AN ANALYSIS OF THE HOUSING NEEDS

OF THE GREATER WINNIPEG AREA

A THESIS

Presented to

The Faculty of Graduate Studies and Research

of the University of Manitoba

In Partial Fulfilment of

the requirements for the Degree of

Master of Science in Community Planning

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by

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April 1963

ACKNOWLEDGEMENTS

In the preparation of this thesis, the writer has received aid, encouragement and guidance from many persons. In particular, appreciation is expressed to Mr. L.M. Harrs of Ladco Company Limited who supplied the initial inspiration for this study, and to Mr. Clifford Gwilym of Central Mortgage and Housing Corporation who gave generously of his time in providing many thoughtful suggestions. Much of the statistical background was furnished by Mr. Len Evans of C. M. H. C., and Mr. T. Haxby of the Metropolitan Corporation of Greater Winnipeg, Planning Division. The patient cooperation of these two men is gratefully acknowledged.

A special word of thanks is due to Professor V.J. Kostka for his guidance and understanding during this writing and throughout the academic year.

R.S.L.

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FOREWORD

Housing is the result of man's attempt to meet one of his primary needs, the need for shelter. However, modern man expects his housing to do more than merely protect him from the outside world. Today's home is looked upon as a source of comfort, security, and often, prestige. Whereas a cave satisfied the atavistic need for shelter, modern housing needs have become much more complex, as the standard of living has improved.

The standard of living that Canadians presently enjoy is one of the highest in the world. Yet, amidst all this plenty are many low-income families living in accommodation that is substandard, crowded, or both. Others are housed in dwellings that are unsuited to the household size and type. Although few Canadians have their basic need for shelter unsatisfied, a large number are denied the essentials of good housing that promote healthy, happy living.

This thesis focuses attention on the housing needs of the Greater Winnipeg area. It is an analysis of the relationship between people and their housing, and a study of some of the economic factors that pervade this relationship.

CHAPTER I

INTRODUCTION

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INTRODUCTION

GENERAL

One of the characteristics of a major city such as Metropolitan Winnipeg is the diversity of its population. The city is made up of people of different incomes, different backgrounds, different interests, and different hopes for the future. There are small families and large families, bachelors and spinsters, widows and divorcees, couples young and old, and so on.

Each of these groups has different housing needs. A young couple requires space for living, cooking, dining, entertaining and sleeping. An apartment may provide the ideal form of housing. However, when the same couple has several children, it will need more space, more play area, and greater differentiation of function. A single family house will probably be considered desirable. But, as the children grow up and leave home, the house may be too large. Its maintenance and upkeep are likely to be a financial burden. Once again, an apartment, or a smaller house, may provide the housing that is needed and desired.

Usually, the type of housing that people provide for themselves is related to their income. Some low-income families may never be able to accumulate the financial resources necessary to purchase adequate housing. If unsatisfied, this group may be doomed to living in substandard accommodation. Those with higher incomes may be able to translate their housing needs into an effective demand. In other words, they may have the financial resources, either available or attainable, to meet the prevailing rentals or purchase prices on the housing market. However, this alone may not solve their housing problem. The market at present offers little diversity of housing types. It consists mainly of two extremes, the single-family house, and the apartment. Neither of these meets the needs of many in the middle-income group.

Which deserves more attention, basic housing need, or housing demand? This question would be answered differently by various persons, depending on their nature and interest. For a local public housing authority, the vital group would be that with low incomes, occupying substandard housing or crowded dwellings. The main concern would be to meet the needs of those who are unable, through a lack of economical resources, to help themselves. On the other hand, a realtor, a land developer, or a house builder would attach more importance to the group that possesses sufficient funds to enable it to exercise an effective demand on the housing market. A sociologist or an economist might have a different viewpoint altogether.

Thus, housing need is somewhat indeterminate and hard to define. It is useful, therefore, to consider what constitutes need. This will provide the groundwork for the approach that will be used in this analysis.

BASIC HOUSING NEEDS

Need can be taken to mean the lack of something required or desired. When applied to a necessity as fundamental as housing, the definition of what is required and what is desired becomes very complex. It has been exmphasized that the population is heterogeneous and therefore, has varying housing needs. But these also differ with time as the standard of living changes and individual desires follow suit. This makes it difficult to express in exact terms the housing need for the entire city. However, certain useful generalizations can be made to indicate the area in which this study will be conducted.

Albert Rose, in 1950, made reference to housing need in relation to other community factors when he said:

> We can identify need as related to accepted neighbourhoods for urban redevelopment; as related to substandard structures in non-blighted areas; as related to inadequate dwelling units within otherwise satisfactory structures; as related to the imbalance or poor fit of the household to the dwelling unit; and as related to the basic and fundamental dissatisfaction of the household with the neighbourhood and its amenities, or with other criteria just mentioned.(1)

This statement indicates that housing need can be found in all segments of the population. It emphasizes that needs vary with the individual households and families. There are, however, certain basic essentials of good housing that apply to all groups. These have been established by the American Public Health Association, and are summarized as follows:

A. Fundamental Physiological needs:

Proper temperature, pure air, adequate natural and artificial light, protection against excessive noise, adequate space for exercise and play of children.

B. Fundamental Psychological Needs:

Adequate privacy for the individual, opportunities for normal family and community life, facilities

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(1) Albert Rose, <u>An Experimental Study of Local Housing Conditions and Needs</u>, Ottawa, 1955, p. 114.

which make possible the operation of the household without undue fatigue, maintenance of cleanliness of the dwelling and the person, provision of possibilities for aesthetic satisfaction in the home and its surroundings, concordance with prevailing social standards of the local community.

C. Protection Against Contagion:

Pure water supply, sanitary toilet facilities, protection against pollution of water and contamination of building by sewage, avoidance of insanitary conditions in the vicinity of the dwelling, exclusion from the dwelling of vermin, facilities for keeping food undecomposed, sufficient sleeping room.

D. Protection Against Accidents:

Sound construction, protection against fire, facilities for escape in case of fire, protection against electrical defects and gas poisonings, protection against mechanical injuries in the home, protection of the neighbourhood against the hazards of automobile traffic.(2)

This impressive list of essentials of good housing accentuates the fact that housing need is more than a numerical expression of dwelling units required. It stresses the urgency for a continued examination of housing in the Greater Winnipeg area to ensure that the living environment is satisfying the needs of all the people.

ANALYZING THE NEEDS

The approach used in this thesis is based on the premise that a well-rounded community should provide for the housing needs of all of its various members. Therefore, the study has been organized in three div-

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(2) American Public Health Association, Basic Principles of Healthful Housing, New York, 1950, pp. 5-34.

isions. First, the characteristics of the population are presented to show composition, structure, distribution, and incomes. Next, the housing stock is examined to show the level of accommodation provided. And finally, the relationship between people and their housing is analyzed in terms of need.

The method used is documentary; that is, most of the information presented has been gathered from statistical sources, chiefly the Dominion Bureau of Statistics Census. Since the analysis is general, and no attempt is made to study in detail the needs of any one particular area or group, no field surveys were undertaken to substantiate the conclusions drawn. It is hoped that such surveys will be conducted by those agencies better equipped for this task.

From the analysis, it is apparent that the Greater Winnipeg area lacks the necessary diversity in its housing inventory to correspond to the variety of household types and incomes. This creates certain housing problems which have been outlined. However, this thesis does not endeavour to find solutions to such problems. An indication is merely given of the directions in which future efforts must be directed if the needs of the people are to be adequately met.

CHAPTER II

BACKGROUND

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BACKGROUND

In order that the housing needs may be analyzed and understood, certain background information is essential. Such information is presented in this chapter.

Since many of the present problems had their origin in past actions, a brief account is given of the history of development of the Greater Winnipeg area.

Industry and employment have a significant effect on how people earn their living and the way that they are housed. Therefore, a short summary of the economic base of the area is presented.

The background would be incomplete without mention of government participation in housing. From financial assistance to planning, the government at all levels has become intimately involved in housing problems. Moreover, this involvement seems destined to expand in the future. Thus, a familiarity with government housing policies is necessary to a comprehension of the problems examined in the pages that follow.

DEFINITION OF THE AREA

Throughout this text, the terms "Greater Winnipeg" and "Metropolitan Winnipeg" are used almost interchangeably to describe the local urban and rural complex. However, these terms have slightly different meanings, as the following definitions indicate.

"Metropolitan Winnipeg" is defined by exact legal boundaries that include:

City of Winnipeg	R.M. of East Kildonan
City of St. Boniface	R.M. of East St. Paul
City of St. James	R.M. of Fort Garry
Town of Tuxedo	R.M. of North Kildonan
Town of Transcona	R.M. of Old Kildonan
Village of Brooklands	R.M. of St. Vital
R.M. of Assiniboia	R.M. of West Kildonan
R.M. of Charleswood	R.M. of West St. Paul

Metropolitan Winnipeg also takes in part of:

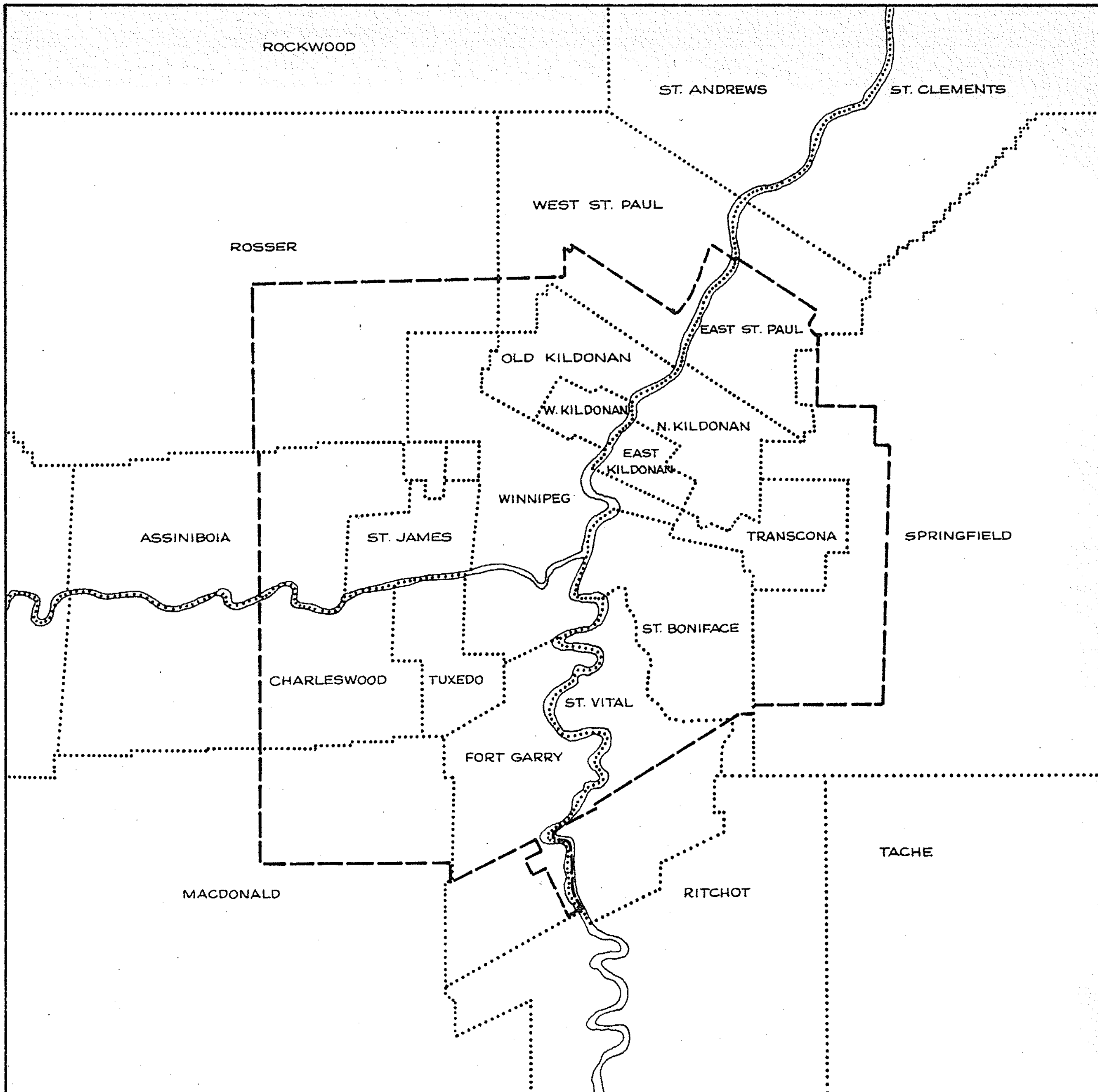
R.M. of MacDonald
R.M. of Rosser
R.M. of Springfield

The boundaries of Metropolitan Winnipeg are shown by Figure 1.

The term "Greater Winnipeg" is more general. It is taken to mean, "....the whole of the area of present urban development and the presently rural and urban fringe areas which may be developed in the next twenty-five years".(1) Thus, it describes an area independent of legal boundaries, an area that includes all of Metropolitan Winnipeg, plus those parts of the hinterland where future growth is expected.

