

*it just seems that the people that rent don't take care of their stuff, and the people that own do. I know its not a 100% like that, but here it is you can tell (14).*

### ***Themes Relating to Strategy***

A thread that runs through many of the interviews relates to modality in terms of change. This is an acceptance that problems will always exist and therefore will be something to live with, but cannot be solved. Framing issues in this manner insists that looking for solutions is futile or that even though we do not like them, we should accept them. For example,

*I have no idea how to get rid of it, its just there (1).*

Even when the source of a problem does appear identified, there is a lack of interest in addressing it at its root. Instead problems are accepted as in the following statement:

*there is a community, but there is also a more transient population. I think it is more a sign of the times. (14)*

Many other instances throughout the interviews provide insights into modality-what is possible, or not possible. In terms of improving conditions in the neighbourhood, one resident states that:

*HOP would have to do a lot of homes to make a difference [in the neighbourhood]. (3)*

Following this rhetoric of improvement are homeowner “gentrification aspirations”, epitomizing the ideals of some interviewees. When describing what would improve the neighbourhood, many respondents either alluded to the topic of gentrification or outright stated it. Important, however, is the way this topic is framed. Gentrification may contain benefits for the homeowners in terms of increased property values, but at the same time dire implications for low-income renters. Rising rents and shrinking availability of low cost housing through deconversion are topics that are not considered by the homeowners. This is inherent in the nature of the term. Or perhaps more persuasive, is how

successful dominant interests have been in constructing this as a mainstream, commonly accepted definition. Simply put, the real and negative consequences that go hand in hand with the process of gentrification are lost as the term is translated into an inherently positive trend and the self-interest of the homeowner becomes overwhelming. As a result, gentrification is not only accepted but is actively sought, as described in the code “gentrification aspirations”:

*I hope it will become more attractive for young professionals and the price of houses going up (16).*

*And this is the whole thing with the gentrification of the neighbourhood, you know there are not many places to buy where you can an old home and get a great price. Absolutely, was I looking for the value of the home that would appreciate in price? Yeah, and in regards to the neighbourhood there has been renovations and new neighbours (21).*

It is clear that the course of action for improving a neighbourhood is confined to an unquestioned form of action. It is important to note at this point that not all interviewees share this sentiment and that there is evidence of a competing discourse, though well underrepresented. For example, *Hop can't address the real problems.*

It is interesting to note the attitudes that respondents held with respect to how they thought certain issues should be dealt with in their neighbourhood. The fact that they wanted more like minded residents in the neighbourhood as a way to displace problems elsewhere reveals the nature of this underlying philosophy. This sentiment is also revealed by the use of words which seem to have less desire to ameliorate what problems are perceived to exist in the neighbourhood in themselves and more desire to drive them away. We should be careful not to underestimate the importance of such statements, because they reveal an unsatisfactory and ineffective way to deal with the social challenges we are faced with. The end result of such ideology is nothing more than ghettoization. Through various readings of the interviews it became apparent that a similar philosophy was embedded in the wording used to describe what strategy would improve the neighbourhood. One exact phrase that kept emerging was "get rid of..." Among the 21 interviews this phrase was repeated ten times, ranging from how to deal with cats, crime, hookers, and tenants. The choice of wording is important because "get rid of" implies more a sense of 'throw away' than it does a sense of 'keep and improve'. Regarding strategy to deal with the problems in the neighbourhood, 'get rid of' could be seen as one end of the continuum and improve the neighbourhood with its current residents could fit on the other. This is why such ingrained assumptions will lead to ghettoization; they will forever get rid of problems rather than tackle them head on. What we need to understand is that we choose to frame the issue this way, but it is only one of many choices.

Being aware of how we frame a possible and unquestioned course of action

allows us to reconsider its effects. The current discourse appears as one resigned to accepting a level of social dysfunction and at best, driving it away.

### ***Contradictions in the Themes***

Contradictions to the dominant themes are important as they may represent points of departure. While the analysis of interviews reveals that homeownership is the favored tenure, there do exist competing points of view. Acknowledging these may serve as important to understanding the dominant discourse in the hopes of promoting change.

An example of a meta-contradiction is found in the following response when a respondent is asked about the personal impacts of a transition from rent to homeownership:

*In terms of difference in our lives, no I don't think so. (2)*

This reply may also allude to the cultural significance of the meaning of tenure, given the fact this respondent spent many years outside of Canada in Central America. This may account for the expressed contradiction.

Other instances where meta-contradictions occur in the homeowner discourse are through financial description. Accounts of unexpected expenses like repairs

to foundations and expensive utility bills counter the prevailing discourse that "owning is cheaper than renting".

Construction contradiction examples challenge the commonly held assumptions about the benefits of homeownership by transcending the issues of mere tenure. Such contradictions move us into a more in depth way of thinking about housing issues. This contradiction is most noticeable in those instances where renters who have become homeowners characterize tenants negatively, but identify themselves as having been responsible tenants. According to these arguments, it cannot be said that tenure promotes or discourages behavior, but instead is determined by individual or other circumstances. Such accounts are internally inconsistent yet uttered unaware of this. Exposing these contradictions provide spaces of departure from taken for granted, ingrained assumption. These departures points most importantly provide some direction as to how we may escape or transform this discourse. To overcome this rigid, uncompromising dualism it is important to find places where these dominant assumptions and feelings seem less than locked in.

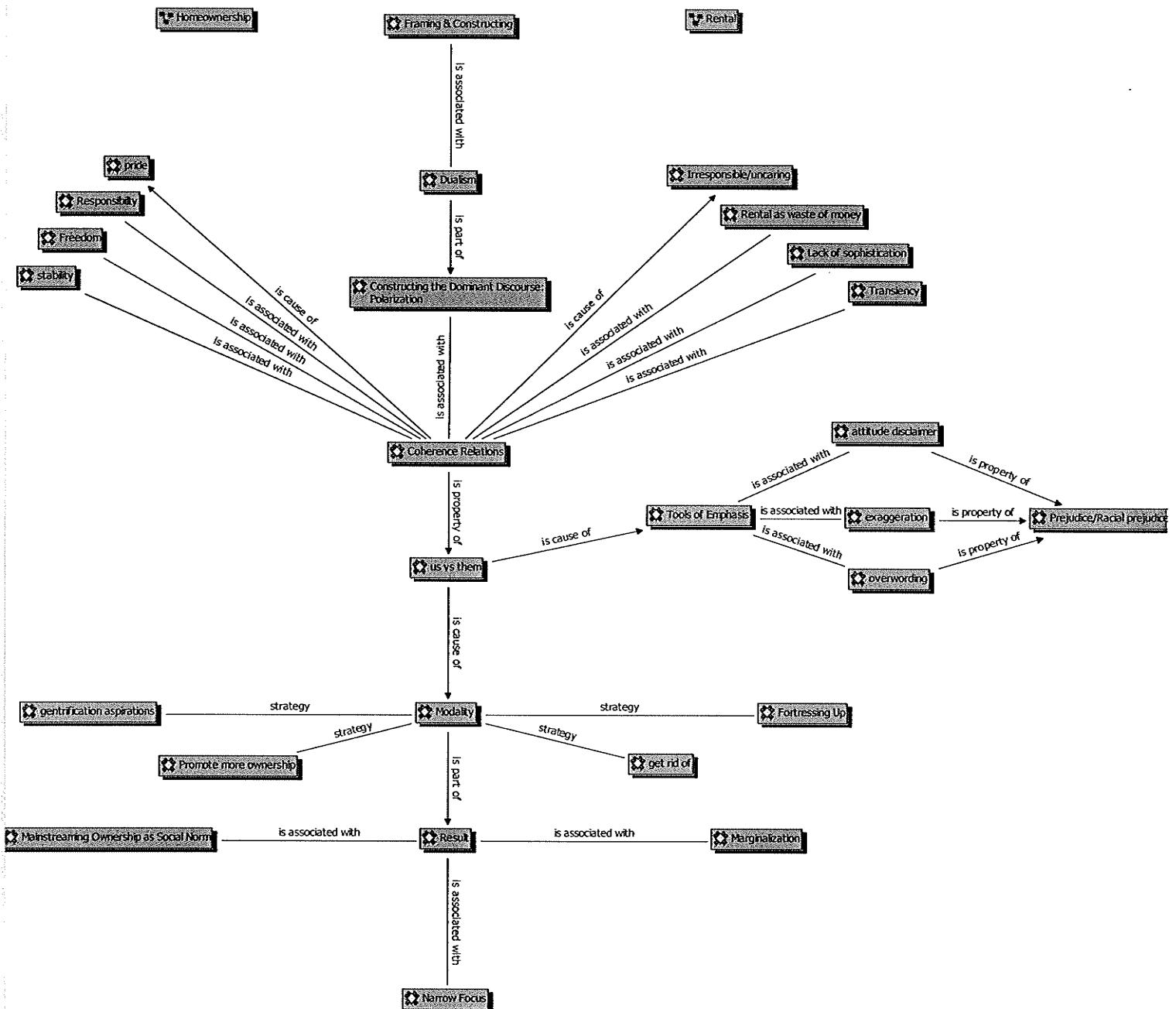
Implicit and explicit departure points may also provide evidence of some convergence between feelings of owners and renters. These are important to dwell on to ameliorate a discourse characterized by divergence. A possible point of convergence in the interview material between renters and owners may be the issue of housing affordability. The prevalence of low incomes in the

neighbourhood, combined with the fact that many HOP owners chose the neighbourhood because of low market prices suggests such a common link between housing and affordability. Similarly, many of the homeowners reported the significant cost advantage associated with the new appliances that came with the HOP house (in the code "Living Space/ Amenity Advantage") as having a bearing on their purchase. This motivation may converge with presumed motivations of some renters, as most rental units come furnished with basic appliances. Lastly, one may also look to geography to find convergence between the owners and renters. That many homeowners claimed they were lured by the 'central location' of the neighbourhood also reflects a point of intersection between renters and homeowners.

### ***Linking the Themes***

The following figure, representing stage III of the analysis, is graphical description that pieces together salient elements of the homeowner discourse to show how they combine to perpetuate attitudes that have attendant consequences. This process is described immediately following Figure 4.

**Figure 4: Application of CDA**



This graphic, in a nutshell, represents the CDA major findings of the thesis and tracks the process from start to finish. The graphic should be considered in a

vertical sense with movement from top to bottom. The top of the graphic depicts the way in which respondents frame and construct images of tenure. Specific themes emerge as characteristics that define them. The contrasts among the themes presented about the tenures are associated with a dualism. As respondents construct this dominant discourse (moving down the graph), preconceptions are formed through assumptions and interpretive repertoires are drawn upon that recreate and reinforce a polarization of tenure. Through this discourse, the different tenures are seen as active in promoting contrasting sets of behavior. As such, coherence relations for ownership are framed positively, while they are framed negatively for rental. These constructions and assumptions about the power of the tenures operationalize in the social realm where an us vs. them atmosphere is the result. Here, specific tools of emphasis (shown as a bundle to the right of center on the graphic) are used to maximize these divisions, which often go beyond tenure, emphasizing larger cleavages in terms of class and race manifest in and through housing tenure. From the lens in which the homeowners perceive the world, only a narrow range of actions frame the modality of change. Such strategy includes the promotion of ownership, gentrification, removing problems and fortressing up. The result is the mainstreaming of ownership as a social norm, the perpetuation of marginalization, and a focus that is incomprehensively narrow.

## ***CDA Revelations: Major Issues***

At this final stage of the analysis and interpretation it is important to draw specifics into major categories. These categories are intended to explain some of the large impacts that this homeowner discourse sustains.

### ***Marginalization***

In the early stages of analysis it was determined that the homeowners perceived stark differences in tenure. These differences described ownership as positive to the point of being an imperative. More conceptual rounds of data analysis through CDA techniques related to language interpretation, ascribed value to ownership that takes the form of a dualism, but is fueled by the process of marginalization rooted in social cleavages such as class and race; a complex discourse of marginalization. Such discourse overwhelmingly represents the feelings of the sample interviewees as expressed through their language. In judging the power of this discourse, it is interesting to note that most of these homeowners, up until recently, had been renters. This is an important factor when one considers the strength of the discourse that marginalizes the rental component. The recently established homeowners easily slip into a discourse that goes so far as to identify renters as responsible for neighbourhood decline.

Insights such as these suggest that the marginalization, which exists toward rental tenure, may be much deeper than it appears on the surface. Through CDA we begin to see the dualism of tenure as a reflection or a symptom of a larger trend of marginalization between types of people. Recall, that at various times

many of the respondents evaluated people based on appearances. These testimonies provide proof that the cleavages that exist relate to more than tenure but simply manifest themselves through tenure. "This might sound awful but they are not the kind of people you want to get to know or want to be associated with" (12) is the kind of response that drew attention to this. That this interviewee did not elaborate on what was meant by "the kind" of people shows that the interviewee assumed that this opinion would be highly accepted. In this instance it appears that marginalization derives from making judgements on the basis of societal conventions. This is exemplified in a situation where an interviewee misjudges an owned home for a rented home. This is significant, because of the reasons informing this judgement: the physical characteristics of the tenant: "the guy with the shaved head and tattoos. With all the girls hanging around?" (14) As a result, the perception is driven by a prejudice, which seems invisible to even the respondents themselves, which is why it is important to make these connections visible. Residents begin to see their community as a collection between good and bad where, for example, *the good people are really friendly* (15). Through a discourse leading to marginalization, respondents in the absence of substantiated fact, divide the community into good and bad people. For example: "I know my neighbourhood and who isn't trouble and who is trouble. You can't help but observe and it's natural..." (4).