A third term is employed when reference is made to the Dominion Bureau of Statistics official Census. This publication gives statistical information for the "Census Metropolitan Area" of Greater Winnipeg. In 1961, this area included the first sixteen municipalities, from the City of Winnipeg to the R.M. of West St. Paul inclusive, listed under the definition of Metropolitan Winnipeg on the preceeding page. However, for the 1956 and 1951 Census,

(1) Metropolitan Planning Commission of Greater Winnipeg, Greater Winnipeg 1981: A Study of Population Growth, 1957, p. 2.

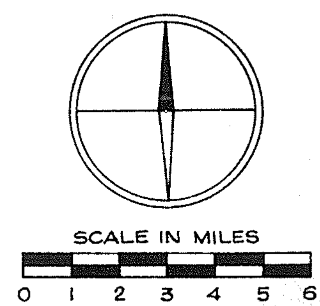


METROPOLITAN WINNIPEG - 1963

LEGEND

METROPOLITAN BOUNDARY— — — — — —

MUNICIPAL BOUNDARY······························



SOURCE :
METROPOLITAN CORPORATION OF GREATER WINNIPEG
PLANNING DIVISION

FIGURE 1

the municipalities of East and West St. Paul were excluded. This must be taken into account by the reader when comparisons are made of statistics for these three years.

GREATER WINNIPEG: A BRIEF HISTORY OF DEVELOPMENT

The growth of Greater Winnipeg has generally been from the centre outwards, beginning with the first settlement on the banks of the Red River. A small group of settlers arrived in the area in 1812, led by Earl Selkirk. They established an agricultural community at Point Douglas, east of the present Canadian Pacific Railway station.

In spite of many hardships, the tiny settlement, known as the Red River Colony, survived. But, growth was slow. By 1869, the Colony consisted of less than one hundred persons, and the business district on Main Street was merely two dozen small stores clustered near the Hudson's Bay post.(2) Across the Red River, an even smaller community, St. Boniface, had emerged. Predominantly French and Catholic, St. Boniface consisted of little more than a few religious and educational institutions.

The admission of Manitoba into Confederation in 1870 transformed the size and character of the local community. Immigrants began to arrive in the area and the business community grew. By 1873, the expansion of the settlement led to its incorporation as the City of Winnipeg, with a population of about 3,500.(3)

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(2) Greater Winnipeg Investigating Commission, Report and Recommendations, Winnipeg, 1959, p. 44.

(3) ibid., p. 56.

The development of the Winnipeg area received a major impetus from the construction of rail connections to St. Paul in 1878, and to Eastern Canada three years later.(4) The Canadian Pacific Railway built shops and yards in the area and Winnipeg became the railway centre of Western Canada. A real estate boom followed, resulting in widespread land speculation. The population of Winnipeg doubled in one year, and by 1882, was estimated at more than 20,000.(5) To accommodate this population, land speculators constructed much inferior housing on narrow, 25-foot lots. The adverse effects of this crowding can still be seen today in some of the areas adjacent to downtown Winnipeg.(6)

The flooding of the Red River in 1883, together with the unfavourable situation in international financial circles, generated alarm and dampened speculative enthusiasm. The brief boom collapsed.

During the remainder of the century, Winnipeg's growth was slow and steady, if unspectacular. However, the formation of the Winnipeg Grain Exchange in 1887 firmly established the City as the focal point of the Western wheat trade. Also, Winnipeg retained its advantages as a railway and administrative centre and as a jumping-off point for settlers.

From 1900 to 1914, Western Canada experienced another boom period. With its many advantages, Winnipeg was able to share in the expansion. Sett-

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(4)R.C. Bellan, "The Development of Winnipeg as a Metropolitan Centre", unpublished doctorate thesis, Columbia University, New York, 1955, p. 15.

(5)Greater Winnipeg Investigating Commission, op. cit., p. 45.

(6)A classic example is the C.P.R.-Notre Dame area. See W. Gerson, An Urban Renewal Study for the City of Winnipeg: The C.P.R.-Notre Dame Area, Winnipeg, 1957.

lers poured into the area causing the population of Winnipeg to increase fourfold, reaching over 150,000 by 1914.[7] It was optimistically predicted that by 1920, the population would be one million.[8]

This period was to see the most rapid rate of economic expansion in Winnipeg's history. New industries located in the area, retail and manufacturing establishments were set up, and the City became the metropolis of the West.

Residential development expanded northward across the C.P.R. tracks to form the 'North End'; and south across the Assiniboine River to Fort Rouge, Crescentwood and River Heights. In the latter district, many fine homes were constructed that still stand. However, the majority of the housing built during that period was inferior, giving rise to many of the present substandard areas in Winnipeg.

The high cost of land in the City, together with the extension of street railway lines, caused middle-class residential areas to spring up in the outlying suburbs. Yet, much land remained vacant within Winnipeg's limits. The municipalities of St. James, St. Vital, and the Kildonans all felt the effects of residential expansion. The new towns of Transcona and Tuxedo were born, the former a railway centre and the latter an exclusive residential district. St. Boniface expanded its industrial area. But, most of the remaining suburban growth was residential in character.

World War I brought the period of prosperity and expansion to an abrupt halt. Although farm incomes held up, other economic activity virtually

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(7) Greater Winnipeg Investigating Comm., _op.cit._, p. 56.

(8) _Canadian Annual Review_, 1910, p. 568.

ceased and the local population actually declined slightly.

The post-war recession aggravated the housing shortage that developed with the return of veterans. The Winnipeg Housing Commission was established in 1919 to administer a loan programme instituted by the Federal government. Under this programme, a number of low-cost homes were constructed.(9)

The recession persisted until the latter half of the 1920's when prosperity returned. Construction activity resumed but on a much smaller scale than during the pre-war period.

The Great Depression of the 1930's marked a low point in the expansion of the Winnipeg area. During that period, the population of Winnipeg increased only 2.3%, compared with 28.6% in the previous decade.(10) More houses were demolished in the thirties than were constructed.(11) A high rate of dwelling vacancy existed as many renting families were unable to pay even low rents or meet mortgage payments. "These vacancies reflected the basic economic factors which directly affect dwelling occupancy rather than being indicative of the housing needs of the community."(12) Severe overcrowding was the result.

Although World War II stimulated the local economy and ended the Depression, construction activity was slow. Many rural people migrated into the City, intensifying the housing shortage which reached emergency proportions by 1945. Although the

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(9) W. Courage, Report Housing Survey of Central Area of Winnipeg, Winnipeg, 1955, p. 51.

(10) compiled from Metropolitan Planning Commission of Greater Winnipeg, op. cit., p. 6, table 2.

(11) Greater Winnipeg Investigating Commission, op. cit., p. 50.

(12) Courage, op. cit., p. 52.

need for low cost and low rental housing was apparent, little action was taken.

The population of the Winnipeg area increased rapidly after the war, mainly because of a sudden upsurge in both the birth rate and the rate of family formation. In particular, the suburban population increased as commuting became popular.(13) Many of the new suburbanites had previously lived in Winnipeg. Their former accommodation, now depreciating rapidly, was occupied by a large proportion of persons with low incomes, many of whom were immigrants.

Construction activity increased to meet the demands of a market characterized by young families with financial means. The housing market itself underwent a gradual change. Whereas during the 1940's the rate of new house building was limited by the capacity of the building industry, in the next decade the most important factor was the supply of mortgage funds.(14)

By 1956, practically all of the formerly vacant land within Winnipeg's city limits had been fully occupied.(15) Construction activity thenceforth took place mainly in the suburban municipalities, whose growth was often rapid.

During the late 1950's, it became increasingly clear that many problems of the various cities, towns and municipalities in the Greater Winnipeg area required some form of co-ordinated approach. Such matters as the provision of water and sewerage

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(13) Greater Winnipeg Investigating Commission, op. cit., p. 67.

(14) Stewart Bates, President, Central Mortgage and Housing Corporation, "Remarks", to the Canadian Institute of Plumbing and Heating, Seigniory Club, Oct. 4, 1960, p.1.

(15) Greater Winnipeg Investigating Commission, loc. cit.

facilities, arterial streets, bridges, traffic, transit, assessment, and planning could not be undertaken economically in separate ways by each of the municipalities.

In 1960, after several years of investigation and study, the provincial government created the Metropolitan Corporation of Greater Winnipeg. Its purpose was, "To meet the needs of a community whose growth had far outstripped its available essential services and which lacked coordination."(16)

Thus, Winnipeg has undergone considerable change since the days of the Red River Colony. It now ranks as the fourth largest metropolitan area in Canada. But, development has been accompanied by problems, and housing ranks high on the list of these.

Many, more fortunate cities had a slow, steady growth that allowed for a more orderly development pattern. Winnipeg's history is characterized by a sporadic growth. Each of the boom periods was accompanied by a housing shortage that was met by the construction of a considerable number of low-quality dwellings. Many of these still stand. Yesterday's areas of second-class housing have become today's slums. And, to these areas of low-rental, substandard accommodation, families with marginal incomes have come to satisfy their housing needs as best they can.

The problems of these people, and of most families and other groups with housing needs, are largely of an economic nature. Therefore, it is useful to take a brief look at the economic base of the metropolitan area.

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(16) Metropolitan Corporation of Greater Winnipeg, Metropolitan Winnipeg: 1961, First Annual Report, p. 2.

ECONOMIC BASE OF THE AREA

Winnipeg began primarily as a farming community and the present economy is still dependent to a large extent on agriculture. For many years, the pattern of urban growth was a direct reflection of the behaviour of the agricultural economy.

The railways played an important part in the agricultural and industrial expansion of the Winnipeg area. Due to preferential freight rates, Winnipeg maintained, for a number of years, an economic advantage over other Western Canadian cities. Thus, industries located in the area, and manufacturing and distributing establishments were set up. The role of agriculture became less prominent.

The present economy is quite diversified, offering a variety of opportunities for people to find work. The principal sources of employment in the metropolitan area in 1956 were as follows:[17]

	Percentage of total
Manufacturing	39.7
Retail Trade	17.5
Transportation, Communication and Storage	10.0
Construction	7.8
All other	25.0
	100.0

Recent statistics are unavailable for the sources of income in the Greater Winnipeg area. However, this information was obtained for the City of Winnipeg, and is given in Table I. It shows that, although the sources of income were varied, wages and salaries accounted for over 85% of the total taxable income assessed.

(17) Duff, Anderson & Clark, Survey Report Industrial and Economic Potential of Greater Winnipeg, 1955, p. 9.

TABLE I

CITY OF WINNIPEG, 1961:
DISTRIBUTION OF TAXABLE RETURNS
BY SOURCES OF INCOME

Sources of Income	Thousands of Dollars
Wages and salaries	$526,577
Business, Professional and Commission income	53,524
Old Age Pension income	2,201
Other income	32,525
Total income assessed	$614,827

Source: Dept. of National Revenue, 1962 Taxation Statistics.

Major industries relating to food processing, clothing manufacture, and iron and steel products are typical of the diversification of the present economy. Moreover, the centrally-located Winnipeg area has many economic advantages. A plentiful and cheap supply of hydro-electric power, good water supply, adequate railroad transportation facilities, and proximity to the great natural resources of northern Manitoba give the area much industrial potential.(18)

GOVERNMENT PARTICIPATION IN HOUSING

In recent years, governments at all levels have shown increasing concern over housing. This is indicated by a number of pieces of legislation that have been enacted for the purpose of improving housing conditions. The principal legislation has been several National Housing Acts, in 1935, 1944, and 1954. This section will be concerned only with the latter Act, since it supercedes those that came earlier.

(18) For a detailed study, see Committee on Manitoba's Economic Future, Manitoba 1962-75, Report to the Government of Manitoba, Winnipeg, 1963.

The National Housing Act, 1954, is administered by the Central Mortgage and Housing Corporation, created in 1945. Under the terms of the Act, and its subsequent amendments, the federal government participates in housing in five ways. These are: (1) loan insurance, under which the Corporation underwrites the mortgage investments of approved lending institutions; (2) direct loans to home owners and to limited-dividend corporations; (3) guarantees of Home Improvement Loans made by banks to home owners; (4) investments, by an entry into partnership with provincial governments to acquire and develop land for residential purposes, and to build housing for rent; and (5) grants to municipalities for studies and research on housing and for slum clearance.[19]

The federal government's participation in housing is mainly of an economic character. Provincial and municipal governments are concerned with the administration of urban growth and, in the case of the latter government, with the actual physical planning.

The provisions of the National Housing Act that pertain to local housing needs will be examined in more detail in later chapters.

SUMMARY

With an understanding of the history of the local area, its economic base, and the role of government, it is now possible to study more closely the present situation. This is done first for the population, and, following that, for the housing stock.

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(19) Adapted from Central Mortgage and Housing Corporation, Housing and Urban Growth in Canada, Ottawa, 1956, p. 11.

CHAPTER III

POPULATION CHARACTERISTICS

CHAPTER III

POPULATION CHARACTERISTICS

Housing is provided for the shelter requirements of people. Therefore, it is essential to examine in detail the characteristics of the population that have an effect on the sort of housing needed. This involves a determination of the total number of people, their distribution throughout the area, their ages and incomes, and the distinctive features of the social units that are formed, namely, families and non-family groups. Each of these factors is evaluated in this chapter.