One element can be drawn from this research up to this point, whether it be motivated by race, income, social status or a combination. This element is the

common identification of a dualism among the respondents as manifest in the characterization of a "construction of an impression of illegitimacy" (van den Berg, Wetherell, & Houtkoop-Steenstra, Wetherell, & Houtkoop-Steenstra, op. cit., 19). Whether it be lacking appropriate parenting skills, maintenance aspirations, cleanliness, etc. "these dualisms or binaries depend on shared lay theory of what's appropriate" (van den Berg, Wetherell, & Houtkoop-Steenstra, op. cit., 19). The deprecatory formulation of types of people is a common feature of the interviews. Consistent with the methodology of CDA, such statements are to be understood as but a reflection of our society at large whose intention may not be to marginalize, but whose actions reflect nothing more. The way that participants construct their social environment is filled with negativization, or bias information processing (Dijk, op. cit.).

Critical to this thesis is the notion that our language determines the range of our actions. When we examine the role of language as doing something (its purpose) it is clear that the discourse among the interviews enables exclusionary and oppressive processes. What can be said is that the homeowner constructions (as representative of society at large) express a negative view toward people who rent. Presumably, in these cases, renters mean low income people and may even be a proxy for other kinds of people, such as ethnic minorities.

It should be noted, however, that the marginalization inherent through the discourse may also be self marginalizing to the homeowners themselves. One

important factor to bear in mind is that the HOP owners are likely more associated with the bottom end of income earners than the top. This is apparent through numerous respondent accounts of choosing the neighbourhood as an alternative to neighbourhoods that were out of their reach in terms of housing economics. It is likely that through their discourse they are attempting to cast themselves more favourably through a disassociation with the perceived low-income renter. However, notions like the home as an investment on the housing ladder in this instance are likely to be of minimal benefit as compared to those at the top. As a result, perpetuating the discourse of home as financial investment reproduces the gap between HOP owners and more affluent homeowners, supporting income stratification further. If this is correct, then promoting such a discourse is damaging not only to renters, but low and moderate income people in general whose access is limited no matter what the tenure that is offered. This may be an example of how "...the weak participate powerfully in the discourse that defines them as weak" (Denzin, 2000, 495).

### **Mainstreaming**

Another generalization that can be made from the discourse in the interviews is identification by homeowners of mainstream values and a wanting to be associated with these values. Painting oneself as proud, clean, responsible and stable associates the speaker with qualities that a good citizen would possess. But it is difficult to believe that these values themselves could be caused by the form of tenure one resides in, or more importantly is forced to reside in.

Incorporating mainstream, positive values into home ownership, and at the same time constructing rent as opposite reinforces or continues the discourse of marginalization.

### **Sustaining the Neighbourhood (Narrow Focus)**

Together, the mainstreaming and marginalization functions of the pro-homeownership discourse create a reality of perpetuation. As previously discussed, the neighbourhood improvement strategies that encourage more homeownership, the removal of problems, and the 'us vs. them' dialogue are all reflective of a generally narrow focus. What is most interesting is the extent of these representations from the interviews.

In a general sense, the homeowner discourses seem rooted in an ideology of individualism. Such impressions of the provision of housing may be reflections of a larger societal acceptance that people are expected to succeed in housing markets on their own merits. In other words, the benefits of the welfare state are configured in such a way as to minimize the role of housing as social policy.

This individuality is also expressed in terms of community support. A good example is that many of the interviewees attest to a motivation to buy as a method to help rebuild the neighbourhood. While respondents claimed this community support, few were actively involved in their community in a manner beyond their utilization of local services, such as shops. This implies an

underlying assumption that the strength of a community is built upon the collection of individual efforts in contrast to an approach that emulates broader social goals. It may be that the promotion of homeownership encourages action that is individualistic as it is regarded as a possession.

It seems evident from the material presented in this thesis that class is influential. Though we may not be consciously aware of it, our words indicate that class distinction is a factor. This perpetuates a bias that affects how we address issues. We need to be aware that without considering it we think we are better than other people because of the side of the economic ledger they are situated on or presumed to be situated on. However, the marginalization that really exists is that when we speak along these lines we perpetuate and further the gap, which in practicality results in fewer and fewer resources being administered to the most in need and instead to those deemed the most deserving. Current housing policy seems a reflection of society's belief that it is acceptable to favor homeownership tenure despite the unevenness of its effects.

Following this insight may explain why interview respondents do not seem to view housing as basic human right to be provided collectively, but as an atomistic goal of self provision and self preservation. As such, homeownership is seen as a marketplace for personal investment as a strategy for aging and tool of future prosperity as one climbs up the housing ladder. The following statements attest to these notions:

*But I thought homeownership was a good thing to do at my age and getting a little older (4).*

*That is basically what I did. I don't think I will be here for my whole life but it is a good first house and then move on to the next step (15).*

*It is a starter house (5).*

In order to successfully address the issue of housing tenure, we must first realize that it is not housing tenure that is the problem, but that it goes much deeper. For example, prejudices may reflect unresolved and important issues around multiculturalism. Canada, in its history as a White Nation may be described as a racialized liberal democracy which has "...inscribed a dominant race into [its] political, planning, and other institutions" (Sandercock, 2003, 320). Sandercock contends that while the notions of such a nation may be noble, this unresolved postcolonial condition may confound them (*ibid.*). These ideas would explain hidden yet powerful prejudices.

### **Conclusion**

The past two chapters have attempted not only to expose the dualism of tenure perceived by interview respondents, but to show the effects of it. Chapter 4

outlined these important themes that characterize owning, renting and neighbourhood perceptions. Chapter 5 delved deeper into the nuances of language and drew conclusions about the social and active nature of the homeowner discourse; namely that it is a discourse of marginalization.

***Synopsis***

In setting the stage for a final discussion and list of recommendations, it is important to reflect upon the major components of the thesis dealt with thus far. These components, after all, comprise the substance from which discussion is derived and recommendations are advanced.

A literature review drew attention to a dualist housing market characterized by the hegemony of ownership as a societal, political and economic imperative. The discussion of the literature also pointed to critical dialogue challenging many accepted homeownership assumptions. In spite of the criticisms, however, the prevalence of homeownership prevails as an attitude and a strategy.

With the literature review acting as a backdrop to further discussion, homeowner interviews were called upon to corroborate or question these pervasive attitudes.

To clarify issues raised by homeowners with a greater precision of understanding, CDA was employed. This method of language interpretation revealed the dominant ownership attitudes inherent in the literature review. CDA tools reached further to identify the factors lying behind the value determinations and found conclusions drawn from assumptions rather than on what could reasonably be regarded as uncontested facts. It also exposed prejudice and bias as an oft times basis for value determination. This highlights the strategic importance of CDA where language is considered to be a reflection of thought

and a prelude to action. The power and influence of language are crucial in appreciating the issues that arise from the interview data.

### ***Discussion***

The intent of this thesis is to show how a need as basic as shelter can become caught up in the biases that compartmentalize social groups in contemporary society. While we all share in the need for adequate housing, we define adequacy in a number of preconceived ways.

When we step back and look at how housing tenure is framed both in terms of the literature on housing and personal experience, the ascribed value provided to one form of tenure is clear. What is important is that the constructions we have created in our minds perpetuate and chart a particular course. The challenge is whether we want to continue charting this course or understand that there are serious implications that come with it. When it comes down to it, we are faced with a choice: perpetuation of a dualist housing market where social cleavages are manifest in and through the housing market, or creating some other form of housing market where social cleavages are minimized in a conscious attempt to see housing as a set of basic needs. It is clear through this research that housing discourse, both at the larger policy level and at the community level are more in support of increased social stratification rather than less. We have to ask ourselves: Is this what we want?

This research brings about some important questions regarding the entitlements of people whose housing needs are the most acute - the poor. If these people are seen as lesser then what are they entitled to? Does this explain why the federal government was able to dump its social housing program in the early 1990s in the blink of an eye?

### ***Inherent Implications of the Current Discourse***

Through analysis of the discourse constructed during the homeowner interviews, three major implications that future housing policy needs to address have been identified.

1. Pro-homeownership discourse reinforces the 'great tenure divide'. As ownership is not a realistic option for all households, a degree of marginalization will always exist where the value of one tenure resonates over another.
2. The pro-homeownership discourse will encourage displacement. Deeper problems, for which tenure alone cannot be seen as a 'silver bullet' will not be addressed, but will continually be displaced from community. Prevailing interests will encourage the attainment of more likeminded property owning residents. Families in need will be moved along and homeowners will continue to fortify themselves from the rest of society.
3. The pro-homeownership discourse will lead to misplaced public funding. It is clear that many owners would have achieved homeownership regardless, but have bought in this area because of lower prices.

Furthermore, many of these residents have aspirations to see the neighbourhood gentrified. This may run the risk of further depleting the supply of affordable housing available. Allocating resources to increase ownership may not reach those whose needs are deepest and may represent a cost that is not justified. This may be particularly true in Winnipeg where property values have risen sharply. The level of subsidy required for low-income families to achieve ownership in such a market may be spent more wisely and with more impact on other housing strategies. Such strategy could look at housing through a different lens, one driven by housing need, not tenure.

### ***Recommendations***

Recommendations are made to achieve a better balance in a housing system that is currently unbalanced. A key to achieving this is finding common ground between the aspirations of homeowners and renters who share common shelter goals. The following outline a range of initiatives that may compliment such strategy either alone or in conjunction.

#### **1. Challenge Assumptions**

Appreciate and dispel the contempt that reflects homeowner attitudes toward renters. This objective will not be easy. Among the interview constructions of tenure exist strong assumptions that may be difficult to debunk. Exposing contradictions may serve a useful role to this cause. By highlighting holes in

arguments, actions may take place to create an impetus toward subverting the powerful discourse. Possible inroads may occur around the topic that homeownership is supposedly cheaper than renting. This notion has been contradicted amongst the interviewees through increased and surprise expenses associated with homeownership. Elevating these experiences to their deserved status may lead to dispelling this myth. Currently, such accounts appear as unchallenged anomalies to the dominant discourse.

## **2. Get Rid of the Tenure Debate**

Housing providers need to focus more attention on discourses around housing need and resist the value laden-homeowner craze that seems to be sweeping housing programs. In the framing of housing issues, programs must directly link shelter with specific household benefits, many of which are used to describe homeownership, but not through the vehicle of tenure and its embedded benefits. Such action may help to transform perceptions of tenure by not supporting the dualism it implies, thereby subverting the power of the dominant discourse.

## **3. Find Common Ground**

A more effective avenue, at least in the short run, may be the creation of programs with an obvious cost advantage to rental which can easily be identified with. In other words, current tenure subsidy is one-sided and it shows. More research dispelling myths such as stability are necessary to changing discourse.

#### **4. Consciously Subvert the Discourse By Using Different Language**

How we construct issues of housing is a choice. Speaking in manners that do not support the marginalizing power of the discourse also has influence. Again, housing providers can play a strong role.

#### **5. Rental Research**

Conduct research relating to the feelings of renters. An interesting follow up to this thesis could be ground in the perceptions of renters toward homeowners in their neighbourhood.

#### **6. Bridging Research**

Conduct research based on bringing the interests of owners and renters together. Too much of the research on tenure seems committed to supporting the dualism, as this is the juncture it generally progresses from. A worthwhile research project may interview owners and renters in the same neighbourhood with the express focus of determining and defining points of convergence related to housing aspirations.

#### **7. Build Relationships**

Community programs could attempt to find ways to end the polarization of tenure by bringing these groups of people together to understand each other's housing needs. This may lead to building relationships and understanding between renters and owners through a dialectic process.

## **8. Alternative Tenure Forms**

Examine specific forms of housing to identify housing as more than the traditional single-family ownership home. It may serve timely to take this issue seriously given the environmental and economic costs associated with the continuance of this pursuit. This may entail ways of appealing to the next generation in the hopes that their actions will reflect stewardship. While such initiatives may tackle dualism in an implicit manner, housing programs need to be developed with the primary and intended effect of minimizing tenure dualism. Perhaps elements of a unitary housing market could be explored as best practices to inform new and innovative programs. One aspect may be to include finding ways to purposely disguise forms tenure from each other to attain an unknown mix of subsidized and non-subsidized tenants. In this effort to reduce the stigmatizing and marginalizing effects of the current housing discourse, Shlay (2005) suggests promoting rent-geared-to-income supplements. Emphasis on this approach may be the best first step as Canada has had some experience in this area of housing policy.

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## **Appendix**

### ***Appendix I: Homeowner Interview Summaries***

The following are summaries of the HOP transcripts as they relate to the issue of housing tenure. Salient features of the interviews have been extracted as they relate to this topic only. The summaries provided are intended to be as close to the actual text as possible. To this extent they can essentially be read as verbatim responses.

#### **Summary #1**

Came from low cost rental. Never considered H.O. Did it because of sweat equity. Good neighbours, but crappy in the corners (drugs/prostitution). Looks bad. Brings down the value of the property. Area worse than New York City. Neighbour lived in New York and said this. [Interesting that this person chooses to reproduce this observation, which is second hand. Chose to frame it like this. Interest seems to be in making area more attractive so people will want to buy homes. Therefore, not interested in fixing problems or assisting renters. Perception seems that only a homeowner can have positive impact. Quieter, friendlier seems to apply to homeownership].

#### **Summary #2**

Previously owned a home. Spent a number of years outside the country. Chose to move when confronted with a lot of necessary renovations to the old house. Wanted a good house for a decent price. Looked in different neighbourhoods but

couldn't afford them. After moving in we were approached by people welcoming the changes that took place to the house. With homeownership you are paying into something, unlike renting. Otherwise it makes no difference in our lives. Some families really get involved, some you hardly ever see. Have dealt with theft, but that happens everywhere. Sense of social justice important, seeing people work towards positive change even if it is just picking up trash or keeping lawn nice. Safety is a concern in the area. The visibility of street workers is an issue because will have to be explained to the kids as they get older. There are transients and they don't help build long standing relationships. The area is improving. More police presence would be nice, but not in an enforcement kind of way, but in a community building way.

### Summary #3

Previously renting. Your own house is your own house (implicit qualities). Takes time to make money off owning. Own because you can do what you want. Likes idea of improving area and having everything new (appliances/renovations).

Rented for 16 years, but does not see homeownership. as much different.

Doesn't see homeownership as a way to address the neighbourhood's problems

Need more Police. Rental property is a problem. [Identifies homeowners as

taking care of their property. Description of renters seems racist (e.g. Disclaimer, renter usually native with 10 kids)].

#### Summary #4

Previously was renting. Was tired of paying rent and getting nothing back. Moved about 10 times before owning. Liked the idea of not having to pour a lot of money into the home. The area's not the best, but the location is good and the area is improving. Friends warned of expenses about owning, but I knew I wanted to buy. I thought it was a good thing at my age and getting older. I wanted a more stable lifestyle. Experience as an owner is that it has been expensive (eg. heating costs). Homeownership is independence. It gives you more of a sense of responsibility, freedom, and nurturing. I feel more committed to the area and notice things. I notice who is and isn't trouble. When I was renting I was committed, I thought who cares. Renting I felt less attached. The area has elements of poor people who are misguided in their life or career, whatever happens to be their vice. Other people are building fences and decks and you can tell they will be here for a while. Some may be poor and on welfare, but the house next to the might have a good job and doing well. You know who goes to work everyday and who doesn't. In rental, you don't connect with people because relationships aren't permanent. Renting is about today and not tomorrow. In the area there are some people who get it and some that don't get it. I am optimistic that the area is changing. I notice things like a young person picking up a piece of trash and I think wow that's good. The city should give more grants to paint and improve the look of the area. People will respond more positively if it looks better.

## Summary #5

Previously rented. Lived all over the city in apartments. For the most part renting is renting. We were having our first child and were getting married so figured it was time to buy a house. We wanted roots, wanted something more stable. With renting you get nothing out of it but a place to live. Liked the central location and the fact that the home had new appliances. I kind of like the idea of bringing families in instead of crack houses. People thought we were nuts moving here. You think its cheaper to own, but you get nickel and dimed. Like the freedom (e.g. Don't need permission to paint). The area is kind of dirty because a lot of it is renters in the apartment building. Owning a home gave us a sense of security, a little bit of hope. There has been a lot of physical improvements in the area.

## Summary #6

Previously was renting. It was too much money for a dump. We needed more room. It was cheaper to own than it was to rent. Hoped that my neighbours would be owners, but they weren't and that was disappointing. HOP should make sure homes on either side are owner occupied. The people next door are awful. It brings down the value of my house. More freedom exists with homeownership. Property values in the area are rising. Living here... we still have to deal with renters and slum landlords. Of course you make it cheap and the only people who can afford it are of course social assistance. I have more control over my surroundings. One day the kids will have something to inherit. Police treat you bad living here. They don't realize there are good people living here. A lot of it

has to do with homeownership, if you have renters stuff goes missing. The area is improving. More people are moving in and renovating homes. Need more policing.

#### Summary #7

Previously rented. We had nothing to show for our money with renting. It goes into someone else's pocket. Motivated by privacy, financial investment. There is also pride in homeownership. We have some good neighbours and some that don't really care. The social problems don't bother us as much as people not taking care of their houses. Living in a house is different. In an apartment you don't get to know your neighbours. There are also a lot of transients in apartments. Doing more HOP houses in a row would help, because the 'hoppers' are like a community.

#### Summary #8

Renting is not my stick. I kept telling these wonderful families "you move here, and I will keep bringing in other wonderful families, and you just watch, a year or two years down the road you are going to have a really nice neighbourhood". As an owner you have control of who is living in your home. Half the people that rent have no fathom that it is cheaper to buy, and this we need to educate them on. I am trying to be a good role model for people who do not know better. I think homeownership is a responsibility to a neighbourhood. We have only two families on this street or block that are loud and obnoxious renters. I am trying to get

landlords to sell and to revitalize the homes and the neighbourhood, and I am really proud. It makes it safer also, safety is an issue because during the first year I had all kinds of natives cutting through my yard. When it was homeowners the lanes were clean and no dogs were running around. It would be nice to get some kind of government grant to give us each security from the lanes: you'd find a much cleaner lane and a much safer neighbourhood. Some people are just renting and they don't have the personal pride to care and take care. But me as renter I would always care, so that would be very helpful. I have been asking for (garbage) bins, because the renters tend to throw everything all over the lane, and they won't give us bins for garbage.

#### Summary #9

Ownership is privacy and something of your own. It is also something for the future because someday you can sell it. You can always tell the new homeowners because there is new paint and they are eager.

#### Summary #10

What we were paying for rent was more expensive than our mortgage payments, so buying was out of financial reasons. Ownership is something you dream of doing. It is stability and security. When renting we didn't care so much about our property because it wasn't ours, but this is our house we have a certain care and feel more protective because it is our property. The block is good, I don't think you have that many renters on the street and they are almost all homeowners

and that makes a difference obviously. Renters don't really care what's going on, but homeowners do. So our block is good.

Safety here is an issue. We have had stuff stolen out of our yard, and there are shootings in the neighbourhood. Ethnically, the neighbourhood is diverse. The area is getting rid of more slum landlords. It is cleaning itself up more and more. We need to get rid of tenants, I mean there still places that are being rented to gangs. I think it is a combination of tenants and slum landlords; landlords don't care. Its not fair to rest of us homeowners who are trying to make this neighbourhood better. When you have someone in a gang, and have shootings, and confrontations...don't people care and see we are trying to improve this area. [(gangs = rental?)] If we had had more money we would not be living in this neighbourhood. Living here you also wonder about those people who have a different mindset. For example, you see kids if you are lucky that are older than three years old wondering the streets here by themselves. At times when I think those kids should be in bed...holy smokes.

### Summary #11

We got married so we figured we should buy a house. Across the street I would like to see more HOP houses. We don't go out too much actually. We are usually just in the yard. I find it hard. I have her (young daughter) going to a different school in a different school division. I don't know if that makes me bad.

I could walk to two schools but I feel more confident with where she is going. I don't trust the neighbourhood too much.

Maybe more homeowners would help, first of all. Basically once you get homeowners you get people that take care of their properties. That is the first step. Better than having all these rental houses around here, it is ruining it because it is low rent. Safety is an issue to. Yeah, I think the police should drive by one day and, I don't know if it is a law or not but these kids are all over the road. I understand that police are pretty busy, but you got the police that go to the schools but they are not active on the streets. That would be a great thing for them to do and just drive down the street and say, 'where are your parents?' If the parents are nowhere around write them a ticket or something because there are certain age limits where these kids can't be hanging out by themselves

Last year the house across from us was a rental. It looked like a normal family but it wasn't really because little boy who lived there shot a sling shot through my French window. If you get a few more decent neighbours, it will change things. But like I said, you get a rental and...I realize you can't go out and buy every rental property but you can get the trouble spots.

#### Summary #12

Previously was renting in Manitoba Housing. Believes that everyone wants to own their own home and don't want to rent. Owning a home means freedom,

ability to renovate and responsibility. To turn neighbourhood around, HOP would have to buy so many homes. The neighbourhood is unsafe to walk in at night because of gangs, crack houses and disorderly conduct. You don't get to know neighbours and the people aren't the type you'd want to associate with because they are too rough.

#### Summary #13

Previously was renting. Renting limits what you can do and financially you do not build equity and money is lost. Owning your own place is like a dream. We wanted our own place because we were pregnant and wanted stability and a child. Expectations were that it would cost about the same. However, as homeowners we get surprises like huge gas bills in the winter. The area is great and improving as explained by renovations. Existing owners seemed to be a catalyst for other improvements to houses. Taking pride seemed to spread. More families have moved in and on this block there were a few rentals but now there are none. People are putting their roots down.

#### Summary #14

Expectations of homeownership were to have pride where living. Knew it would be expensive, but would offer stability and security. Feeling happier and a lot more confident and don't feel like everything is up in the air like when you are moving a lot. The area is a little dicey so there was a concern there. Its just the rentals that are the problem. It seems that the people that rent don't take care of

their stuff, and the people that own do. Improvements are contagious. Getting rid of tenants and bringing in more homeowners is important so people take care of their property. Provides an example of a rental property whose yard is a mess, but it turns out to be an owner occupied home as corrected by a family member. Respondent is surprised that the "guy with the shaved head and tattoos.... with all the girls hanging around the house" is an owner.

#### Summary #15

As a renter you can't do anything. Needed more space and a yard. Wanted to upgrade. A house is more responsibility and there are more bills. There is also more work. The good people are really friendly, friendlier than you would find in a regular neighbourhood, which is really bizarre. There are just a few bad houses that wreck the areas' reputation. Landlords are a concern. Some are absentee and only do the grass every few months. They seem to get bad people in there. Most of them are renters and landlords who don't care about the houses that they rent.

#### Summary #16

First time buyers, usually buy a less expensive house before moving on. That is basically what I did. Neighbours thanked us when we moved in because we made a difference and that it was nice to have people like us. So I think there has been a lot of change. The government should give more money to HOP to do more houses as the area has a huge opportunity to get better. As a homeowner,

people take more responsibility for their houses. Even myself, when rented I couldn't do anything like paint or fix. You get nothing out of it. In ownership there is responsibility for the property and keeping it clean. The people before owned that house and now there are renters. Already you can tell, there are weeds and overgrown grass. When you own a house you take more responsibility for the house. Some people don't care at all. Also the fact that if you clean up the house you can sell it while these people who rent don't care, they don't really see there is a value to the house.

#### Summary #17

Previously rented. Was not satisfied. No freedom with renting. It was tense because we have a child and thin walls and were concerned about the noise. Wanted more privacy and space. Owning and a sense of ownership was always important. Expected some level of dysfunction in the neighbourhood, that some people are not where you are at. Proud to come to this area and be a part of the changes taking place. We want to build this area up. It was bad, but is getting better. Some of these rental properties bother me. Property values have risen, so I'm happy about that. The government should help more people own their own house. I think that cleanliness comes with homeownership. When people take pride in their house and their community, these people get afraid and worried that we know what they are doing and then hopefully they will leave the neighbourhood.

### Summary #18

Previously rented. Wanted stability offered in ownership. Tired of moving and seeing my kids have to adapt all the time. I wanted something I could call mine. In some parts of this neighbourhood there is riff raff. Have found ownership expensive (e.g. big gas bills). Now I know the neighbours and who is going the way I don't want my kids to go. I guess it is kind of that I don't trust them, it is the way their parents present themselves. I think apartments are for renting, not houses. Houses are for renters. That is what I think personally.

### Summary #19

Previously lived with parents. we just had a child and wanted a house, and were looking for a long time, and that's about it, it was just time to move on. It was cheaper to own a house, instead of living in an apartment where you don't get the money back. You are wasting your money pretty much and it is expensive to rent. I was kind of eerie about this neighbourhood. feel safe and confident in this house. It brings our confidence way up, we are a new family and when we bring people over we feel so good. It has improved our confidence. It was something that we both could afford, without having to empty our pocket and be broke and live pay check to pay check. Need the basic things like the alarm and stuff and then I will feel better. Here are a lot of different kinds of people, some hard working people. You can't really kick people out of their area, but the main thing is the people around that area, who live in the dark area. Having the HOP house

is bringing in good people, and helping a lot, and getting people out of apartments and you know making a difference. So it's a positive thing.

#### Summary #20

Previously renting in public housing. Well it is more relaxing. When I lived in Housing they used to bother me all the time. Housing isn't the best. If you rent you don't get equity. You have something you can leave behind. Well, I think you start with the buildings themselves. That is the main start for people that live in the neighbourhood. If the buildings are dilapidated then the people that move in don't care about nothing. That is the first thing- that is the foundation. Well if you improve the housing and the people that move in have pride in where they are and take care of their homes, that improves the whole neighbourhood. But if the buildings are dilapidated then no one cares.

#### Summary #21

Previously rented. Was sort of in the roommate kind of phase. Looked in other areas, but too expensive. That everything was new in the house was important. Renting I was paying a lot of money and rent and was thinking what the hell are we doing. Instead of paying all that money in rent to have some equity and to have something to call my own. Freedom is a factor. As a homeowner you feel more grown up, and one of the biggest changes is a sense of community. You become aware of who's in your neighbourhood and what's going on in your neighbourhood. Civic involvement has absolutely changes as a homeowner, you

are more connected to what's going on. I was looking for the value of the home that would appreciate in price, yeah, and in regards to the neighbourhood there has been renovations and new neighbours. We have seen more people like us moving in to the area and people that are younger and maybe more affluent than before, which brings a nice mix. There are less rental properties. I think the stigma of the area is changing, and that is evident in the fact that a lot of our friends are buying houses here.

## ***Appendix II: Criteria for Distinguishing Discourses***

- 1) A discourse is realized in texts
  - Treating our objects of study as texts which are described, put into words
  - Exploring connotations through free association
- 2) A discourse is about objects
  - Asking what objects are referred to and describing them
  - Talking about the talk as if it were an object, a discourse
- 3) A discourse contains subjects
  - Specifying the types of person are talked about in the discourse
  - Speculating about what they can say in the discourse, what you could say if you identified with them
- 4) A discourse is a coherent system of meanings
  - Mapping a picture of the world this discourse represents
  - Working out how a text using this discourse would deal with objections to the terminology used
- 5) A discourse refers to other discourses
  - Setting contrasting ways of speaking, discourses against each other and looking at the different objects they constitute
  - Identifying points where there is overlap, where it looks like the same objects are constituted in different ways
- 6) A discourse reflects on its own way of speaking

- Referring to other texts to elaborate the discourse as it occurs, perhaps implicitly, and addresses different audiences
- Reflecting on the term used to describe the discourse, a matter that involves moral/political choices on the part of the analyst

7) A discourse is historically located

- Looking at how and where the discourses emerged
- Describing how they have changed

8) Discourses support institutions

- Identify institutions which are reinforced when a discourse is used
- Identify institutions that are attacked or subverted when a discourse appears

9) Discourses reproduce power relations

- Looking at which categories of people gain and lose from the employment of the discourse
- Looking at who would want to promote or dissolve the discourse

10) Discourses have ideological effects

- Showing how a discourse connects with other discourses which sanction oppression
- Showing how the discourse allows dominant groups to tell their story about the past to justify the present and prevent those who use subjugated discourses from making history

(Parker, 1999)

### Appendix III: Discourse Describing Homeowner Themes



[19:25][123] I also take it upon myself to ..