POPULATION: GEOGRAPHICAL DISTRIBUTION

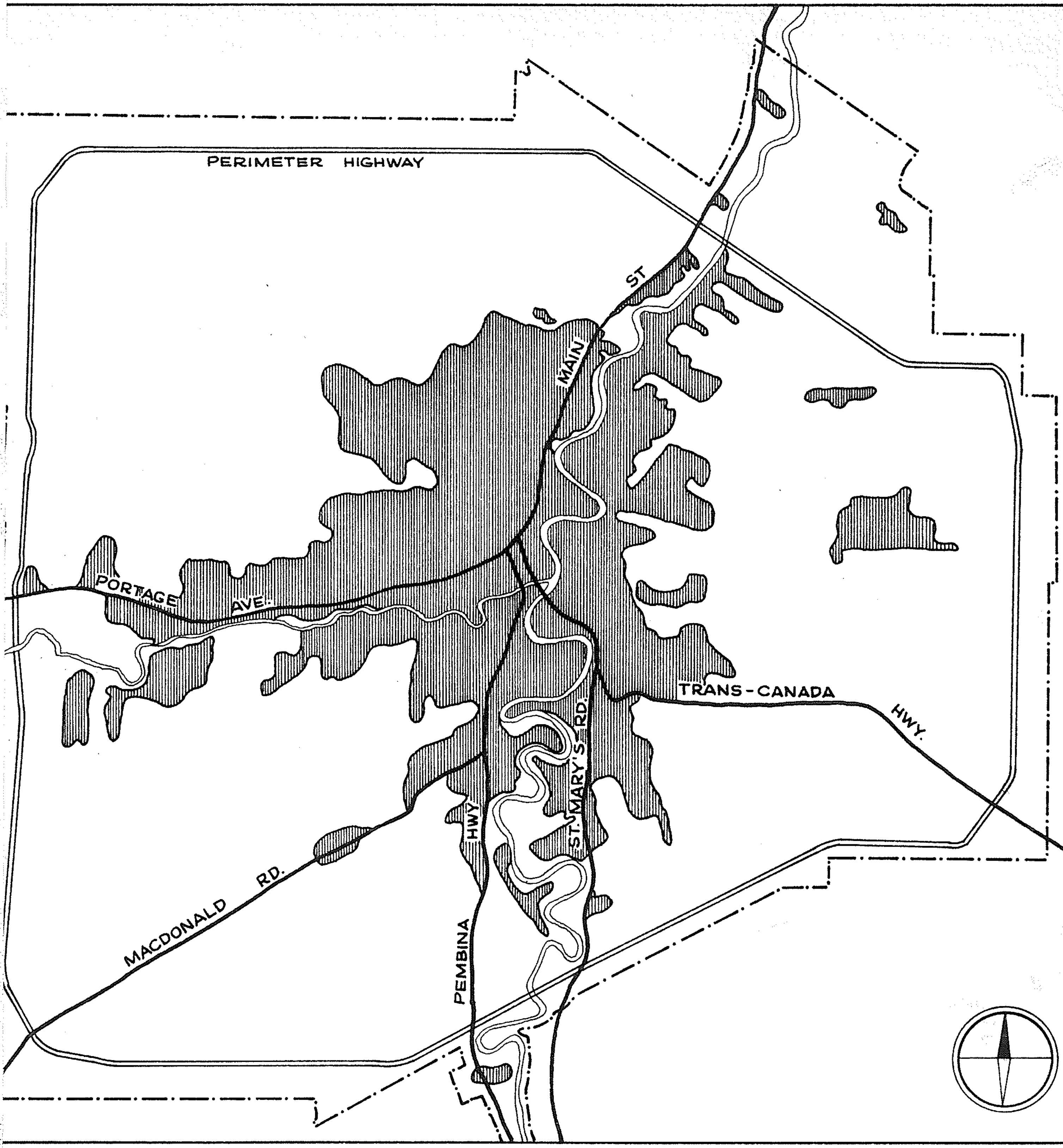
The census metropolitan area of Greater Winnipeg had a total population of 475,989 in 1961. This is shown with a breakdown for the component municipalities, in table II.

TABLE II

TOTAL POPULATION OF THE CENSUS AREA OF METROPOLITAN WINNIPEG, 1961

	1941	1951	1956	1961
Winnipeg	221,960	235,710	255,093	265,429
Assiniboia	1,968	2,663	3,577	6,088
Brooklands	2,240	2,915	3,941	4,369
Charleswood	1,934	3,680	4,982	6,243
Fort Garry	4,453	8,193	13,592	17,528
E. Kildonan	8,350	13,144	18,718	27,305
N. Kildonan	1,946	3,222	4,451	8,888
W. Kildonan	6,110	10,754	15,256	20,077
O. Kildonan	704	869	1,011	1,327
St. Boniface	18,157	26,342	28,851	37,600

(continued)



METROPOLITAN WINNIPEG - 1961 - EXISTING DEVELOPMENT

LEGEND:
EXISTING DEVELOPMENT 1961
METROPOLITAN BOUNDARY —·—·—

FIGURE 2.

SOURCE: METROPOLITAN CORPORATION OF GREATER WINNIPEG PLANNING DIVISION.

TABLE II (CONTINUED)

	1941	1951	1956	1961
St. James	13,892	19,561	26,502	33,977
St. Vital	11,993	18,637	23,672	27,269
Transcona	5,495	6,752	8,312	14,248
Tuxedo	735	1,627	1,163	1,627
E. St. Paul	-	-	-	1,982
W. St. Paul	-	-	-	2,032
Total	299,937	354,069	409,121	475,989

Source: D.B.S. 1961 Census

The area distribution of the 1961 population is shown by Figure 2 (page 23). It can be seen that most of the population is concentrated along the rivers and in or near the city centre. In 1961, just over half of the population of the metropolitan area lived in the City of Winnipeg. By comparison, nearly three-quarters of the people in the area in 1941 lived in Winnipeg. This trend towards decentralization has resulted mainly from Winnipeg's lack of vacant land suitable for residential development. But, it is also an indication of the movement of population from the central city to the outlying areas, and the growing popularity of suburban living.

POPULATION GROWTH

This section shows how the local population has grown in the past several decades, and the amount of growth that can be expected in the near future.

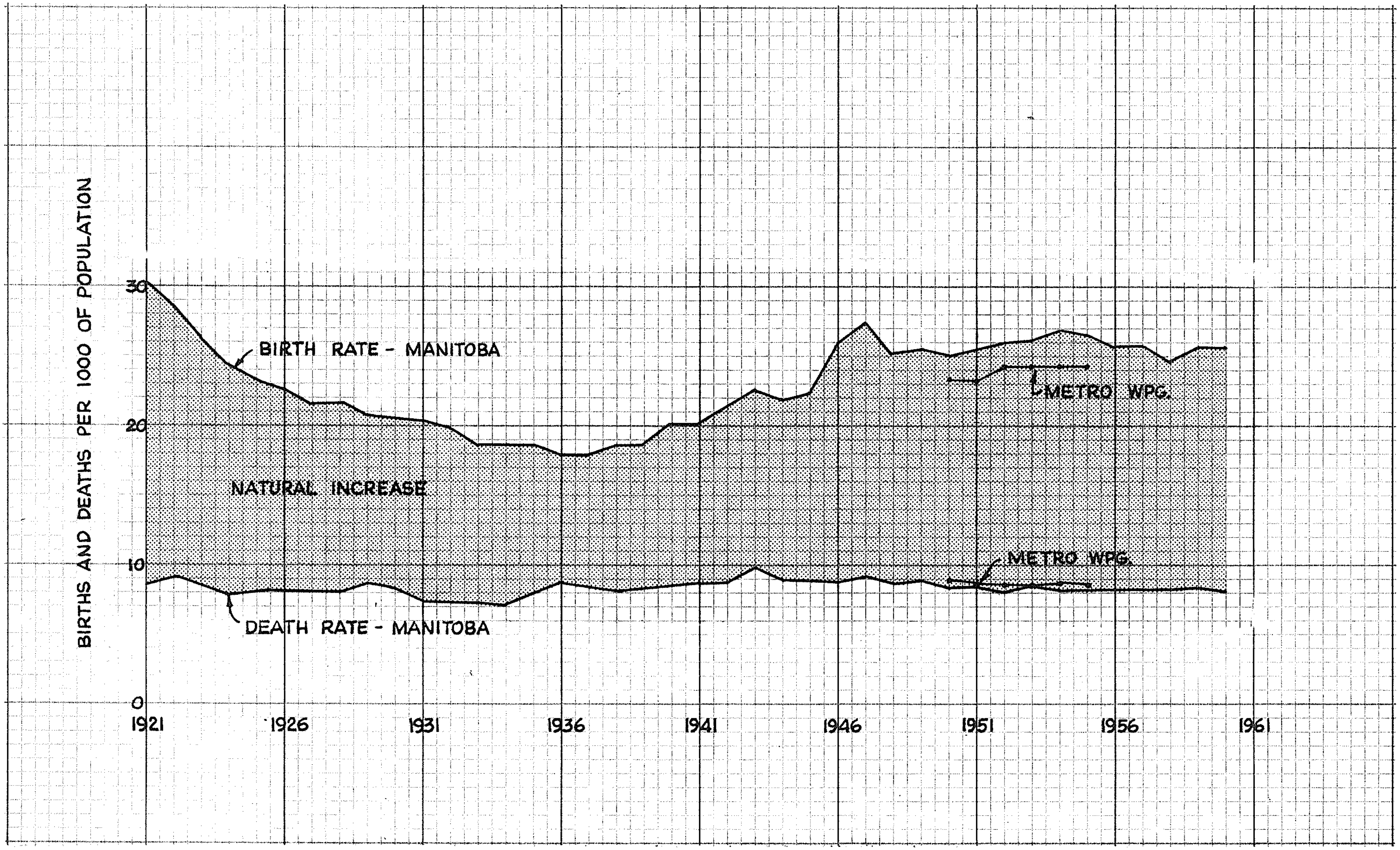
The two main determinants of population growth are natural increase and net migration. Natural increase is the excess of births over deaths, usually expressed per thousand population. Net migration refers to the difference between immigration and emigration, and may have an increasing or decreasing effect on the total population.

The two factors are often inter-related. Thus, the high rate of natural increase among the immigrants entering Winnipeg after the War contributed to the rapid growth of population that followed.

A determination of natural increase begins with a look at the birth and death rates. These are given for the metropolitan area by Figure 3. Since the rates for Greater Winnipeg are available only since 1949, the rates for Manitoba, comparable to those for the Winnipeg area, are also shown. The provincial rates can be used as a basis for general discussion.

The birth rate reflects much of the local history. In the early part of this century, the birth rate was declining steadily, a trend common to most of the Western world. This decline accelerated and reached a trough during the years of the Great Depression as adverse economic conditions forced the postponement of many marriages. However, with the return of prosperity and the outbreak of war, the birth rate recovered strongly. In 1947, a peak was reached as war veterans returned and many delayed marriages took place. Since the middle 1950's, however, the rate has again gone into a decline. This trend is being experienced by other countries with high standards of living, where there is a growing acceptance of family limitation.(1) Another explanation is the nature of the causes

(1) United Nations, <u>The Determinants and Consequences of Population Trends</u>, New York, 1953, p. 75.



BIRTH AND DEATH RATES
1921-1960
MANITOBA AND METRO WINNIPEG

of the temporary upsurge in the birth rate. As the Dominion Bureau of Statistics has explained:

> Some of the factors which contribute most to the high post-war level of fertility are short-run in character, for example, the temporary adjustment of the timing of marriages, largely as a result of war and depression. Future tendency would appear to be a lowering of the fertility rate.(2)

Throughout the period of fluctuating birth rate, the death rate has remained fairly constant. The total effect has been an expansion of the natural increase, from 9.5 per 1,000 population in 1937, to 16.5 in 1960.(3) These figures, for Manitoba, are slightly higher than for Greater Winnipeg where the average natural increase is about 15.5 per 1,000.(4)

MIGRATION

The number of people migrating in and out of the Greater Winnipeg area has varied considerably during the last three decades.(5) Periods of actual net emigration in the 1930's contrasted with periods of marked immigration, such as 1946 to 1956. Government policy has had an effect; but the main influencing factor has been the economic state of the community, that is, the number of jobs available. Much of the present migration into cities is at the expense of the rural areas as job opportunities in the urban areas are more favourable.

(2) Dominion Bureau of Statistics, Canadian Vital Statistics Trends 1921-24, Ottawa, 1956, p. 10.

(3) Dominion Bureau of Statistics, Vital Statistics 1960, Ottawa, 1962, p. 93.

(4) Metropolitan Planning Commission of Greater Winnipeg, op. cit., p. 4.

(5) ibid.

It is difficult to estimate the future effect of migration. However, it is not expected that the Greater Winnipeg area will experience any large-scale immigration. Instead, ".....the anticipated population increase will be based primarily on the retention of the natural population increase within the province."(6)

POPULATION FORECAST

The housing needs of the metropolitan area in the immediate future will depend to a large extent on the number of people in the area. Therefore, it is useful to consider a population forecast.

Two predictions of the future population of Metropolitan Winnipeg have been made recently. The first, by the Metropolitan Planning Commission of Greater Winnipeg, in 1957, predicts the population will fall within two ranges. These are indicated in Table III. The second, by the Committee on Manitoba's Economic Future, in 1963, forecasts a slightly higher population, as shown by the Table.