I also take it upon myself to cut three boulevards, and some people take it just to cut their own, and others well they rent and they don't have lawnmowers and that's the way it goes. I would like to see the boulevards maintained, because in this type of neighbourhood not every one can afford lawn mowers or they are just renting and they don't have the personal pride to care and take care. But me as renter I would always care, so that would be very helpful.



[17:17][188] I would like to see nice well

..

I would like to see nice well kept yards



[3:10][164] We were involved with the West..

We were involved with the West End clean up this last spring. That was great. I think I have a sense of community and there were a lot of people out, but her and I were the only people from this block involved, and I kind of felt discouraged because you would think that everyone would want to pitch in and clean up the alleys.

stimulates care for the neighbourhood



[15:8][78] it gives you more incentive to..

it gives you more incentive to care about it. Even outside, if I see garbage outside in the area I will pick it up because if its around the area I will try to make it look good.



[19:18][83] we had a back lane clean up an..

we had a back lane clean up and I participated in that. And each time we have events like that I participate in it, and I'll go up and down and pick up garbage.



[7:28][153] it is a good first house and t..

it is a good first house and then move on to the next step.

Housing ladder

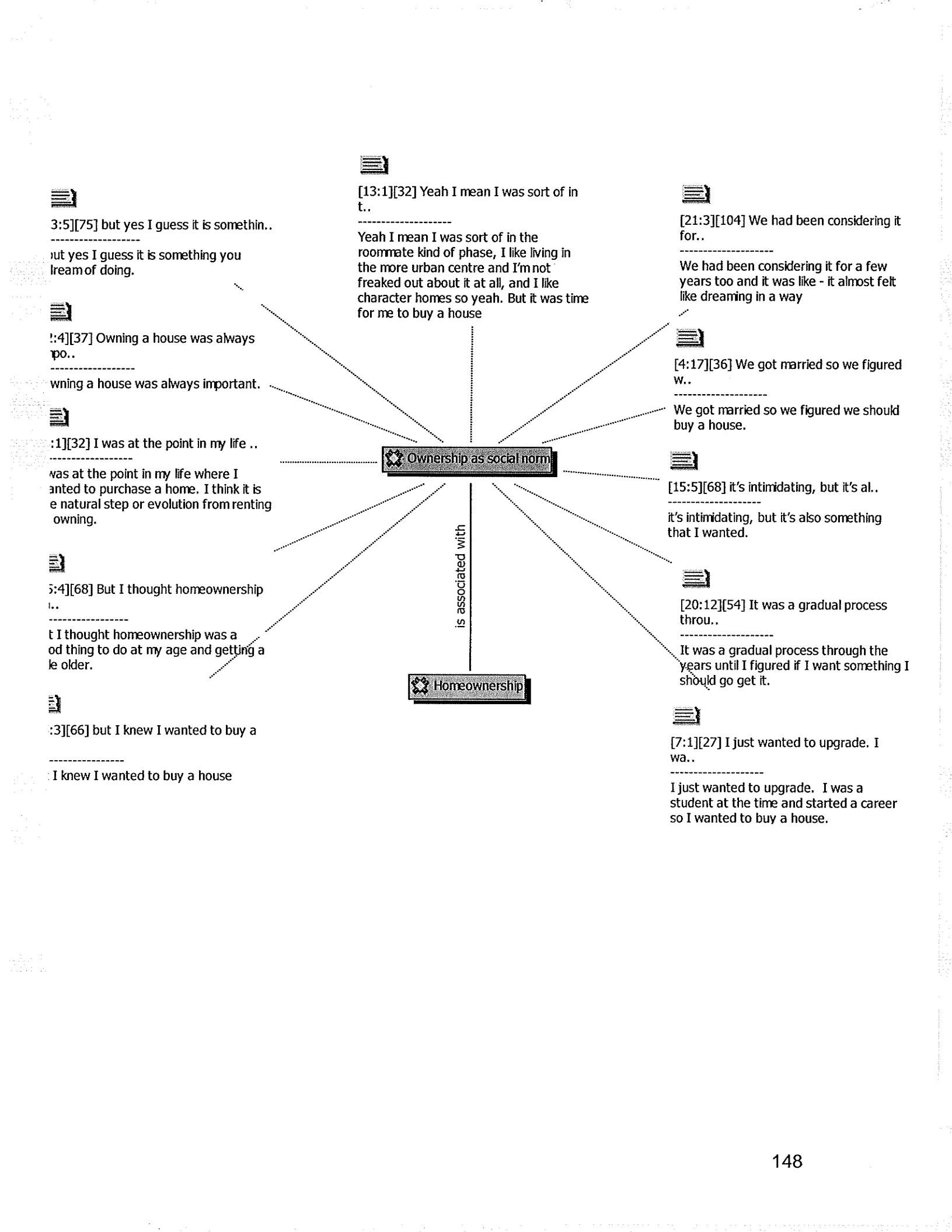


[16:27][287] It is a starter house.

It is a starter house.

is associated with

Homeownership



[7:3][43] I know there is a lot more wor..

I know there is a lot more work to be done with owning a house then renting.

[19:19][113] Its changing, its for sure cha..

Its changing, its for sure changing. Two doors down it look horrid, it looked really horrid, mom and dad came back from vacation and started renovating, putting in flowers. Yeah so they are taking responsibility and things are changing and things are getting better. And I don't see these prostitutes, that's what everybody talked about when I moved in

[7:19][206] As a homeowner, people take mo..

As a homeowner, people take more responsibility for their houses

[5:3][45] really it's yours and it's you..

really it's yours and it's your responsibility and that's it.

[13:6][60] more grown up

more grown up

[15:7][78] You know owning a house means ..

You know owning a house means its yours and you are responsible for it.

[16:7][223] Well I feel more grown up.

Well I feel more grown up.

[15:24][116] Its like voting, you have to d..

Its like voting, you have to do something even though sometimes you don't want to do it, but you do it.

Responsibility

is associated with

Homeownership

[19:6][41] I am trying to be a good role ..

I am trying to be a good role model for people who do not know better. I think homeownership is a responsibility to a neighbourhood.



[3][56] The desire to have a home  
t..

desire to have a home that you can  
what you want with, rather than  
ting where you are not able to do  
nges.



[39] As a renter, you can't do any..

renter, you can't do anything as a  
er. I wanted a house, more space,  
e roomand a yard. Really those are  
key issues, nothing more. I just  
ted to upgrade.



[54] then you can do whatever  
n..

you can do whatever you want



[36] if we want to knock down a

want to knock down a wall we can  
k down a wall.



[37] When you own your own  
e, y..

n you own your own house, you can  
hat you want to do. When you rent,  
can't paint or do major renovations;  
know picking your own colours and  
stuff.



[48] Yeah freedom in general.

h freedom in general.



[199] If I put a hole in the wall, o..

put a hole in the wall, oh well, I am  
going to worry about it. It will only  
imyelling at me not a landlord!



[20:1][38] I liked the idea that you coul..

I liked the idea that you could paint or  
put a nail wherever you wanted. I liked  
that the landlord could not come knocking  
on your door and want to come in and fix  
something. You know it is privacy and  
something of your own. It is also  
something for the future because  
someday you can sell it.



[2:2][33] This house really gives us a l..

This house really gives us a lot of  
freedom



[3:2][57] You know it's not our house  
so..

You know it's not our house so if the  
landlord wanted to do this or didn't want  
us to do that, he could make us.



[4:2][52] I wanted to renovate and do  
st..

I wanted to renovate and do stuff on  
our own and for it to be ours.



[2:22][21] But once I was home with the  
b..

But once I was home with the both of  
them, my one daughter got really noisy  
because we were home all day, so it was  
very difficult and it was becoming tense,  
especially for the people below us.



[15:6][78] I would also say  
independence ..

I would also say independence is  
another change.



[17:11][117] I can take down a wall in  
this..

I can take down a wall in this house if I  
want to.



[17:27][91] Yes, I feel more freedom.

Yes, I feel more freedom



[16:10][201] You don't have to ask for  
perm..

You don't have to ask for permission to  
paint.



[21:6][78] I think for me it was being ab..

I think for me it was being able to  
decorate how I wanted and paint  
whatever I wanted. It is an extension,  
expression of who we are.



[21:1][32] Well, with renting you are lim..

Well, with renting you are limited in what  
you can do. I guess just financially we  
were not building any equity and I guess  
we felt like our money was going to a  
place and we would never see it again.

Freedom

Is associated with

Homeownership



[2:3][33] And I found that when we lived..

-----  
And I found that when we lived in that apartment with my two kids, I found that Stan and I fought a lot, and I don't know if it was about space, that doesn't happen as often know.



[7:2][39] As a renter, you can't do anyt..

-----  
As a renter, you can't do anything as a renter. I wanted a house, more space, more room and a yard. Really those are the key issues, nothing more. I just wanted to upgrade.

### Living space advantages

is associated with

### Homeownership

[17:1][33] There were not enough room, th..

-----  
There were not enough room, there were not enough bedrooms, no basement for the kids area, and basically not enough space for my family situation.

[6:1][24] No, it was high rent, and with..

-----  
No, it was high rent, and with limited space, and as a single parent I was having a hard time saving for a down payment.



[2:1][33] we just wanted more privacy

-----  
we just wanted more privacy



[18:3][73] eah, having your own yard that..

-----  
eah, having your own yard that you didn't have to share with anybody

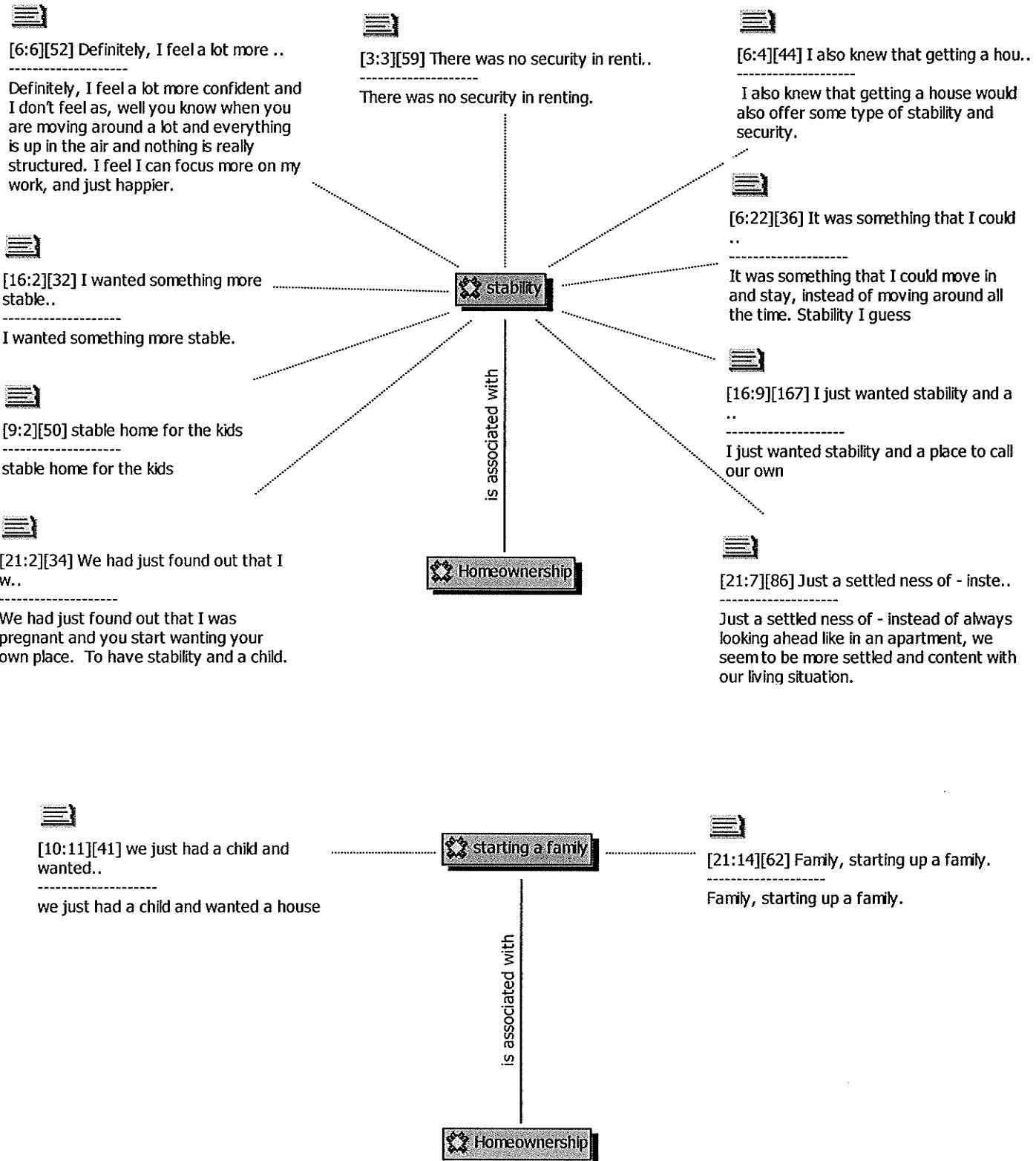
[18:15][53] That and just privacy issues t..

-----  
That and just privacy issues too.

### privacy

is associated with

### Homeownership





[4:3][68] With renting you have to give ..

With renting you have to give them the money and then you still have to pay bills on top of that anyway. It is actually cheaper for us to own this house then it was to rent.



[10:14][87] he mortgage payments are cheap..

he mortgage payments are cheaper, and its just a blessing.



[3:17][65] It is more expensive to rent.

It is more expensive to rent.



[19:28][33] Because it cheaper to buy than..

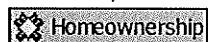
Because it cheaper to buy than it is to rent



[10:1][45] It was cheaper to own a house

It was cheaper to own a house

is associated with



[17:10][117] I feel I have more control ove..

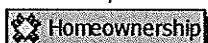
I feel I have more control over my surroundings



[21:6][78] I think for me it was being ab..

I think for me it was being able to decorate how I wanted and paint whatever I wanted. It is an extension, expression of who we are.

is associated with





[2:23][41] when I go to work I know that ..

when I go to work I know that I am owning this and paying it.



[9:3][54] to have something I could call..

to have something I could call mine.

something of my own

is associated with

Homeownership



[13:23][46] to have something to call my o..

to have something to call my own



[8:16][77] I feel happier knowing that ho..

I feel happier knowing that house is mine



[6:6][52] Definitely, I feel a lot more ..

Definitely, I feel a lot more confident and I don't feel as, well you know when you are moving around a lot and everything is up in the air and nothing is really structured. I feel I can focus more on my work, and just happier.



[21:16][217] When homes are renewed it feel..

When homes are renewed it feels like, probably helps in some ways peoples feelings about themselves.

Increased confidence

is cause of

Homeownership



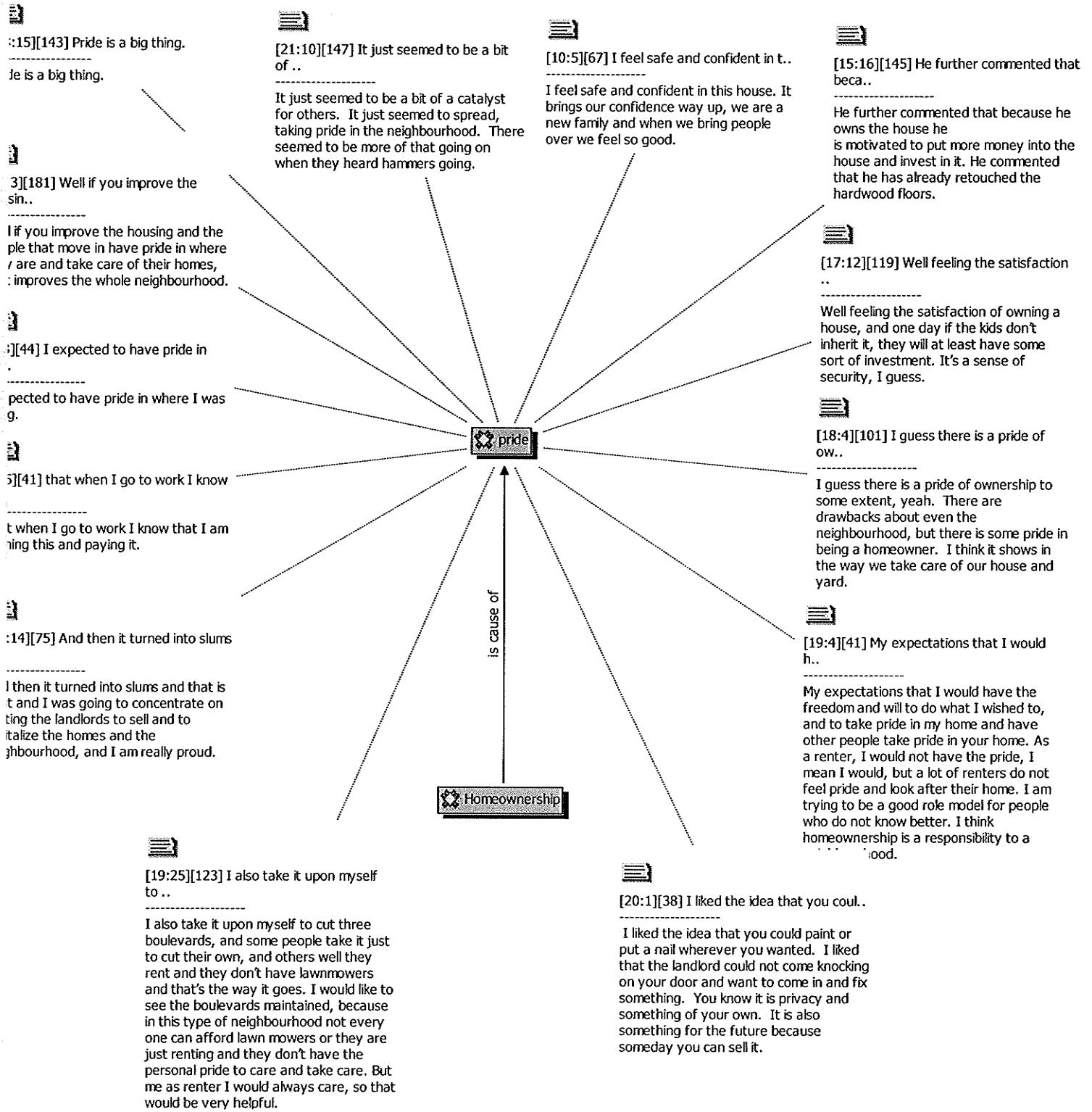
[10:5][67] I feel safe and confident in t..

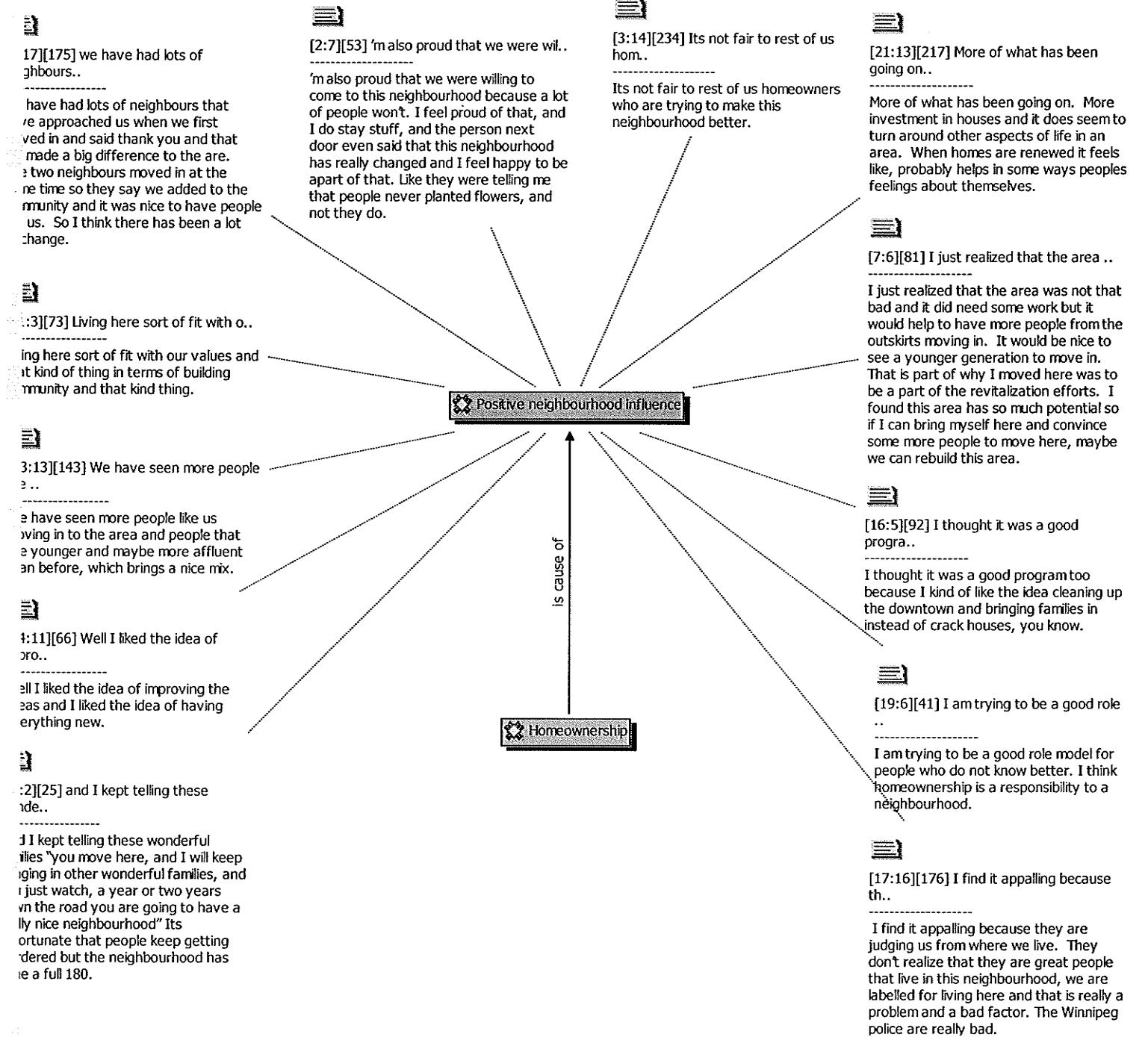
I feel safe and confident in this house. It brings our confidence way up, we are a new family and when we bring people over we feel so good.



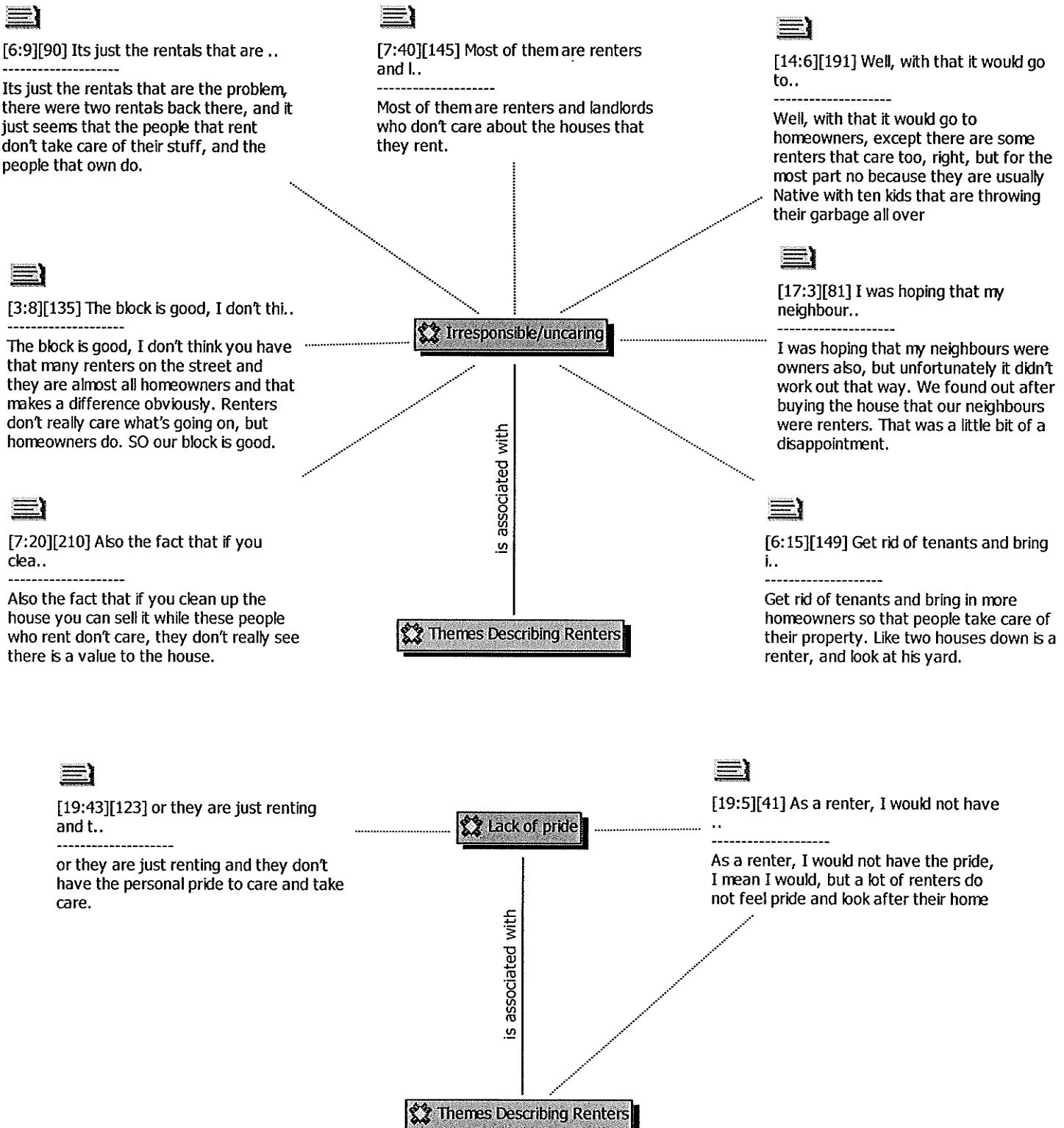
[13:5][60] I think yeah, you feel more gr..