TABLE III

POPULATION FORECASTS FOR METROPOLITAN WINNIPEG

	1961	1965	1970	1975
Metropolitan Planning Commission:*				
Upper limit	466,100	517,500	588,800	670,000
Lower limit	465,800	514,300	578,700	648,300
Committee on Man. Economic Future:**				
	477,700	524,500	584,400	650,700

(continued)

(6) Committee on Manitoba's Economic Future, op. cit., p. IV-1-1.

TABLE III (CONTINUED)

*Metropolitan Planning Commission of Greater Winnipeg, op. cit. Interpolated from table 4, p.8.
**Committee on Manitoba's Economic Future, op. cit., Appendix, p. 19.

Since the Census found the 1961 population to be 475,989, it can be seen that the Metropolitan Planning Commission's prediction was slightly conservative for that year. Thus, the growth of population in the area will probably follow the upper limit ofthe Commission's forecast.

In the past decade, most of the growth of population took place in the suburban municipalities. This is indicated by Table IV which shows the phenomenal growth rate of the suburbs as compared to the City of Winnipeg.

TABLE IV

RATE OF POPULATION INCREASE FOR MUNICIPALITIES IN METROPOLITAN WINNIPEG

	Percentage Increase		
	1941-51	1951-56	1956-61
Winnipeg	6.2	8.2	4.1
St. James	40.8	35.5	28.2
St. Boniface	45.1	9.5	30.3
Fort Garry	84.0	66.0	29.0
N. Kildonan	65.6	38.1	99.5
Assiniboia	35.3	33.9	78.3
Metro. Winnipeg	18.1	15.6	16.4

Source: Compiled from D.B.S. Censuses

Predictions have been made of the directions of future growth. The only land available for residential development is to be found in the suburban municipalities. Much of this land, particularily in Assiniboia, Charleswood, Old Kildonan and North Kildonan, is difficult to service with water and sewerage. This will cause most of the residential growth to take place in the other municipalities, notably St. Boniface, St. Vital, Fort Garry, Transcona and Tuxedo.(7)

By 1981, it is anticipated that the Greater Winnipeg population will have doubled. The metropolitan area of that time will be about three times the size of the City of Winnipeg.(8) This gives an idea of the magnitude of future problems, among them the provision of an adequate supply of good housing.

POPULATION COMPOSITION

Population composition refers to the distribution of a population by certain biological or social categories. Those that will be discussed in this section are sex and age.

THE SEX RATIO

The proportion of males to females is called the sex ratio and is expressed as the number of males per 100 females.

In Metropolitan Winnipeg, the sex ratio was 97 in 1961.(9) This slight excess of females is

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(7) Metropolitan Planning Commission of Greater Winnipeg, op. cit., p. 28.
(8) ibid., p. 15-16.
(9) Dominion Bureau of Statistics, Census of Canada 1961, Ottawa, 1962, Bulletin 1.2-2, table 18.

to be expected in an urban area. It is typical of cities that are governmental and administrative centres. It is also common to areas such as Greater Winnipeg where there is little heavy industry.

AGE COMPOSITION

Housing needs vary according to age. A classification of the population into age groups helps to explain past and future trends that contribute to the housing problem.

A population pyramid is the usual means of presenting graphically the age and sex composition. This has been done for the metropolitan area in Figure 4.

Greater Winnipeg today has a generally young population. Table V shows the trend in the past decade towards a higher percentage of children (age group 0-14). The results of this trend are felt by many families as a desire for increased space in their housing.

TABLE V

METROPOLITAN WINNIPEG 1961:
PROPORTION OF CHILDREN IN POPULATION

	1951	1956	1961
Total population	354,069	409,121	475,989
Age group - 0-14	85,588	113,537	143,361
Percentage of total	24.2	27.8	30.2

Source: D.B.S. Censuses

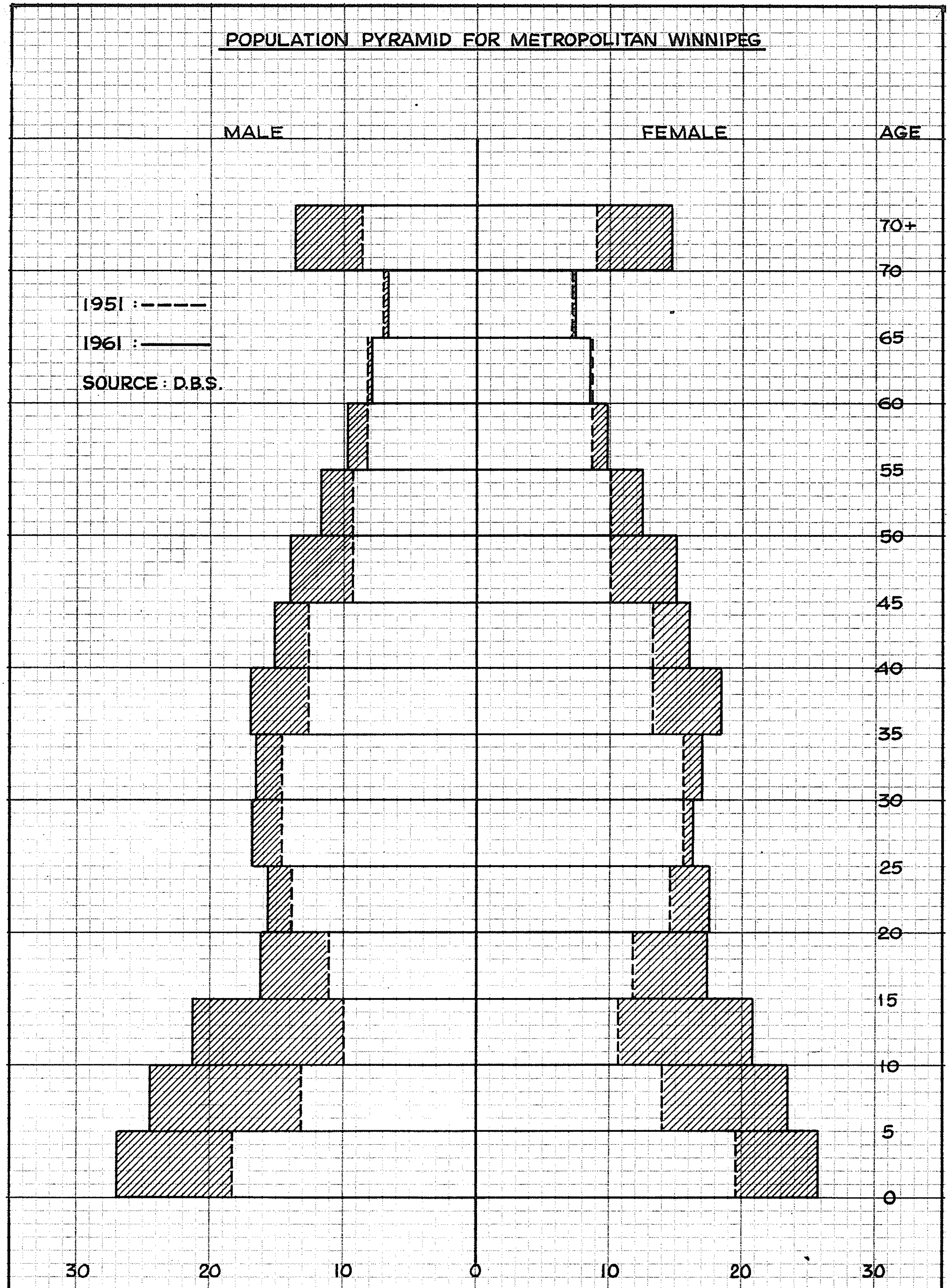
POPULATION PYRAMID FOR METROPOLITAN WINNIPEG
MALE
FEMALE
AGE
70+
70
65
60
55
50
45
40
35
30
25
20
15
10
5
0
1951 :
1961 :
SOURCE : D.B.S.
30
20
10
0
10
20
30
POPULATION (THOUSANDS)

FIGURE 4.

The population pyramid illustrates dramatically the effect of the Depression on the birth rate. Thus, the true "pyramid" shape that would be typical of a population with a high, constant birth rate, is interrupted by a contraction of the age groups 15-35. The effects of the contraction are apparent now and will continue to be felt for the next several years. For example, in 1951, approximately half the total female population was within the childbearing age group (15-44 inclusive).[10] This accounted for the large number of births in the past ten years. However, as this group passes through the period of high fertility, the birth rate can be expected to decline. This is already evident, as shown by Figure 3 (page 26). But, when the group now under fifteen years of age reaches its maximum fertility period, an upsurge in the birth rate can again be anticipated. With the growing trend to earlier marriages, this rapid increase in births can be expected within the next five to ten years.

At the other end of the population structure, a substantial increase has taken place in the over-seventy age group. The reduction in mortality rates in the middle and later years of life has had the effect of increasing the number of people in these groups. In 1931, the life expectancy at birth was 60 for males and 62 for females. By 1951, a male baby could expect to live to age 66 and a female to 71.

(10) Metropolitan Planning Commission of Greater Winnipeg, op. cit., p. 10.

Equally significant is the life expectancy at age 65, normal retirement age. For men in 1951, this age was 78, and for women, 80.(11)

It is interesting to note that the life expectancy favours women. In 1961, the sex ratio for the over 65 group was 92.(12) This predominance of females results in the typical older man being married, while more older women are widows.

The high proportion of elderly persons in the metropolitan area since 1951 is partly the result of immigration from rural areas. The desire to be near relatives and the concentration in the city of facilities for the aged explains the considerable increase in this group.

A look at the labour force, aged 15 to 64, as shown by the population structure, reveals several points of interest. The efforts and earnings of this group help to support the two groups at the extremes of the life cycle, namely, children and the aged. However, with the sharp increase that recently occurred in these two groups, the labour force, as a proportion of the whole population, actually declined from 1951 to 1961.(13) The Committee on Manitoba's Economic Future, in its 1963 report to the Province of Manitoba, warned that, if job opportunities did not expand, people in the young sector of the labour force would leave the province in search of opportunities elsewhere. This would leave a small labour force

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(11) Dominion Bureau of Statistics, Vital Statistics 1960, p. 50.

(12) calculated from D. B. S. 1961 Census.

(13) As compiled from the D.B.S. Census, the percentage of the total population in the labour force in Metro Winnipeg was: 1951 - 66.7%; 1961 - 60.7%.

to support a large proportion of the population.[14] In other words, the non-productive segment would constitute an inordinate burden on the productive force.

The age composition of the population has considerable significance in an assessment of housing needs. For example, consider the age group 20 to 30. Families and non-family households in their twenties are likely to require rental accommodation. Figure 4 (page 32) indicates that this group increased in numbers only slightly from 1951 to 1961. And until the group now 10 to 15 years of age reaches its early twenties, the rental market will remain fairly steady, unless considerable immigration occurs. However, in the 1970's, large numbers of young people will begin to experience a need for rental accommodation.

Similarly, the house-buying group can be considered. This group, aged 30 to 45 years, will remain constant or even diminish during the next 15 to 20 years. Thus, based on population growth only, the future of the new housing market will not be one of great expansion.

In summary then, the population pyramid for Greater Winnipeg is somewhat irregular, due to war and depression. The result is the concentration of social needs into a series of wave-crests. Consequently, the metropolitan area is placed under varying degrees of pressure to meet the needs that include housing.

HOUSEHOLDS AND FAMILIES

An expression of housing need is not merely a function of the total population. Rather, it

(14) Financial Post, March 9, 1963, p. 31.

is a function of the basic social units that are formed, namely, families and non-family households.

Much of the information in this study has been derived from the Dominion Bureau of Statistics Census. Since the Census gives families and households certain definitions, the meaning of each must be clarified at this point.

A family is defined as consisting of, "A husband and wife (with or without children who never married) or a parent, with one or more children never married, living together in the same dwelling".

A household is taken to mean, "A person or group of persons occupying one dwelling. It usually consists of a group of unrelated persons, of two or more families sharing a dwelling, or of one person living alone. Every person is a member of some household, and the number of households equals the number of occupied dwellings".[15]

The term "household" has little meaning to a study of housing needs. The number of households is simply the number of occupied dwellings. There may be more social units in the population than is indicated by the number of households. This is evident from later statistics that show the extent of crowding. Thus, two families may occupy one dwelling which, for Census purposes, would be considered one household.

(15) Definitions are quoted from the introduction to the 1961 Census.

Therefore, it is necessary to introduce a third term, "non-family household". This is taken to mean an individual or group of individuals who fall outside the definition of a family. Non-family households include single-person households, and multiple person households with or without sub-tenant families. Not included in this category are individuals living in hospitals, convents, orphanages, jails, and similar institutions.

It should be noted that the aggregate of families and non-family households is not to be interpreted as total households, due to the crowding factor and the limitations of the Census definition.

In this section, the characteristics of family and non-family households will be analyzed. However, the predominant group, the family, will receive the major emphasis.

NET FAMILY FORMATION

In a discussion of housing in relation to families, a commonly used term is "net family formation". For any given year, this is defined as the difference between the number of families existing at the end of the year, and the number at the beginning of the year. It is numerical expression of new families formed, either by marriage or immigration, less the number of existing families dissolved, by emigration, death, divorce or separation.

The average rate of net family formation in Metropolitan Winnipeg for the period 1951 to

1956 was 2,178 per year; from 1957 to 1961, the rate was 2,407 per year.(16) Thus, the present rate is about 2,400 families per year.

The rate of net family formation has been quite variable over the past several decades. Generally, it has fluctuated for much the same reasons as the birth rate, that is, adverse economic conditions, war, or changes in migration.

Since all families require some form of shelter and few voluntarily move into crowded quarters, net family formation is often considered to be an indication of potential housing demand.

FAMILY CHARACTERISTICS

Despite the warnings of sociologists that family stability is declining,(17) there remains a firm acceptance of family living. Young people are marrying at an earlier average age and the number of families continues to increase.

In analyses that concern housing, reference is often made to the typical "average" family. This is usually made up of mother, father, and one or two children. But, is this family size and type indeed typical of all families in the Greater Winnipeg area? Or, is it typical enough to justify the design and construction of the vast majority of housing specifically for this one type? A statistical analysis of the families in the metropolitan area will provide answers to the questions posed.

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(16) Compiled from D.B.S. Censuses.

(17) Leonard Bloom and Philip Selznick, <u>Sociology</u>, Evanston, 1958, p. 370.

The general decline in the birth rate, excepting the war years, has had a corresponding effect on the size of families. The average five-person family of the nineteenth century has given way to the three or four person family of today. However, statistics for the metropolitan area show a slight trend in recent years towards a return to larger families. In 1951, Metropolitan Winnipeg had 94,321 families, averaging 3.2 persons each.[18] By 1961, these figures had risen to 117,245 and 3.5 respectively.[19] If this trend continues, it will result in a need for larger dwelling units.

The overall family group in 1961, comprised of 412,742 persons,[20] varied in composition, as shown by Table VI. The dominating group was undoubtedly the three to four person family, which represented almost 45% of the total number of families. However, it is significant to note the high proportion of couples, nearly a third. Similarly, over a fifth of the families were fairly large, five persons or more.

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(18) D.B.S. Census of Canada 1951, vol.III, Table 137.

(19) D.B.S. Census of Canada 1961, Bulletin 2.1-5, Table 47.

(20) *loc. cit.*

TABLE VI

METROPOLITAN WINNIPEG 1961:
FAMILIES BY NUMBER OF PERSONS

Family size	Number of families	Percent of total
2 persons	38,103	32.5
3 persons	25,988	22.2
4 persons	26,552	22.6
5 persons	15,210	13.0
6-8 persons	10,554	9.0
9 persons or more	838	0.7
Total	117,245	100.0

Source: D.B.S. 1961 Census

Important from the standpoint of housing is the number of children and their distribution in the various family types. In 1961, the total number of children (24 years of age and under) in Metropolitan Winnipeg was 179,620.[21] Over a third of these were under the age of six, and over three-quarters were fourteen years or younger.

A breakdown of the families according to the number of children is given by Table VII. The discrepancies between Tables VI and VII are an indication of the number of relatives living with the families. Also, the number of families with only one parent contributes to the difference.

Again, the predominant type is the one to two children family. However, if the family of two adults and 1.5 children is to be assumed as average, it must be remembered that other family types represent 55.2% of all families.

(21) *ibid.*, Bulletin 2.1-6, Table 57.

The other types, particularily those with more than two children, have housing needs that may not be adequately met by the standard three-bedroom bungalow.

TABLE VII

METROPOLITAN WINNIPEG 1961:
FAMILIES BY NUMBER OF CHILDREN

Family size	No. of Families	Percent. of Total
No children	38,107	32.5
1 child	25,331	21.6
2 children	26,779	22.9
3 children	15,454	13.2
4-5 children	9,662	8.2
6-8 children	1,751	1.5
9 children or more	161	0.1
Total	117,245	100.0

Source: D.B.S. 1961 Census

The Census gives the average number of children per family for Metropolitan Winnipeg as 1.5. However, families tend to be larger in the fringe areas (that is, outside of the City of Winnipeg) where the average family has 1.8 children as compared to 1.4 in Winnipeg.(22) This conforms with the Burgess' theory which holds that childless, emancipated family types tend to be associated with the area immediately adjacent to the central business district.(23)

Another useful classification of family types is according to the characteristics of the

(22) ibid., Bulletin 2.1-5, Table 52.
(23) Broom and Selznick, op. cit., p. 411-12.

family head. This is given for the metropolitan area in Table VIII, which is included to show the further variation in family types and therefore housing needs.

TABLE VIII

METROPOLITAN WINNIPEG 1961:
FAMILIES BY CHARACTERISTICS OF HEAD

Characteristics of head	No. of families
All family heads	117,245
male	108,261
female	8,984
Married family heads	110,088
husb. and wife at home	106,519
husb. only at home	619
wife only at home	2,950
Widowed family heads	6,207
male	966
female	5,241
Divorced family heads	660

Source: D.B.S. 1961 Census

Not all families maintain their own households, either owned or rented. A number share quarters either with relatives or with strangers. Of the total 117,245 families in the metropolitan area in 1961, 7,626 or 6.5% did not maintain their own households.[24] This group was divided about evenly between those living with relatives and those lodging.

The number of families not maintaining households cannot be taken as a true indication of housing need. A certain amount of this sharing of accommodation is voluntary, such as

(24) D.B.S., op. cit., Bulletin 2.1-6, Table 66.

a newly-wed couple residing with parents. Nor is it a measure of housing demand since most of these families are not financially equipped to purchase or rent housing of their own.

NON-FAMILY HOUSEHOLD CHARACTERISTICS

When housing needs are discussed, family groups, as the most common, tend to obscure the other household types. However, the non-family households also have a need for housing, often quite different from that of the family.

Household trends for the metropolitan area during the past ten years are summarized in Table IX. It can be seen that the average household size has remained fairly constant at 3.6 persons. Although family sizes have been slowly increasing, this has been offset by a decrease in the size of non-family groups.

TABLE IX

METROPOLITAN WINNIPEG
HOUSEHOLD TRENDS - 1951-61

	1951	1956	1961
No. of households	95,955	107,841	128,532
Ave. h'hold size	3.6	3.7	3.6
No. of non-family households	11,151	13,592	14,535
% of total h'holds	11.6	12.6	11.3

Sources: D.B.S. Censuses; C.M.H.C. Winnipeg Regional Office.

It is difficult to explain the reduction in non-family households as a proportion of total households. One possible reason lies in the fact that the causes of non-family household formation are different from those for families. The main factors that influence non-family formation are incomes and the availability of reasonably-priced housing. There exists at any one time a potential number of households waiting for favourable economic and housing conditions. Involuntarily doubled-up families are included in this category, along with cases such as a young person wishing to leave home and establish a separate dwelling but without the necessary financial resources. The first of these two examples shows a situation that should be corrected, in other words, a housing shortage. The second represents a latent condition of households prevented from coming into being through a lack of either suitable accommodation or financial means. Both cases should be considered in any estimate of housing needs.

Non-family households in the Greater Winnipeg area are composed mainly of single persons living alone. In 1961, there were 12,235 single-person households in the metropolitan area, representing 84% of all non-family households.(25) A comparative figure for 1951 is only 52%.(26) Thus, during the past

(25) ibid., Bulletin 2.1-1, Table 5.
(26) According to the 1951 Census, there were 5,775 single-person households in Metro Winnipeg.

decade, the economic conditions were right for the development of single-person households, as evidenced by their increase. However, the reverse appears to have been true for other non-family groups. Whether these trends will continue in the future is dependent largely on the local economy and the ability of the market to provide the desired type of housing.

INCOMES

Housing need today is closely related to incomes. Central Mortgage and Housing Corporation has stated, "In 1951, 90% of all families had their own dwelling unit, as compared with over 99% of all families with incomes over $6,000 per annum".(27) It is safe to say that if the average income in Greater Winnipeg could be raised to $6,000, a large part of the housing need would disappear.

At the time of this writing, information on incomes, as gathered during the 1961 Census, was not yet available. However, several recent estimates have been made which give a general indication of the earnings of Winnipegers, if not the specific data on family income ranges that would have been more useful.

INDIVIDUAL INCOMES

The 1961 Census reports that the average incomes for wage-earners (15 years of age and

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(27) Central Mortgage and Housing Corporation, Housing and Urban Growth in Canada, Ottawa, 1956, p. 10.

over) for Manitoba were as follows:[28]

males - $3,574 per year (Canada - $3,679)

females - $1,902 per year (Canada - $1,995)

Incomes for the metropolitan area can be expected to be slightly higher than for the province as a whole. This is borne out by 1961 income tax returns. A study of the returns for the City of Winnipeg reveals the income ranges of those who paid taxes, as shown in Table X. Approximately 16% of the returns were from taxpayers whose income was less than $2,000. Over 60% reported earnings of less than $4,000. The mean average income reported was $4,120.

TABLE X

CITY OF WINNIPEG 1961:
DISTRIBUTION BY INCOME CLASSES

Income range	No. of taxable returns	Percent. of total
under $1,000	740	0.5
1,000-1,999	22,720	15.2
2,000-2,999	32,640	21.9
3,000-3,999	35,290	23.6
4,000-4,999	27,500	18.5
5,000-5,999	12,640	8.5
6,000 and over	17,567	11.8
total	149,097	100.0

Source: Dept. of National Revenue, 1962 Taxation Statistics, Ottawa, 1962.

Individual incomes do not give a true indication of ability to pay for housing. Of greater significance are family incomes.

(28) D.B.S., *op. cit.*, Advance Report No. AL-1.

FAMILY INCOMES

A noted sociologist recently observed:

> If we take a ....cut-off figure of \$3,000 as a minimal living wage for Canadian families, then Canada, along with the United States, has one-fourth of its families now living in poverty.(29)

It is difficult for a wage-earner in the \$6,000 and over bracket to comprehend the fact that many families are subsisting on incomes of \$3,000 per year and less. Yet, this has been confirmed by other sources. A recent estimate places the average 1961 family income for Metropolitan Winnipeg at \$3,740.(30) It was further estimated that approximately a fifth of all families in the metropolitan area have incomes less than \$3,000 per year.(31)

These estimates can be verified by comparison with the 1951 average income and the ensuing changes in wage levels. During the period 1951 to 1961, weekly wages in the metropolitan area rose by 63.4%.(32) Applying this factor to the 1951 median family income of \$2,369, gives an estimated median income of \$3,860 per family in 1961. This checks reasonably well with the previous estimate.

A recent sample survey by the Dominion Bureau of Statistics of urban family incomes

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(29) Metropolitan Corporation of Greater Winnipeg, Planning Division, Metro Urban Renewal Study:Interim Report, Winnipeg, 1963, p. 30, citing Father Robert Chase in the Winnipeg Free Press.

(30) Estimated by Metropolitan Corporation of Greater Winnipeg, Planning Division.

(31) Metropolitan Corporation of Greater Winnipeg, Planning Division, op. cit., p. 30.

(32) D.B.S., Winnipeg District Office, gave 1951 and 1961 weekly industrial composites (a factor that takes into account wages and salaries in all industries) as \$45.27 and \$73.92 respectively.

disclosed several interesting trends. It showed that average family incomes rise with family size, and, to a certain extent, with the age of the family head. The highest family incomes were reported when the head was in his forties. Higher average incomes were also reported by families who owned their own homes, as compared with renters.(33)

A corresponding study of indebtedness showed that families with incomes below $1,000 had the lowest proportion reporting consumer debt. This was due to the inability of this group to take on mortgage debt, which was quite high for some of the middle-income families.(34) The study also indicated that the $3,000 to $4,000 bracket is the precarious income level insofar as debt is concerned. Families in this group experienced a sudden increase in total debt, compared with the lower income categories.

The income of the various family and non-family groups is an important consideration in this study. However, equally significant is the proportion of that income that is devoted to meeting housing needs.

FAMILY EXPENDITURE ON HOUSING

Housing must compete with many other goods and services for a share of the total

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(33) D.B.S., <u>Incomes, Liquid Assets and Indebtedness of Non-farm Families in Canada</u>, 1958, Ottawa, 1961, p. 13, 16.

(34) The D.B.S. survey gave the mortgage debt of the $4,000-5,000 group as an average of $1,600 per Canadian family (debtors only) in 1958.

consumer expenditure. But, often these other goods are more easily available and, as a result, Canadians are spending proportionately less on housing now than two decades ago.(35)

What proportion of his budget does the average Canadian allow for his housing needs? In 1957, the Dominion Bureau of Statistics conducted a sample survey of average family expenditure in various Canadian cities. The survey found that the average family spent $763 per year on housing (including rent or purchase payments, fuel, light and water). This represented just over 16% of the total yearly expenditure of $4,723.(36) A more recent study for Canada placed the amount spent on shelter at 15.7% of disposable income.(37)

The sampled families in the former survey numbered 100 and were selected from the $2,500 to $7,000 income range, with almost two-thirds of the families under $4,500. Obviously, it is difficult to apply the findings of the survey to the Greater Winnipeg area. The figure of 16% spent on housing may be a rough guide when considering middle-income families. However, a different situation exists for those with below average earnings. There is a minimum amount that can be devoted to shelter. For low-income families,

(35) O.J. Firestone, Residential Real Estate in Canada, Toronto, 1951, p. 217.

(36) D.B.S., City Family Expenditure 1957, Ottawa, 1961, p. 54.

(37) Financial Post, March 2, 1963, p. 6.

this would represent a larger share of the household budget, considerably in excess of the average of 16%.