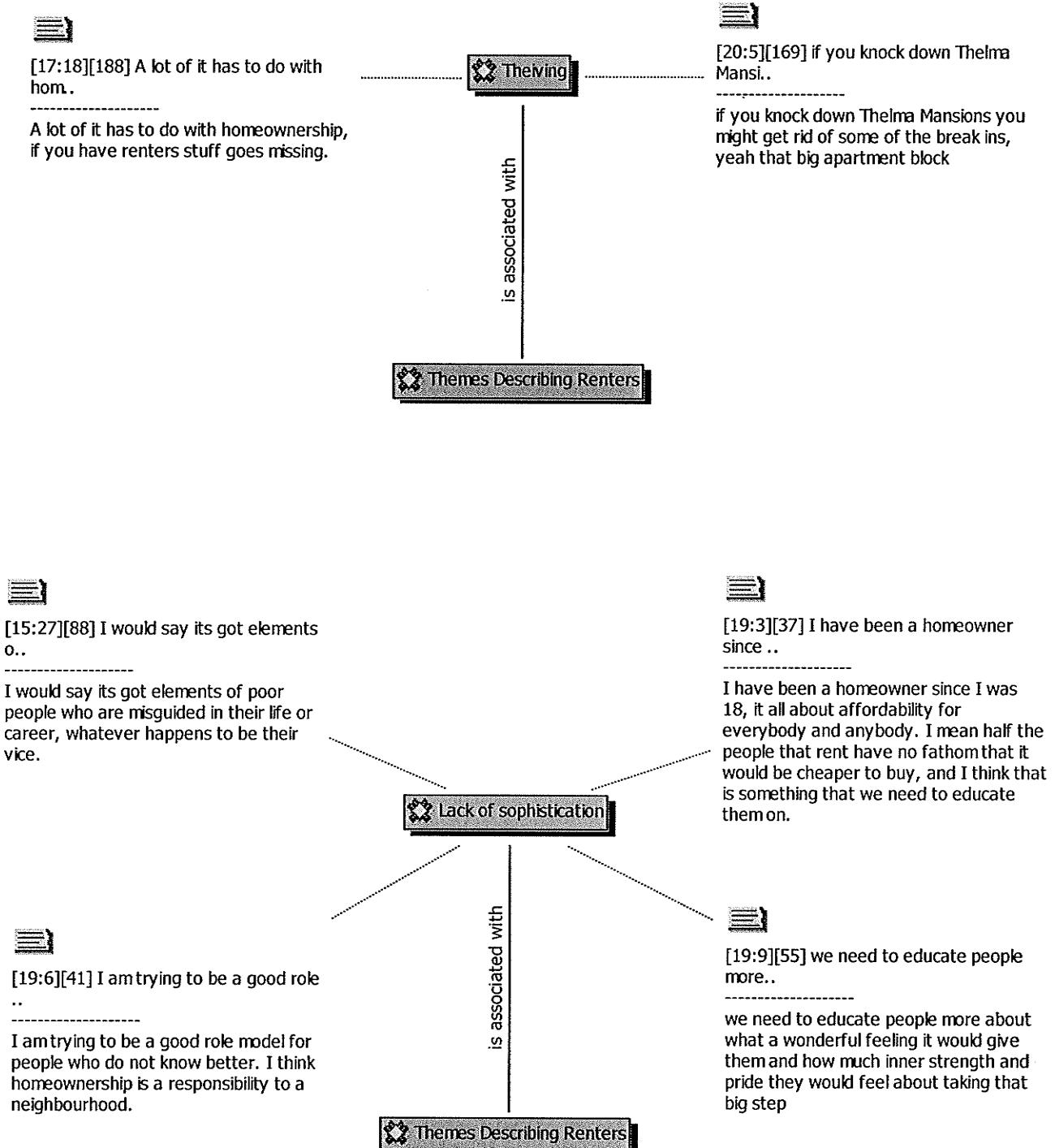
I think yeah, you feel more grown up





## Appendix IV: Discourses Describing Renter Themes







[4:9][168] Better then having all these r..

Better then having all these rental houses around here, it is ruining it because it is low rent.



[7:21][212] I think it is a really good th..

I think it is a really good thing that HOP has a clause that you can't rent the house because you could have had people that would buy the house and rent it out anyway and things would go to shits.

### Ruining the neighbourhood

is associated with



[7:39][193] There are about three or maybe..

There are about three or maybe 8 houses that are actually rented out and that is what ruins the area. It would be nice to get those people out. It makes a huge difference having people take ownership of a house.



[19:42][75] when I was growing up here it ..

when I was growing up here it was beautiful and it was safe, and now Woseley became 60% rentals and all up here it was all rentals, well about 80%. And then it turned into slums

### Themes Describing Renters



[15:14][98] And some of the rental units, ..

And some of the rental units, you know they move in for five months and move out, but these people have lived here for a long time so I know them



[15:15][106] n a rental situation there mig..

n a rental situation there might be some people you connect with, but its not as permanent. You don't get that bonding or established foundation of knowing someone will be there next week. Renting is about today and not about tomorrow.



[21:5][151] There were a few rentals and n..

There were a few rentals and now I don't if any are rentals. Well, there may be a few down the street. The house across the street was a rental. You get to see people putting their roots down.

### Transiency

is associated with



[18:10][229] Could be the transient nature ..

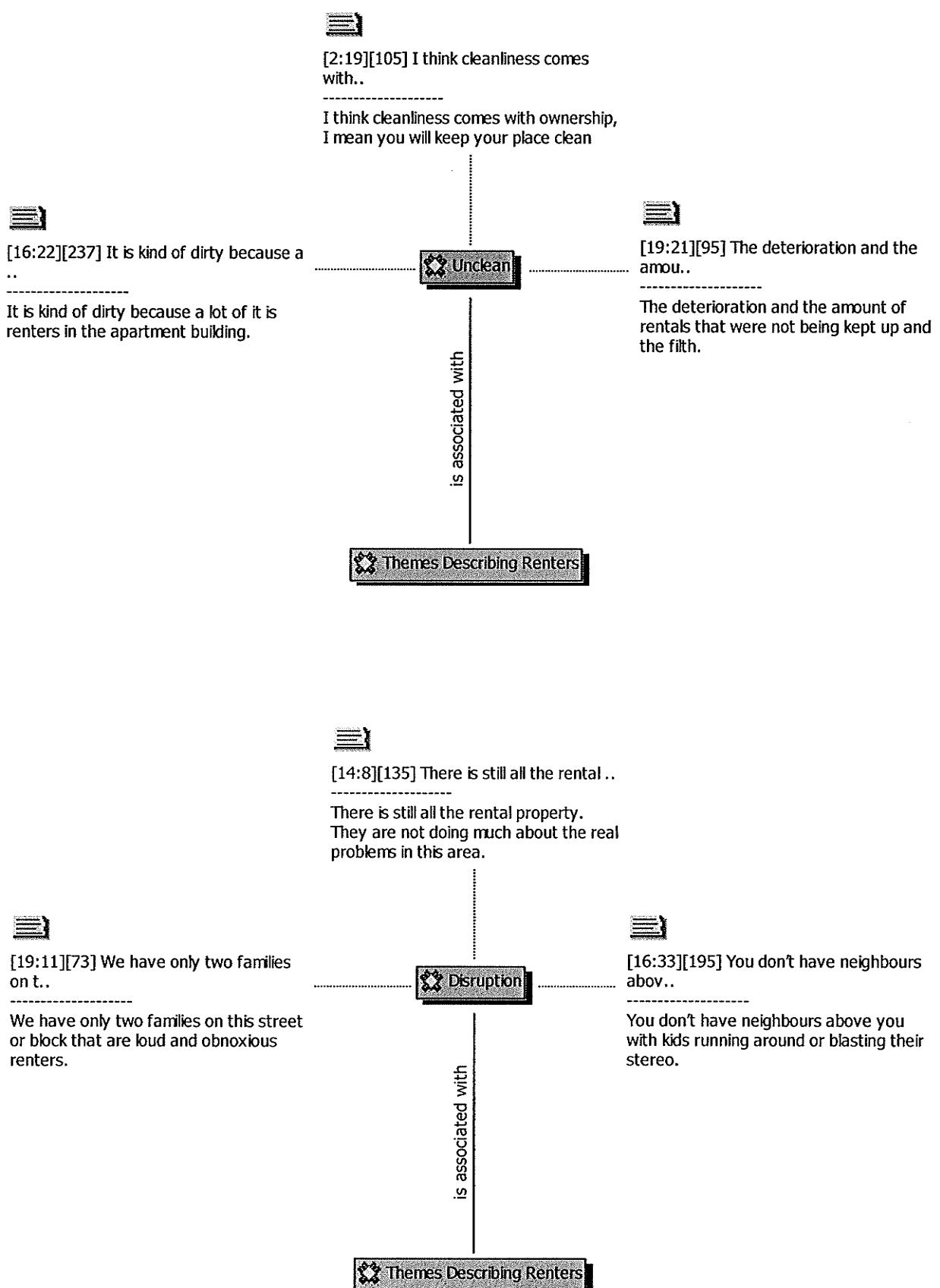
Could be the transient nature of apartment dwellers too



[15:11][84] Renting I felt less attached I..

Renting I felt less attached I guess, now I am more grounded and rooted and it seems to be suiting me at this point in my life.

### Themes Describing Renters





[3:13][230] Get rid of tenants, I mean  
the..

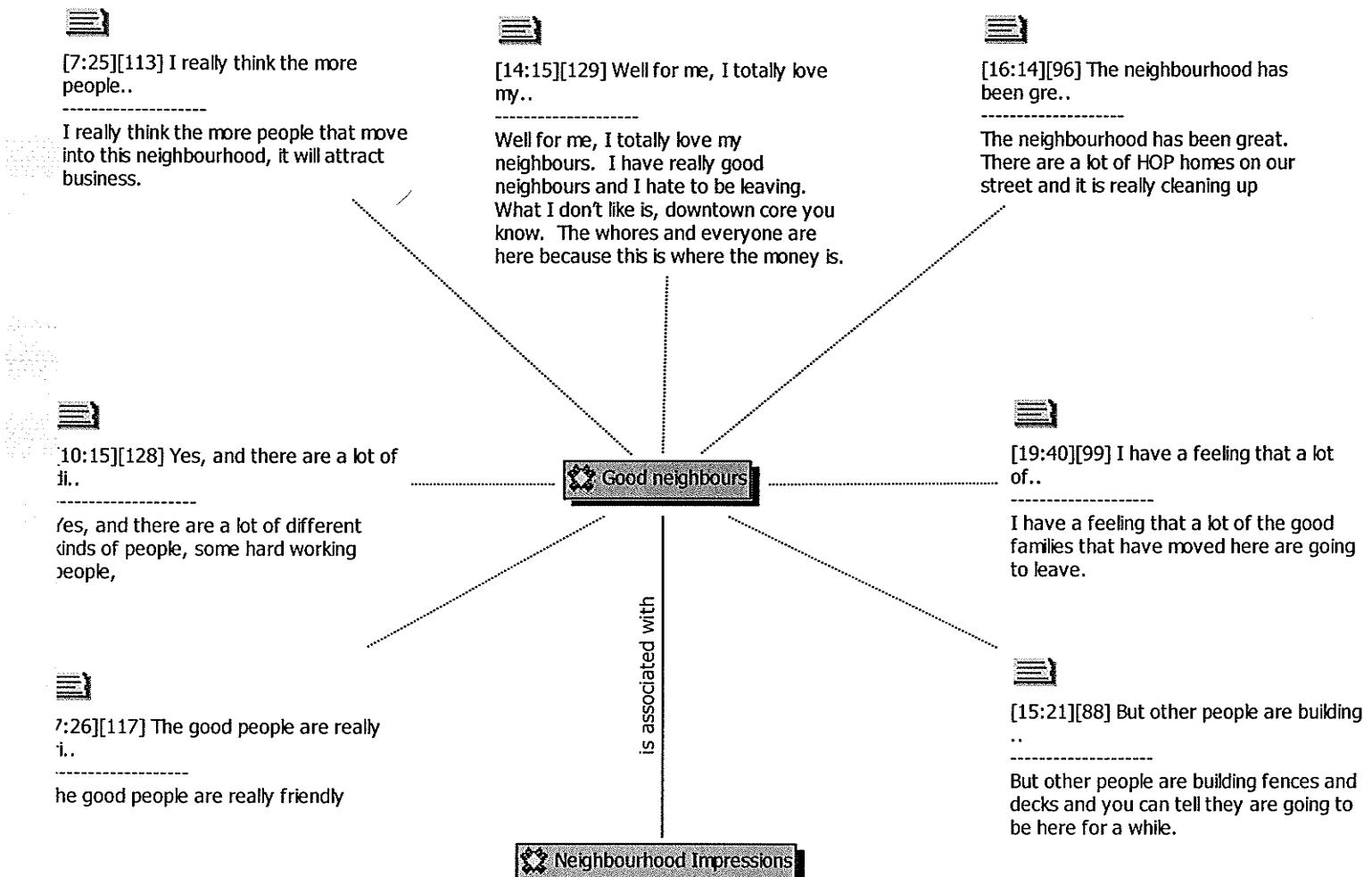
Get rid of tenants, I mean there still  
places that are being rented to gangs.

Gang activity

is associated with

Themes Describing Renters

## Appendix V: Discourses Describing Neighbourhood Characteristics





[17:32][142] I don't care what they do, its..

I don't care what they do, its their personal life they can do what they want to do. But don't do it during school hours, don't do it when the kids are going off to school, they don't need to see it. If you want to do this, do it after the kids are inside.



[6:25][82] I mean I don't worry about the..

I mean I don't worry about the hookers on the corner, in this neighbourhood if you mind your own business nobody bothers you.

### ❖ Problems - out of site, out of mind.



[18:17][187] That doesn't bother me as much..

That doesn't bother me as much as neighbours that don't take care of their houses.