POPULATION MOBILITY

The previous sections have indicated certain characteristics of the population. Associated with the growth of population, the formation and dissolution of families and households, and changes in incomes and occupations, is the factor of mobility.

The movement of population, both inter-city and intra-city, has many causes. Some mobility is the result of population growth, a direct by-product of household formation or dissolution. It may be traced to changes in the labour force, or to job shifts. Also, people are prompted to move for various sociological reasons, such as escape from an undesirable neighbourhood, desire to be near friends, proximity to better school facilities, and the desire for home ownership.

But mainly, people move because they are dissatisfied with the amount of space in their present dwelling. In other words, "mobility is the mechanism by which a family's housing is brought into adjustment to its housing needs".[38] For example, during the early family cycle, housing needs are constantly changing so a considerable amount of mobility takes place. But, as the children grow up and leave home and stability is attained, so also does movement end as the final move takes

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(38) Peter H. Rossi, Why Families Move, Glencoe, 1955, p. 178.

the family to housing that matches these stable needs.

The most mobile group then is the young family, particularily if renting. Since the population structure indicates an expected high proportion of young families in the next ten to fifteen years, high rates of mobility can also be anticipated at that time.

Since mobility is closely related to housing needs, a study of movement within the metropolitan area would be a valuable supplement to this analysis. Such a study has been done by the Metropolitan Corporation of Greater Winnipeg, Planning Division. When the results become available, they could be incorporated with this thesis.

There are several indications of a recent increase in mobility of Canadians in general. "For every ten marriages in Canada, 50 families change their addresses—four or five of them transfer to different provinces".[39] Family allowance statistics indicate that one-quarter of all Canadian families in 1961 changed their addresses within their province of residence.[40]

It is expected that a similarily high degree of mobility is experienced in the Greater Winnipeg area.

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(39) Royal Architectural Institute of Canada, Report of the Committee of Inquiry Into the Design of the Residential Environment, Ottawa, 1960, p. 22.

(40) Central Mortgage and Housing Corporation, Canadian Housing Statistics 1961, Ottawa, 1962, p. 44.

SUMMARY

During the past two decades, Metropolitan Winnipeg has undergone a fairly constant growth, both in size and area. This has been due to a high birth rate after the War, and a large influx of immigrants. In the future, this rate of growth can be expected to continue. And housing need will keep pace.

The local population is characterized by a large proportion of children and a significant number of elderly persons. The results are a high dependancy ratio and a concentration of the social needs, including housing, of the two groups.

In accordance with the population growth, the number of families has shown a considerable increase since 1951. The average family in 1961 was composed of two parents and one to two children. However, this family, although typical, represents less than half of the total families. This stresses the danger of basing total housing needs and demands on any one type that is assumed to be representative of the whole.

Among the non-family households, the single-person household predominates. The rise in the number of single-person households is indicative of the factors, mostly economic, underlying household formation. It illustrates that when estimating housing needs, consideration must be given, not only to population growth, but also to incomes and the availability of desirable housing, two determinants of latent household growth.

Family incomes in the area are lower than the national average. Approximately one-fifth of the families in Metropolitan Winnipeg have incomes of less than $3,000 per year. Since this figure is considered by some to be a minimum for subsistence, it is obvious that many families are unable to meet their basic needs, including housing.

Family expenditure on housing has been declining for the past several decades. There are indications that the old rule of thumb - a family should not spend more than a week's income for a month's rent - is becoming outdated. But, if middle and upper income families tend to spend less on housing, the reverse is true for many lower-income families who are forced to suppress their other basic needs in favour of housing.

Canadians are a generally mobile people and it is expected that Greater Winnipeg reflects this trend. The movement of people is closely related to the population characteristics that have been described in this chapter. Mobility occurs as an attempt to match housing to housing needs. The extent to which such movement is successful depends on the characteristics of the housing stock, the subject of the next chapter.

CHAPTER IV

HOUSING CHARACTERISTICS

CHAPTER IV

HOUSING CHARACTERISTICS

How many houses are there in the Greater Winnipeg area? How old are they and what is their condition? How many and what type of houses are being constructed yearly? What changes are occurring in the housing inventory?

These are some of the questions that confront one who is interested in the housing situation. By providing the answers, this chapter gives an over-all picture of the characteristics of the local housing stock.

The chapter divides logically into two sections. The first is a documentary study of the existing housing stock, the number, type, age and condition of dwelling units in the metropolitan area. The second section considers the changes that have occurred and are taking place in the housing inventory.

THE HOUSING STOCK

SIZE AND COMPOSITION

In 1961, there were 128,530 dwelling units in the metropolitan area. Roughly 60% of these were in the City of Winnipeg, and the remainder were located in the fringe areas.(1)

A breakdown of the total dwellings by type is given in Table XI. It shows that the housing stock is composed mainly of single-detached and multiple dwellings, with the latter including single attached units such as duplexes, and apartments or flats. Single-detached types comprised 70% of the total occupied dwellings while multiple units represented just under 30%.

TABLE XI

METROPOLITAN WINNIPEG 1961:
OCCUPIED DWELLINGS BY TYPE*

Total Occupied Dwellings	Type of Dwelling							
	Single	Single Attached			Apartment or Flat			
	Detached	Total	Double House	Other	Total	Duplex	Other	Mobile
128,530	90,412	6,271	3,255	3,016	31,666	10,072	21,594	181

Source: D.B.S. 1961 Census

*Definitions of terms used: Single detached - single house; Single attached - units separated by a common wall extending from ground to roof; double house - consisting of 2 dwelling units; duplex - refers to each dwelling in a structure designed or converted to provide 2 dwelling units, one above the other and adjoining no other structure.

(1) D.B.S., Census of Canada 1961, Bulletin 2.2-1, Table 6, Census Division 20.

As a basis of comparison, Table XII gives the proportion of single-detached and multiple dwellings for three other Canadian cities of comparable size. Metropolitan Winnipeg is seen to have a fairly high proportion of multiple units. This is even more true of the City of Winnipeg where 40% of the occupied dwellings in 1961 were of the multiple type.(2) A number of factors explain this trend. A higher proportion of single-person households and emancipated, two-person families results in more demand for rental accommodation. A concentration of lower-income families means a lesser percentage of those who can afford their own homes. Also, Winnipeg has a shortage of land suitable for new house construction. Developers of land near the city centre find high-rise apartments most economically feasible. Not to be overlooked are the advantages of downtown living, and the growing trend towards a summer cottage and a winter apartment.

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(2) ibid. 1961 Census shows Winnipeg to have 30,266 multiple dwelling units out of a total of 74,125.

TABLE XII

TYPES OF OCCUPIED DWELLINGS
FOR FOUR MAJOR CANADIAN METROPOLITAN AREAS: 1961

	Percent. Single-detached	Percent. Multiple*
Edmonton	69.4	30.0
Hamilton	72.9	26.8
Vancouver	75.0	24.7
Winnipeg	70.3	29.5

*including single-attached, and apartments or flats

Source: D.B.S. 1961 Census

By contrast with Winnipeg, the housing stock of the fringe areas is composed of 86% single-detached dwellings, indicating their popularity and economic feasibility in the suburbs.(3)

The size of dwelling units is a useful measure of their adequacy in meeting the requirements of the various households of different composition.

Dwelling units in Metropolitan Winnipeg are somewhat smaller than the Canadian average. The typical dwelling in the metropolitan area had 4.9 rooms in 1961, compared to 5.1 rooms for Canadian urban centres of more than 100,000 population.(4)

Despite the wide variety of household types in the area, two- and three- bedroom dwellings are the predominant types,

(3) *ibid.*
(4) *ibid.*, Bulletin 2. 2-2, Table 23 .

representing seven out of ten units in 1961.[5] A breakdown of occupied dwellings by the number of bedrooms is given by Table XIII.

TABLE XIII

METROPOLITAN WINNIPEG 1961:
OCCUPIED DWELLINGS BY NUMBER OF BEDROOMS

Dwelling Type	Number	Percent. of Total
No bedrooms	4,353	3.4
1 bedroom	20,818	16.2
2 bedrooms	47,596	37.1
3 bedrooms	42,212	32.8
4 bedrooms	10,025	7.8
5 or more bedrooms	3,526	2.7
Total	128,530	100.0

Average number of bedrooms per dwelling - 2.4

Source: D.B.S. 1961 Census

CONDITION OF HOUSING

In a study of the quality of housing, the dwellings in poor condition are of primary concern.

A recent survey of the condition of dwellings in Metropolitan Winnipeg classified all housing into four categories.[6] These were: (1) good housing -of recent construction with no defects or only slight defects that could be easily corrected; (2) fair housing - with one or more minor deficiencies, such as broken steps, rotted

(5) *ibid.*, Bulletin 2.2-2, Table 28.

(6) Metropolitan Corporation of Greater Winnipeg, Planning Division, *op. cit.*, pp. 18-19.

window-frames, need for painting, which could be corrected but which could lead to serious structural damage if not corrected; (3) poor housing - with one or more major deficiencies, such as building settled, rotted members, and sagging roof, which, without repair, could cause the house to deteriorate rapidly within the next five to ten years to a point where it could be condemned; and (4) very poor housing - that does not provide safe and adequate shelter, cannot be renovated at a reasonable cost, and should therefore be condemned.

Table XIV gives the condition of housing for the metropolitan area, according to the recent survey. It indicated that, out of the total of 128,530 dwelling units in the Metropolitan Winnipeg area, 8,187 were in poor condition and 1,170 were in very poor condition. In other words, nearly 1% of the dwelling units were substandard and another 6% could be substandard within five to ten years.

TABLE XIV

METROPOLITAN WINNIPEG 1962:
CONDITION OF HOUSING

Condition	No. of Dwellings	Percent. of Total
Good	67,766	52.7
Fair	51,407	40.0
Poor	8,187	6.4
Very poor	1,170	0.9
Total	128,530	100.0

Source: Metro. Corp. of Greater Winnipeg, Planning Division.

Most of the substandard housing is to be found in or near the city centre. In one of the worst areas, bounded by Main Street, Notre Dame Avenue and the Red River and the Canadian Pacific Railway tracks, one-quarter to one-half of all the dwelling units are in very poor condition.(7)

When considered together with condition, the age of housing is an index of its adequacy and structural soundness. As the historical background pointed out, many of the houses in Greater Winnipeg date back to before 1900. Almost a third of the dwelling units in the metropolitan area are over 43 years old.(8) By contrast, expansion in the fringe areas has been relatively recent and only a quarter of the houses have reached age 43. Yet, despite the youth of housing in the suburbs, its condition is generally no better than that found in Winnipeg, due mainly to the varying standards of construction.

SANITARY FACILITIES

Another measure of the adequacy of housing is in its provision for water and sewerage facilities. Substandard housing usually includes, aside from structurally unsound units, those dwellings that lack running water or with cold water only, and those without private toilets.(9)

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(7) Metropolitan Corp. of Greater Winnipeg, Planning Division, op. cit. Drawing no. 6.

(8) D.B.S., op.cit., Bulletin 2.2-1, Tables 17, 18.

(9) Nathan Straus, Two-Thirds of a Nation-A Housing Program, New York, 1952, p. 12, gives a definition of "substandard".

A summary of the occupied dwelling units that lacked adequate sanitary facilities is given in Table XV. No firm conclusions can be drawn from the table because there is a certain amount of over-lapping of the statistical information. However, probably 4,000 households could be considered to be inequipped with sanitary facilities. In addition to these, a considerable number share bath and toilet facilities, and experience the accompanying inconvenience.

TABLE XV

METROPOLITAN WINNIPEG 1961:
OCCUPIED DWELLINGS
LACKING ADEQUATE SANITARY FACILITIES

Dwelling Units	No. of Dwellings	Percentage of Total Dwellings
Without private flush toilet	3,505	2.7
Without running water	2,551	2.2
With cold water only	1,879	1.5
Without bathtub or shower	3,029	2.4

Source: D.B.S. 1961 Census

OCCUPANCY: CROWDING

A useful measure of the utilization of housing space is the person-per room ratio. Although it is an imperfect tool that tells little about the types and sizes of households and the manner in which they use their space, the persons-per-room ratio is an important index of the adequacy of the community's housing supply.

In Table XVI, the occupied dwellings are shown according to the number of persons per room. For the metropolitan area in 1961, the persons-per-room ratio was 0.73.[10] This was an improvement over the ratio of 0.8 in 1951, indicating a general increase in the amount of space allotted to each individual. Similarily, it is likely that the ratio will continue to improve in the future, as the demand for privacy grows.

TABLE XVI

METROPOLITAN WINNIPEG 1961:
OCCUPIED DWELLINGS
BY NUMBER OF PERSONS PER ROOM

Persons per room	No. of Dwellings	Percent. of Total
0.5 or less	39,542	30.7
0.6-1.0	73,334	57.0
1.1-1.5	12,895	10.1
1.6-2.0	2,370	1.8
2.1-2.5	193	0.2
2.6 or more	196	0.2
Total	128,530	100.0

Source: 1961 Census

It is generally accepted that a person-per-room ratio of more than 1.0 represents a crowded condition.[11] On this basis 15,654 or 12.3% of the occupied dwellings fell within

(10) D.B.S., *op. cit.*, Bulletin 2.2-2, Table 33.