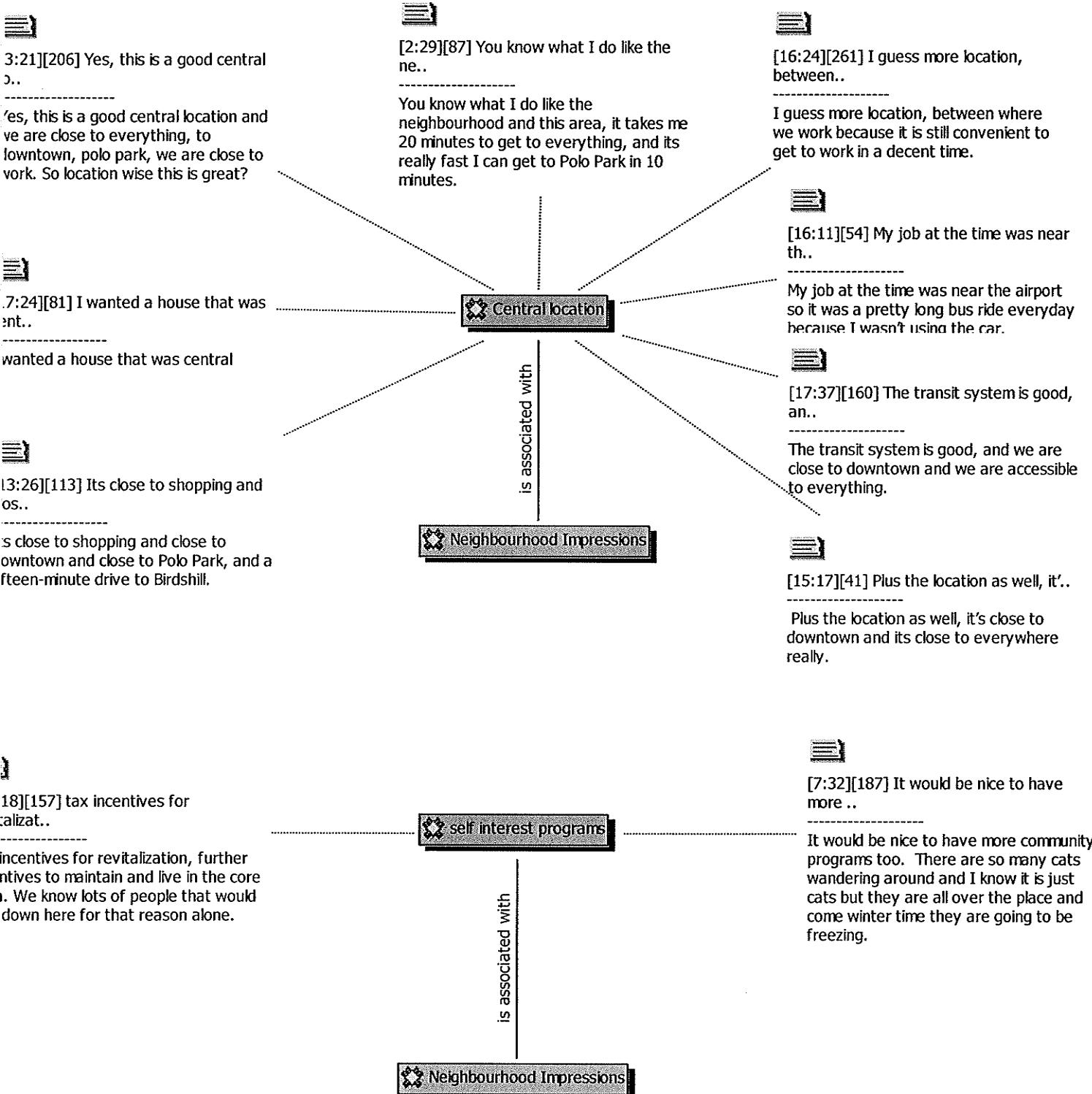
is associated with

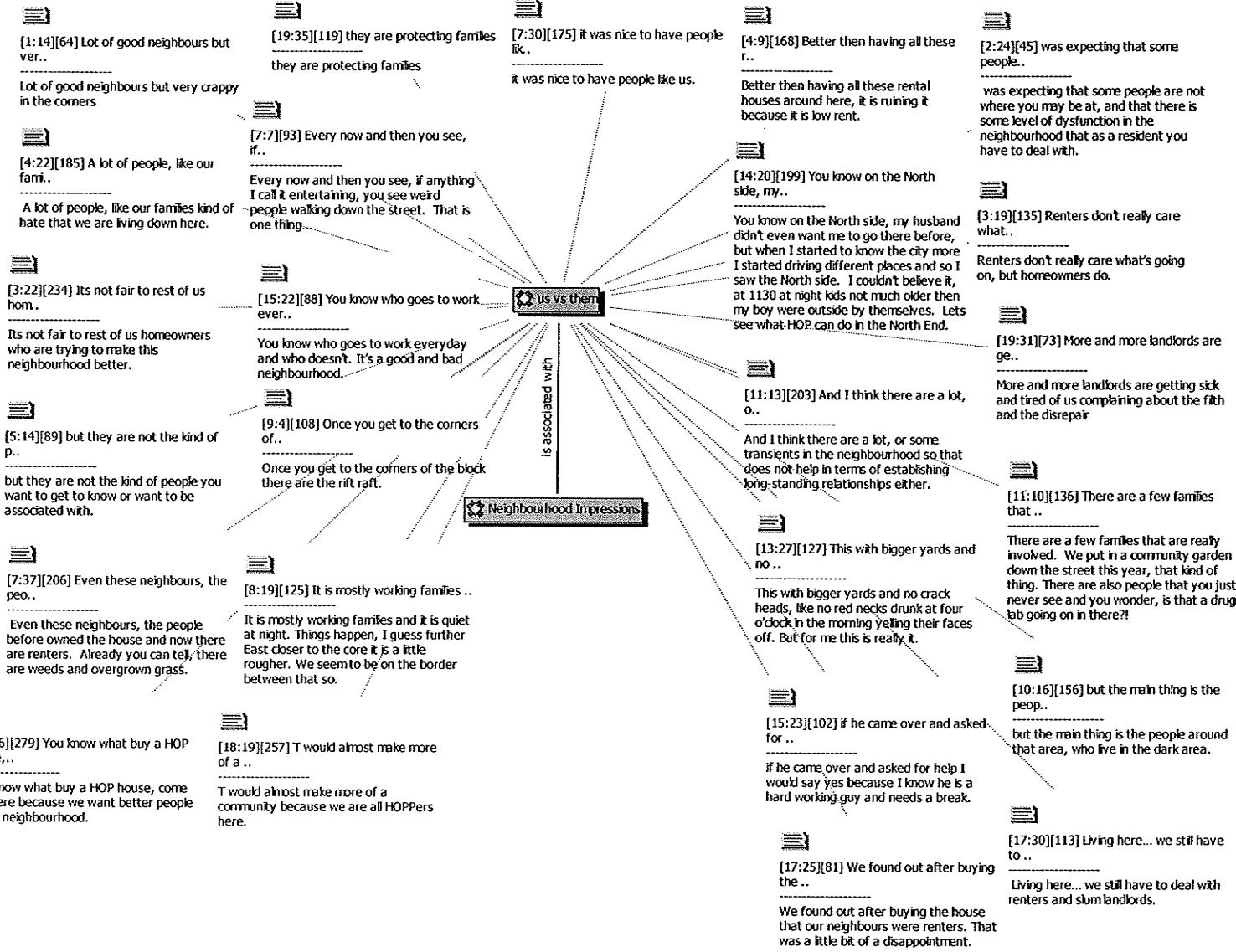
### ❖ Neighbourhood Impressions

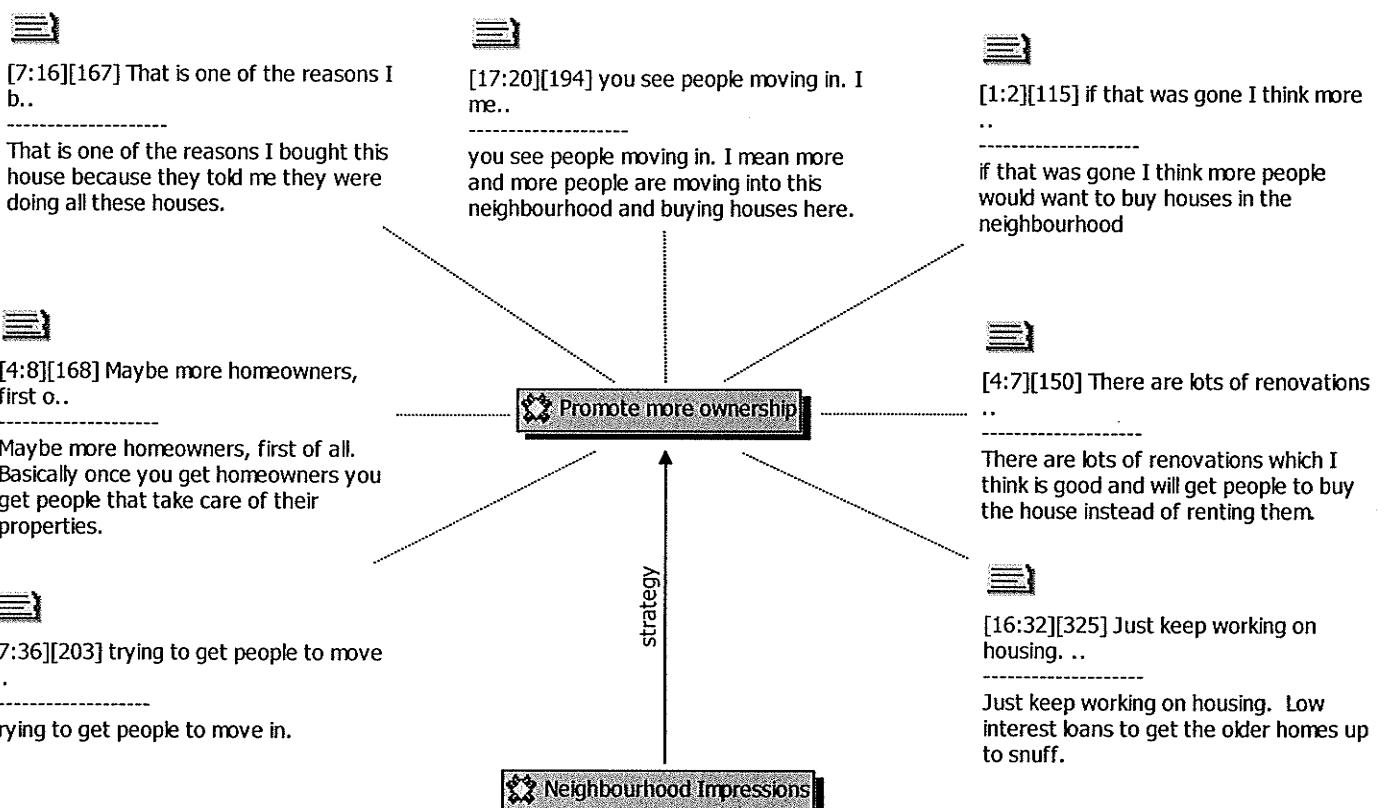
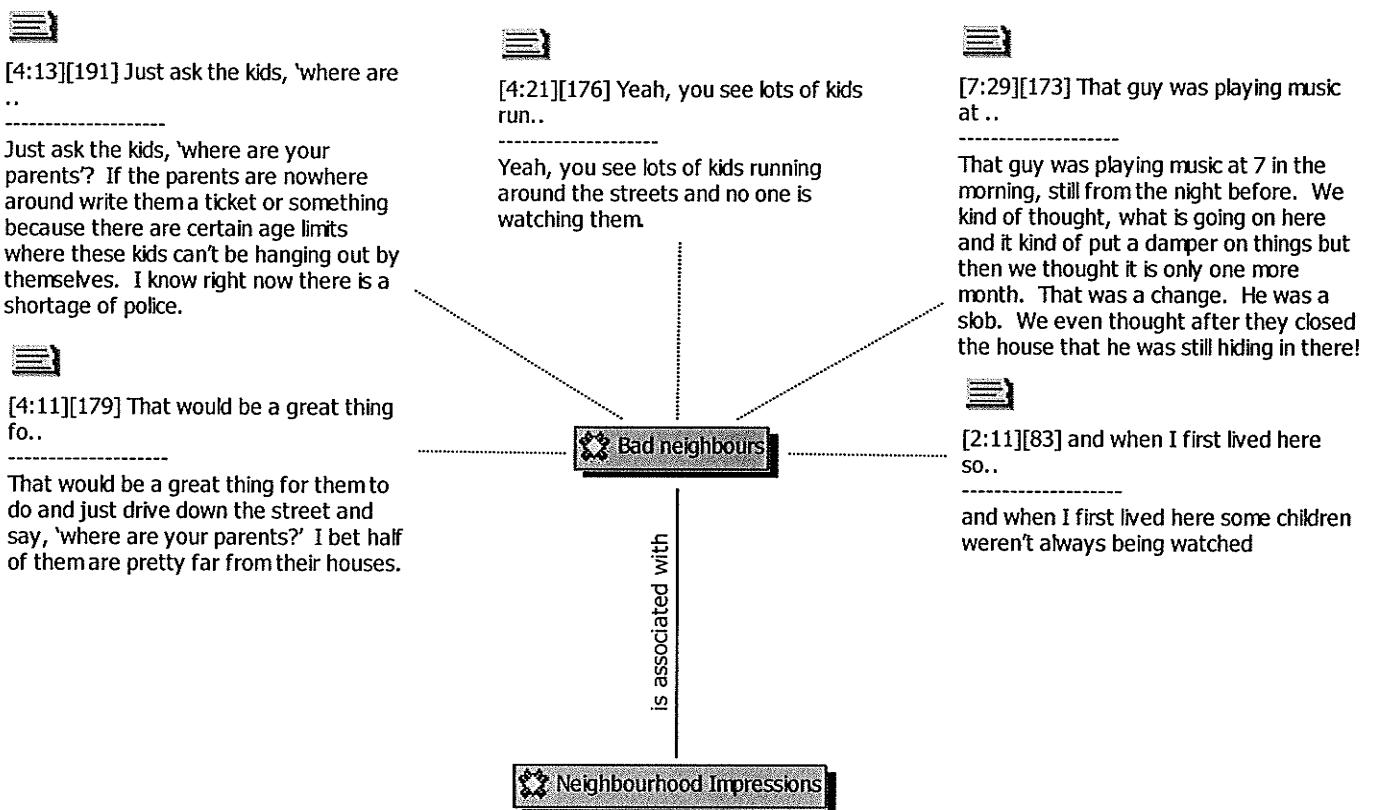


[19:34][113] Yeah so they are taking respon..