(11) For Census purposes, any dwelling in which the number of persons exceeds the number of rooms occupied is classified as crowded.

this category in 1961. By contrast, 13.8% of the occupied dwellings were crowded in 1951, indicating a slight reduction of the incidence of doubling up.[12]

No doubt some of the crowding that takes place is voluntary. But, most families who double up do so through economic necessity. "For the most part, families not maintaining their own households are in this situation, not because they do not want separate accommodation, but because they cannot afford it."[13]

A distinction must be made between units that are rented and those owned. For economic and social reasons, many households and families prefer to rent while others choose to own their own home. Each group has different needs and each exercises a different degree of demand on the market.

In 1951, 39% of the occupied dwellings were rented and the remainder owned.[14] By 1961, the proportion of rented dwelling units had decreased to 33% (42,699 out of 128,530).[15]

As would be expected, the proportion of renters is higher in the City of Winnipeg. Here, 43% of all dwelling units were rented in 1961.[16]

(12) D.B.S., Census of Canada 1951, Vol. III, Table 55.
(13) C.M.H.C., Housing and Urban Growth in Canada, Ottawa, 1956, p. 10.
(14) D.B.S., op. cit., Vol. III, Table 15.
(15) D.B.S., Census of Canada 1961, Advance Report AH-1.
(16) ibid.

SUMMARY

The housing stock of Metropolitan Winnipeg, comprising 128,530 occupied dwelling units, is characterized by the predominance of two types, single detached and apartment units. The latter type are a large percentage of the total stock, particularily in the central city.

In the housing stock, there is a preponderance of two and three bedroom dwelling units. This appears to be the builders' answer to the "average" family. The failure to provide for the other family and non-family types is an indication of an unmet housing need.

A recent survey of the condition of the housing stock revealed that nearly 1% were in very poor condition and should be condemned. An additional 6.4% were badly in need of repair and, if such repair was not forthcoming, these could be condemned within the next five to ten years.

The significant proportion of low-quality housing is due to a number of factors, most of them environmental. It is also a reflection of the age of the housing stock. Almost a third of the occupied dwellings are over 43 years old.

Another feature of substandard housing is a lack of adequate sanitary facilities. Approximately 4,000 units are in this category. Many more suffer the inconvenience of having to share these facilities with others.

An indication of housing need is given by the number of units that are crowded, over

15,000 in 1961. Whereas some of the crowding is voluntary, most of the doubling up that occurs is because of economic necessity.

For a variety of reasons, there has been a recent trend towards more home ownership. In 1961, two-thirds of the dwelling units in the metropolitan area were owned, and only a third were rented.

This, then, has been a picture of the local housing stock. It has shown that, while the quality and quantity ofthe stock is steadily increasing, there remains much substandard housing. There are dwellings beyond repair, dwellings with inadequate sanitary facilities and dwellings crowded. All of these are indications of an urgent physical housing need that demands immediate attention.

CHANGES IN THE HOUSING STOCK

This section deals with the growth, changes and trends in the housing stock of the Greater Winnipeg area, with emphasis on those changes that have occurred in recent years and those taking place at present.

The major changes occur in the following ways: by new construction; conversion; renovation and modernization; deterioration; removal, relocation and demolition. However, only a limited quantitative analysis can be carried out with the information available. Thus, this analysis will consider mainly the addition of new dwelling units, and the method by which these are financed. Finally, government participation, in the form of public housing, will be described as it pertains to the local area.

GROWTH OF THE HOUSING STOCK

The housing stock increases mainly through the construction of new dwelling units, although in recent years conversion of older units to rooming houses and the addition of basement suites have had a considerable effect. The factors that influence the amount and type of growth are population growth, family formation, the level of economic activity and the availability of mortgage credit. Thus, the slowest rate of growth of the housing stock was in the Depression years, and the fastest rate occurred since the War.

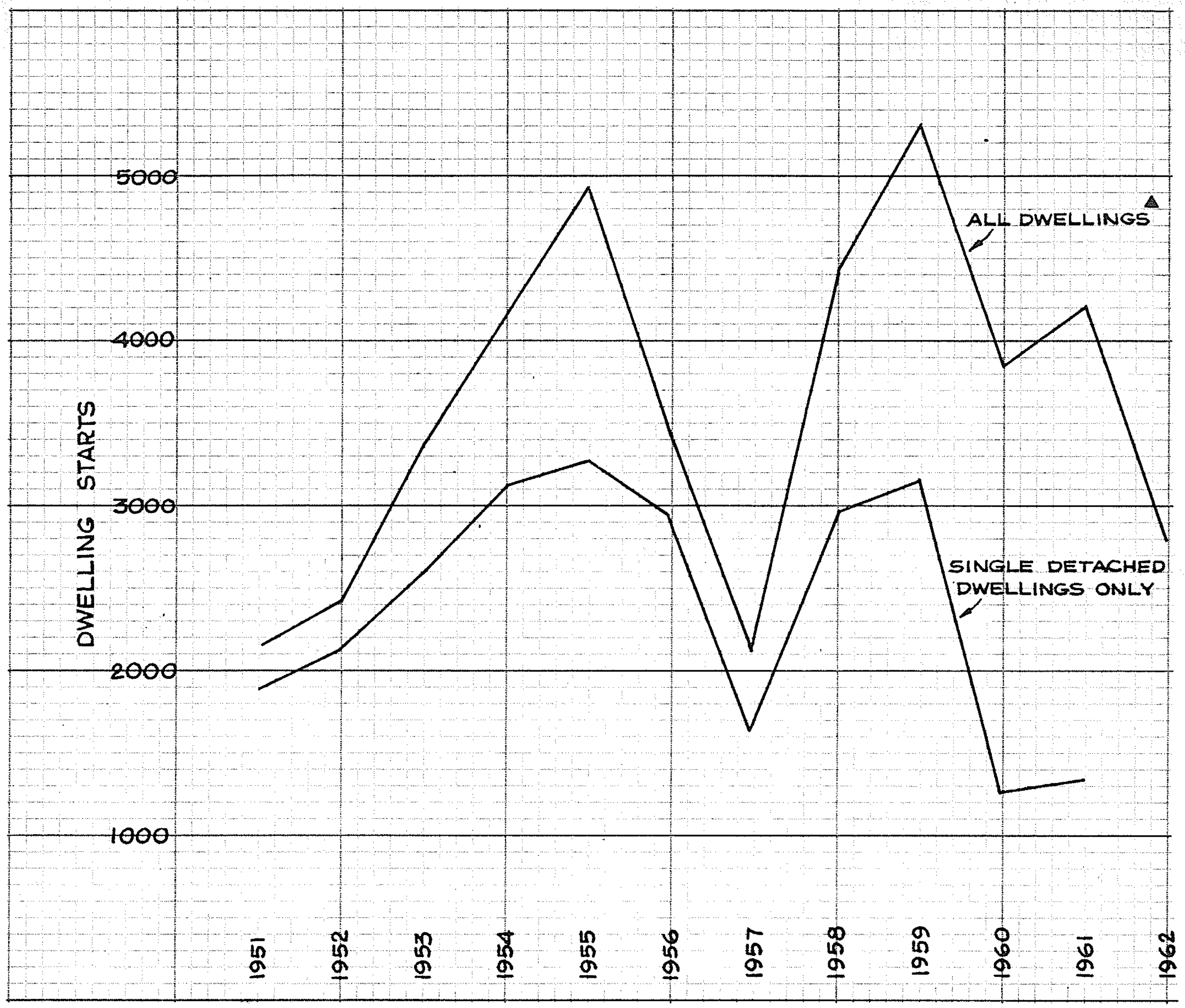
NEW HOUSING CONSTRUCTION

The rate of construction of new dwellings in the Greater Winnipeg area has been somewhat erratic for the past several years, as Figure 5 indicates. In 1952, the total number of new dwelling units started was 2,848. By 1955, this figure had risen to 4,926 units, only to slump to 2,092 in 1957.[17]

No one cause will account for these annual variations. The main reasons can be summarized as follows: (1) population increase and net family formation; (2) availability of financing; (3) incomes and assets (and ability and desire to spend on shelter); (4) costs and prices of new units; (5) availability of low-cost, easily-serviced land; (6) quantity and quality of housing stock (construction standards, occupancy status, replacement rate); (7) economic activity and outlook (employment and income prospects, profitability of residential investment); and (8) the nature of the house-building industry (number of opportunists, degree of overbuilding).

Probably the single factor that has the most effect on new housing construction is the availability of financing. Changes in government fiscal policy and variations in the interest rate on loans largely determine the number of new dwelling units constructed.

(17) C.H.H.C. Winnipeg Regional Office.



▲ ALL DWELLINGS INCLUDES SINGLE DETACHED, SEMI-DETACHED AND DUPLEX, APARTMENTS, ROW, TERRACE AND OTHER DWELLINGS.

METROPOLITAN WINNIPEG

DWELLING STARTS 1951-62

SOURCE: C.M.H.C. WINNIPEG REGIONAL OFFICE

FIGURE 5.

Discussions with local builders indicated that the new housing market in the Greater Winnipeg area has undergone a significant change since about 1960. In the early 1950's, the demand for new housing exceeded the supply. This period was characterized by much speculative building which continued into the late 1950's, as shown by Figure 5. In years such as 1954 and 1959, overbuilding occurred, resulting in the bankruptcy of several firms. After 1959, builders became more cautious and, since that time, little speculative building has taken place. The present practice is for a builder to construct houses strictly according to the number of applications received from prospective buyers. This partly accounts for the decline in new construction since 1959.

In 1961, 4,187 new buildings were started in the metropolitan area.(18) A breakdown of this figure, given in detail in Table XVII, shows that single-detached and apartment units predominated. In 1961, these two types represented 56% and 37% of the new construction respectively. By contrast, in 1951, 88% of the new housing constructed was single-detached and only 8.5% was apartments.(19)

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(18) C.M.H.C., Canadian Housing Statistics 1961, Ottawa, 1962, p. 14.
(19) C.M.H.C., Winnipeg Regional Office.

TABLE XVII

METROPOLITAN WINNIPEG 1961:
NEW DWELLING STARTS BY DWELLING TYPE

Dwelling Type	Dwelling Starts	Percent of Total
Single-detached	2,345	56.0
Semi-detached and duplex	244	5.8
Apartment	1,557	37.2
Row, terrace, and other	41	1.0
Total	4,187	100.0

Source: C.M.H.C., *Canadian Housing Statistics 1961*.

A simple explanation for the high rate of apartment construction is not forthcoming, since there are many complex factors that affect supply and demand of housing. However, it is likely that primary considerations are an availability of capital for apartment construction and a profitable return on this sort of investment.

TRENDS IN NEW HOUSING CONSTRUCTION

A wide variety of factors contributes to trends in new housing construction. As standards of living rise, people desire larger, more luxurious houses on larger lots. Similarly, housing standards, as determined by local legislators, are becoming increasingly stricter.

The size of dwelling units across Canada has generally been increasing during the past several years. However, statistics for 1959 show that new houses in the Greater Winnipeg area are somewhat smaller than those in other Western Canadian cities. In Winnipeg, 25% of the houses financed under the National Housing Act had a floor area of less than 1,000 square feet. Comparable figures for other centres are: Calgary - 15%; Edmonton - 10%; Regina - 26%; and Vancouver - 4%.[20]

In recent years, housing costs have been rising steadily at a rate of two to three percent per year. In the Greater Winnipeg area, the average cost of new bungalows financed under the National Housing Act in 1961 was $15,332.00, of which $2,686.00 was the cost of land. This is a generally higher cost than for other major prairie centres.[21] Moreover, when the unit construction cost is considered, the local cost of $11.41 is the highest for Western provinces and the second highest in all of Canada.[22]

The single family, three-bedroom bungalow continues to be the favorite dwelling type. In Canada in 1961, the new dwellings constructed, by number of bedrooms, was as follows:[23]

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(20) City of Saskatoon, Housing Report 1961, Saskatoon, 1961, p. 128.
(21) C.M.H.C., *op. cit.*, p. 52.
(22) *ibid.*
(23) *ibid.*, p. 54 NHA financed dwellings only.

No. of Bedrooms	Percentage of Total
One	less than 0.1
Two	2.5
Three	84.0
Four	12.3
Five or more	0.4

A few other trends have already been mentioned. One of these is the growing proportion of apartment units in the new housing stock. An unusual feature in this part of the rental market in the metropolitan area is the relatively large number of luxury apartments. The rentals for these range from $200 per month and up for a two bedroom unit, to $700 for a penthouse. Discussions with managers of luxury blocks indicate that over 90% of their tenants are elderly persons who have foregone their large homes for the advantages of apartment living.(24) In the luxury apartment blocks, many services are provided and the need for maintenance and upkeep of their dwellings has been eliminated. The low vacancy rates and the waiting lists indicate that there is a considerable demand for this sort of accommodation.

FINANCING NEW HOUSES

The decision to purchase a new home is based partly on personal circumstances, partly on economic considerations. Of the

(24) Conversation with the firm of C.E. Simonite, rental agents for several luxury apartment blocks.

latter, the most significant are incomes and the availability of financing.

New houses are financed either under the National Housing Act or by loans from other sources.[25] The two methods are about equally used. However, little information is available on the other sources; therefore, the National Housing Act will be given sole consideration in this section.