Yeah so they are taking responsibility and things are changing and things are getting better. And I don't see these prostitutes, that's what everybody talked about when I moved in. "How can you live there, there are so many hookers and pimps". But I don't see that, well I don't go out late at night, so I don't know if its still going on.







[7:22][73] I never wanted to live downtown..

I never wanted to live downtown. You know, there is all these negative and scary images of the downtown.

[2:26][61] but I wasn't willing to come i..

-----  
but I wasn't willing to come into this neighbourhood at that time.

[10:6][59] I was kind of early about this ..

I was kind of early about this neighbourhood

[4:20][122] I don't trust the neighbourhood..

I don't trust the neighbourhood too much.

[5:12][77] This neighbourhood is awful.

This neighbourhood is awful.

Bad feelings about neighbourhood

[3:25][190] People don't care here

People don't care here

is associated with

Neighbourhood Impressions

### Recognition of appropriate physical changes

is associated with

### Neighbourhood Impressions

[1:6][125] Like this house here, it looks..

Like this house here, it looked really shabby and the landlord looked around and boom he started painting and renovating. That house over there last year painted the exterior. It just feels nice here.

[11:8][215] Yeah I think so, with the comm..

Yeah I think so, with the community garden things like that, there are things that are exciting

[17:19][194] Its getting there, it's in the..

Its getting there, it's in the process of getting there. More and more homes are being renovated

[12:3][181] Well if you improve the housin..

Well if you improve the housing and the people that move in have pride in where they are and take care of their homes, that improves the whole neighbourhood.

:25][128] it would be easy enough th..

ould be easy enough for the city to grants and funding for painting and moving the look of the area. To paint kid confectionery, it's easy and it'd make a big difference. If it looks better than people will respond more positively.

[13:16][145] People are fixing up their pla..

People are fixing up their places.

:35][203] And the more murals that y ..

I the more murals that they do, the the neighbourhood is. I think that has a really big impact on the neighbourhood. It is a positive thing.

[6:13][134] Cleaner yards and well maintai..

Cleaner yards and well maintained properties.

[7:15][167] you can feel the difference al..

you can feel the difference already. Two houses down was a bad house, they have taken possession and are rebuilding it so that is a big change in itself. That is one of the reasons I bought this house because they told me they were doing all these houses.

[8:8][137] There is three or four houses ..

There is three or four houses in a row that people have renovated or are renovating, so the neighbourhood is getting a lot better since I first moved in. There was one house that was in really bad shape, but it was bought up and they are fixing it up. So, it going in the right direction for sure.

[21:13][217] More of what has been going on..

More of what has been going on. More investment in houses and it does seem to turn around other aspects of life in an area. When homes are renewed it feels like, probably helps in some ways peoples feelings about themselves.

[19:14][75] And then it turned into slums ..

And then it turned into slums and that is right and I was going to concentrate on getting the landlords to sell and to revitalize the homes and the neighbourhood, and I am really proud.

[21:9][147] Great and improving as well. W..

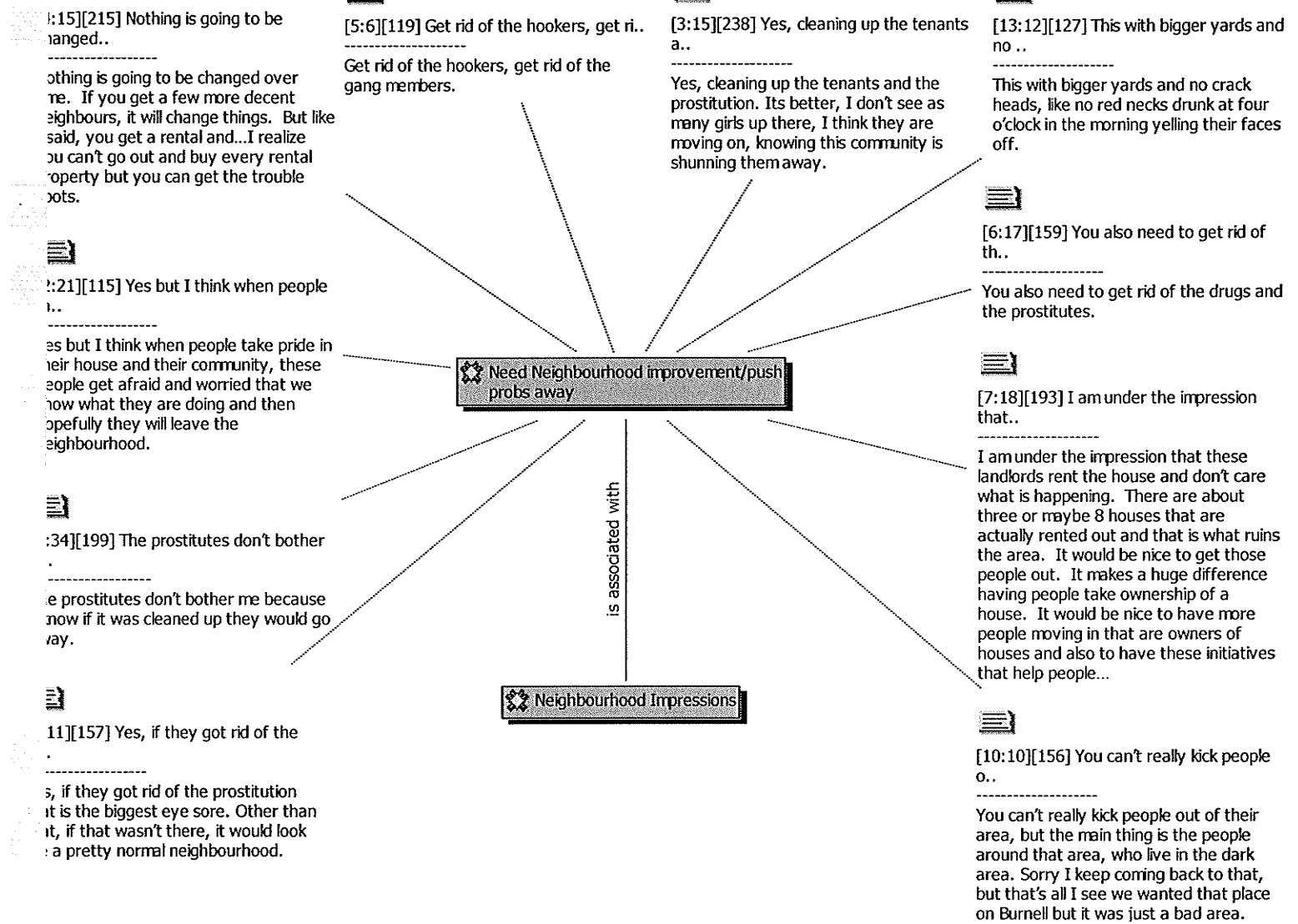
Great and improving as well. We have been here almost five years, five years in October and we have seen the brick house across the street get renovated, the white house get renovated and the house two doors done get renovated, our next door neighbour put a new roof one.

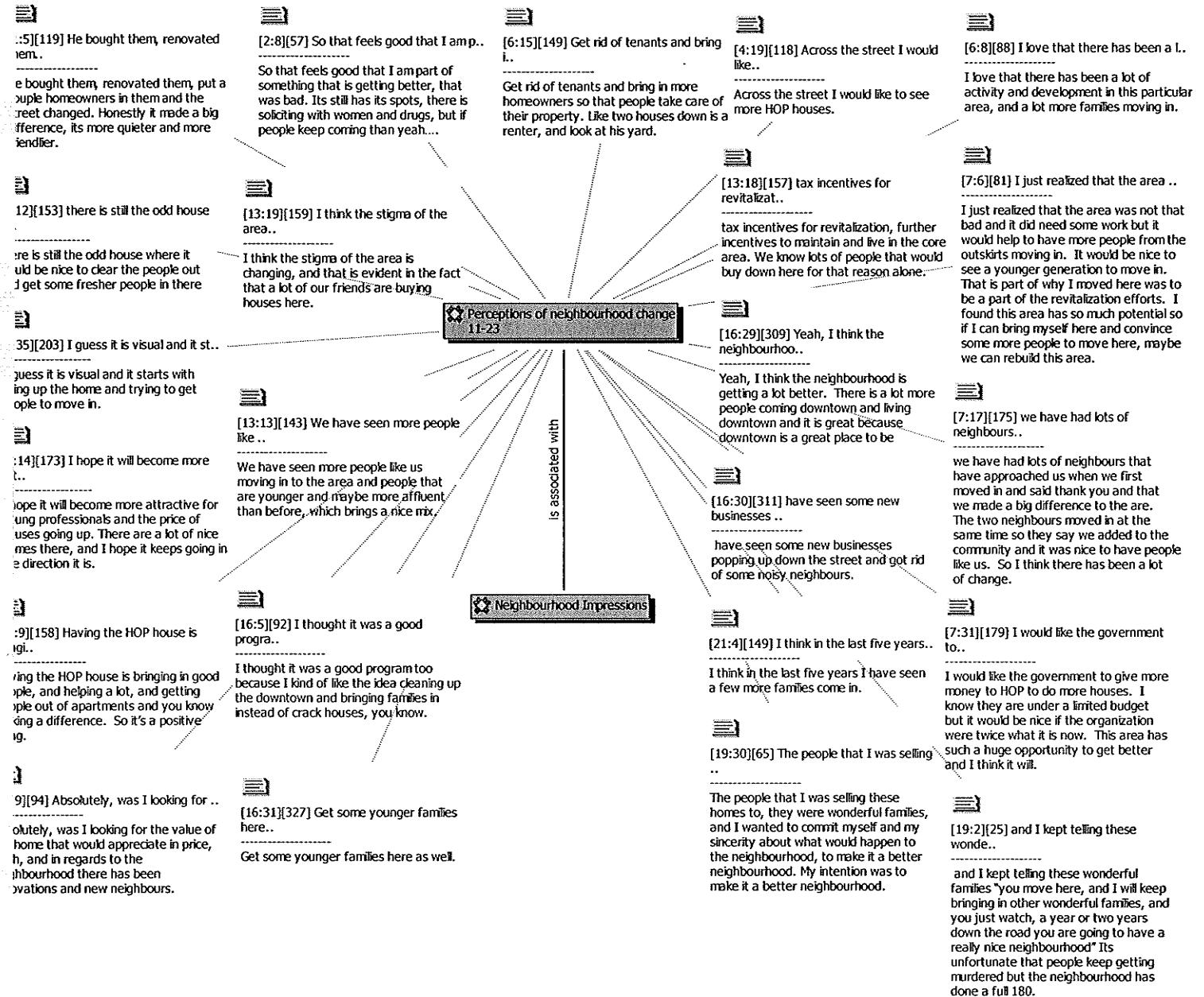
[12:5][173] Well, I think you start with t..

Well, I think you start with the buildings therea

[20:3][149] Yeah, I have noticed that peop..

Yeah, I have noticed that people are fixing up their homes more. It seems to me anyway.







[3:7][101] Plus there are things I want to..

Plus there are things I want to do here, like build a fence. I mean someone stole something out of our back yard and that angered me. I would have to say I am also more aware of who is coming and going, I want to know what's going on.



[2:20][113] some kind of subsidy to do fence..

some kind of subsidy to do fences or some kind of landscaping.



[16:28][297] That is one of the main things..

That is one of the main things that made us feel a lot safer is having the alarm.



[8:7][127] If you are going to revitalise..

If you are going to revitalise the neighbourhood, you need to make sure the homes are secure, and they didn't take any extra effort in doing that. It would have been a lot better, they had run the wires for a security system, but there wasn't one installed, not such a big deal, but things like reinforcing the doors, and making the windows more secure I think should be a minimum for that kind of program. You know, because you are also a target once you move in.



[4:5][108] We have probably had the cops ..

We have probably had the cops here more times because either we have had to call them or we see them up and down the street. It is kind of nice to see that they are around. We have the alarm too. If we didn't have the alarm I would not feel secure.



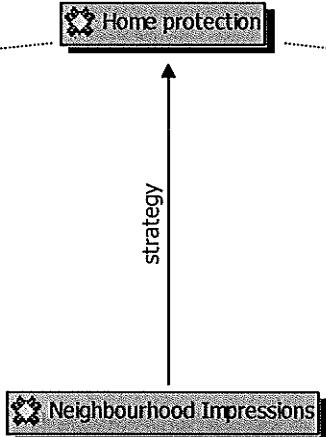
[10:7][120] I need the basic things like t..

I need the basic things like the alarm and stuff and then I will feel better.



[19:24][121] if we could get some kind of g..

if we could get some kind of government grant to give us each security from the lanes, you'd find a much cleaner lane and a much safer neighbourhood.





[7:27][153] Marta Loupe is a really hip - ..

Marta Loupe is a really hip - it used to be the army base and it has really changed around. It is a really young, hip crowd that lives there. There are young families and people. I guess the age would be between 28-35. I would like to see that in this area.



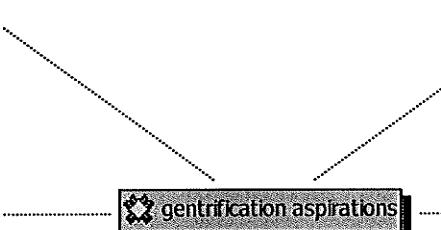
[13:17][153] we have a lot of friends that ..

we have a lot of friends that have started to move here and have made the choice to live here because they like it and its fun.



[13:11][94] And this is the whole thing wi..

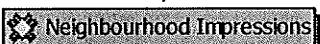
And this is the whole thing with the gentrification of the neighbourhood, you know there are not many places to buy where you can an old home and get a great price.



[8:22][173] I hope it will become more att..

I hope it will become more attractive for young professionals and the price of houses going up.

strategy



[14:14][125] I will tell you the role of HO..

I will tell you the role of HOP in the neighbourhood is really insignificant because the problems in the neighbourhood has nothing to do with what HOP can do.

is associated with