Under the regulations of the National Housing Act, a prospective borrower must meet two qualifications. First, he must be able to make a down-payment of at least 5% of the total value of the proposed house and land.[26] And second, his monthly payments, including principal, interests and taxes, must not exceed 27% of his gross income.[27] Providing these two requirements, plus several others of a minor nature, are met, a loan may be granted for the aggregate of 95% of the first $12,000 of the lending value of the house, plus 70% of the amount by which the lending value exceeds $12,000. The usual term of the loan is 25 to 35 years.

An example will clarify the loan procedure. Assume an applicant wishes to obtain a maximum loan on a $16,000 house (cost including land and building, as

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(25) A third method, not commonly used, is financing from personal savings.

(26) National Housing Act, as amended June 22, 1961.

(27) C.M.H.C. office regulation.

evaluated by Central Mortgage and Housing Corporation). The maximum loan under the National Housing Act would be:

95% of $12,000...........	$11,400
70% of ($16,000-12,000)..	2,800
Total loan...............	$14,200

Assuming no second mortgage is required, the necessary down-payment would be:

$16,000 less $14,000 or $1,800.

To determine the sum total of principal, interest and taxes, it can be assumed that taxes would be $360 per year, or $30 per month (a reasonable average for the Greater Winnipeg area). At the prevailing interest rate of 6½%, and assuming a 35 year mortgage, the monthly payments to retire the $14,200 principal, plus interest, would be $84.95.(28) Therefore, the total monthly payment would be the sum of $84.95 and $30.00, or $114.95.

Since 5% of the total value of the house is only $800, the applicant would meet the minimum down-payment requirement. However, in order to meet the income qualification, his gross income would have to be:

(28) C.M.H.C. Winnipeg Regional Office gives the following cost factors for 6½% interest rate to retire principal and interest, per $1,000 of loan: 25-year loan - $80.38 per year; 30-year loan - $75.17 per year; 35 year loan - $71.79 per year.

$$\frac{114.95}{27} \times 100 = \$425.74 \text{ per month.}$$

In other words, the required income would be $5,109 per year.(29)

Few loans made under the National Housing Act are for terms of more than 25 years.(30) Therefore, for the same example of the $16,000 house, financed over a 25 year period, the monthly payments would be $125.12, requiring an income of $5,561 annually.

Local housebuilders state that the lowest-cost, new home available in the Greater Winnipeg area sells for about $11,000. Based on the same assumptions as used in the previous example, an applicant for a 25-year loan under the National Housing Act could expect to pay $550 down and $100.00 per month. He would require a yearly income of $4,440 to qualify for the loan.

Since the average family income in the Greater Winnipeg area is approximately $3,740, it is obvious that many persons are unable to take advantage of the provisions of the National Housing Act. They may increase their down payments to

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(29) It is interesting to note the total amount that would be paid in interest alone, for this example. The applicant's $16,000 house would cost him, in total:

(35 x 12 x $84.95) plus $1,800 (D.P.) = $37,479

Interest charges alone would be: $37,479 less $16,000 or $21,479.

(30) C.M.H.C. Winnipeg Regional Office states that approximately 10% of all loans made under the N.H.A. in 1961 were for terms of over 25 years.

reduce the monthly charges to the permissible level. However, for a family with an average annual income, financing a $11,000 house over a 25 year period, the required down payment would be $2,900, and monthly payments would still be quite high, $84.15.

The difficulty of low-income families in meeting the regulations of the National Housing Act is indicated by Table XVIII. The Table gives the incomes of borrowing families for Canada in 1961. Only 7% of all borrowers had family incomes of less than $4,000.

TABLE XVIII

CANADIAN FAMILIES BORROWING
UNDER NATIONAL HOUSING ACT, 1961

Family Income	Percent. of All Families
Under $2,000	less than 0.1
2,000-2,999	0.1
3,000-3,999	2.9
4,000-4,999	19.7
5,000-5,999	28.4
6,000-6,999	19.9
7,000-7,999	13.0
8,000 and over	16.0

Average income of borrowers - $6,336

Source: C.M.H.C., Housing Statistics 1961.

The amount of down payment made is also directly related to incomes. In 1961, Canadian families earning less than $3,000 made an average down-payment of $2,407, compared to $2,018 for applicants in the

$3,000 to $6,000 income group.[31] The foregoing example explains this tendency, that is, the need to make a high down payment to meet loan regulations. It also emphasizes the problem of many lower-income families who are able, through years of careful saving, to accumulate a reasonable down payment, but who cannot meet the required monthly payments.

In 1961, the average Canadian family financing a home under the National Housing Act consisted of 1.83 children, with the family head 34 years of age.[32] Before buying a new house, the family had likely resided in a rented dwelling. Only a quarter of the borrowers of that year had previously been home owners.[33]

The low proportion of applicants who previously owned their own homes is a result of the difficulties that these persons experience in attempting to dispose of their present houses. The National Housing Act makes no provision for financing of existing dwellings. Therefore, prospective buyers must resort to conventional loans which can be granted for a maximum of two-thirds of the lending value. This means that the required down payments are often quite substantial and, in addition, interest rates are higher.[34] Thus, ".....while

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(31) C.M.H.C., <u>Housing Statistics 1961</u>, p. 40.

(32) <u>ibid</u>., p. 41.

(33) <u>ibid</u>.

(34) See "80%-at-8% Mortgages: Pep in Housing Market", <u>Financial Post</u>, March 16, 1963.

older houses are frequently cheaper, they do not extend the opportunity of ownership to the extent that the difference in price suggests".[35] As a result, the market suffers from stagnation which could be relieved by a more liberal government lending policy.

OTHER CHANGES IN THE HOUSING STOCK

There are several other factors that modify the existing housing stock and affect the quality and quantity of accommodation provided. These are conversions, alterations and improvements, removals and relocations, demolitions, and modernization. Because the changes produced by these factors are difficult to appraise quantitatively, they are discussed here only generally.

The converting of older homes to boarding houses and the addition of basement suites to single-family dwellings add considerably to the rental accommodation available. Usually, rentals are lower and therefore, conversions help to meet the needs of many in the lower-income group.

Alterations and improvements, including modernization, are significant factors in the changing quality of the housing stock. In this manner, those dwellings in need of repair can be brought up to the acceptable standards. However, the incentive for improvement is often reduced by the existing property taxation policy. Improved

(35) City of Saskatoon, op. cit., p. 59.

properties are re-assessed and tax increases soon follow.

Loans for home improvement are available under the National Housing Act. The maximum loan obtainable for any one project is $4,000, with a tan-year repayment period.

Removals, relocations and demolitions have the effect of diminishing the housing stock. Often the removed units, which number about 300 per year in the metropolitan area,(36) are not replaced, as in the case of a dwelling in the path of some proposed public works. In other instances, the dwellings are removed as part of an urban renewal project, and their replacement takes the form of public housing.

PUBLIC HOUSING

A discussion of public housing must distinguish between subsidized and limited-dividend projects.

Subsidized housing, under Section 36 of the National Housing Act, is constructed through a partnership of the federal and provincial governments, with a sharing of the cost. Rents in subsidized projects are related to the tenants' family income and size. Usually, families are not admitted if their income is more than five times the monthly rental. The difference between the rental paid and the economic rental required to amortize the capital cost and operating expenses, is borne by the governments.

(36) Statement from the Metropolitan Corporation of Greater Winnipeg, Planning Div.

Section 16 of the Act provides for loans to limited-dividend housing companies to assist in the financing of low rental housing projects. In return for a loan of up to 90% of the value of the project, the company agrees to limit its dividends, or return on investment. The Central Mortgage and Housing Corporation fixes rentals and income ranges of eligible tenants, who are usually in the categories of low-income, elderly persons, or veterans.

Public housing generally accompanies a redevelopment project. Such is the case for the first subsidized housing to be constructed in the Greater Winnipeg area, the Burrows-Keewatin project. The first stage of this undertaking calls for 165 dwelling units intended for occupancy by those in the low-income group. A number of the occupants will be families that will be displaced as a result of an urban renewal project in central Winnipeg. Rentals are expected to be approximately $50.00 per month, with an additional $21.00 to be contributed by the three levels of government in the form of a subsidy.[37]

Obviously, a project of the size proposed for the Burrows-Keewatin area is

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(37) City of Winnipeg, Urban Renewal and Rehabilitation Board, A Proposal for the Renewal of an Area of Central Winnipeg Bounded by Selkirk Ave. - C.P.R. Yards - Salter St. - Main St., Based on Urban Renewal Study No. 5, Winnipeg, 1961, p. 12.

barely a beginning towards meeting the housing needs of low-income persons. But, it does indicate an awareness of the plight of these people and a desire on the part of the community to take action. Other studies of blighted residential areas have been made and further public housing has been recommended.

SUMMARY

In no community is the housing supply constant. A number of factors are continuously in action, producing changes, both in quantity and quality.

The most important positive growth change occurs through the construction of new housing. In Greater Winnipeg, the housing stock has increased at a steady rate since 1951; however, this rate has been subject to extreme annual fluctuations. The reasons for these fluctuations have their basis mainly in economics. Changes in government fiscal policy and varying interest rates have produced irregularities in the demand for new housing. As a result, the housebuilding industry has recently become cautious and most speculative building has been discontinued.

The trend in new housing construction is towards slightly larger houses of increasingly higher cost. Of the various dwelling types possible, the three bedroom bungalow is by far the popular. Other types constituted less than a fifth of all new dwellings built in Canada in 1961.

One of the main determinants of the volume of new construction is the availability of financing. About half of the homes are financed under the National Housing Act. A study of the regulations of the Act indicates that many families cannot meet the prescribed income requirements. Although able to save a sufficient sum for a down payment on a new home, these families have incomes that are too low to enable them to meet the monthly payments on a loan.

Another shortcoming of the Act is its failure to provide for the financing of older houses. As a result, many households who desire to purchase a newer home cannot do so because of the problem encountered in disposing of their existing dwelling. This situation is contrary to the concept of a healthy housing market, characterized by a high degree of turnover. It also restricts many families in their attempt to find housing that matches their needs.

A number of factors of change exist. Conversions take place as units are transformed from one use to another, usually of a higher density. Home owners make alterations and improvements to bring their properties up to acceptable standards. Other changes, such as removals and relocations, have a negative effect on the housing inventory, although this effect is slight.

The activity of government in the housing field also produces changes in the total stock. Generally though, public housing in the Greater Winnipeg area is in the infant stage. The Burrows-Keewatin project, now underway, is the first subsidized housing enterprise in the metropolitan area, despite the fact that provisions for rental housing under the National Housing Act have existed for almost twenty years.

The overall effect of all these changes is to increase the housing stock. The problem is that much of the increase is taking place in the wrong areas. Too much emphasis is placed on the middle and upper income groups and too little on the lower sector. There are too many three bedroom bungalows and new apartments, too many crowded, substandard dwellings, and too few public housing projects.

CHAPTER V

AN ANALYSIS OF THE HOUSING NEEDS

CHAPTER V

AN ANALYSIS OF THE HOUSING NEEDS

The foregoing chapters have shown the characteristics of the population and the housing stock. The purpose of this chapter is to associate the two, to show the relationship between the people and their housing in terms of need.

INTRODUCTION

A number of social and economic factors have an effect on housing need. Some of these, such as the trend towards urbanization, economic cylical trends, demographic patterns, and migration, have been discussed in earlier chapters. There are, however, several factors which deserve further consideration.

Housing needs are affected to a considerable degree by incomes. A large number of families and non-family groups in the lower and middle income ranges are unable either to rent or buy adequate accommodation. Yet, all must have some form of shelter. Thus, those with lesser incomes gravitate towards blighted areas and low-cost, often substandard housing. The more fortunate with somewhat greater earning power may succumb to the social pressures of home ownership. Many find themselves in situations for which they are not economically prepared.

A social factor affecting housing needs is the standard of living. This has been defined as follows:

> All those things one insists upon having - the essential values to be sought - make up one's standard of living; in other words, they determine the first things to be secured through the expenditure of time and money.(1)

This means that the preference that families and other groups give to housing depends on their standard of living, which varies from one group to another. The standard of living of a family in a blighted area likely represents an apartment with a separate bathroom. To an upper-income family, it probably means a luxurious home in a choice residential district. Thus, the standard of living varies with the circumstances, and particularly with incomes. Low-income groups may have a basic need for adequate shelter and privacy. However, with rising incomes, the basic need becomes closely interwoven with wants and desires, not only for housing, but for other goods and services as well. The decisions to be made, and how housing will fare in the choice, depends on the particular families standard of living and set of values.

A third factor that affects housing needs is the composition of the group under consideration. The wide range of families and non-family types demands an equally wide variety of housing to satisfy the differing needs.

The need for housing is thus affected by a number of factors that will be considered in

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(1) Glenn H. Beyer, Housing: A Factual Analysis, New York, 1958 p. 32, citing Hazel Kirk, The Family in the American Economy (Chicago, University of Chicago Press, 1953, p.374).

this chapter. But first, housing need must be recognized according to its components.

There are four generally recognized components of housing need.(2) The first is that arising from population growth, as the new households that are formed require shelter. Second, there is a backlog of housing need caused by families and other groups who are now doubling up. A third aspect of need stems from the number of substandard dwellings which must be replaced. The fourth element in an estimation of need is the maintenance of an adequate vacancy rate to accommodate transients and families moving through the life cycle.

In the following sections, each of the components will be analyzed for its applicability to local conditions. The extent of the housing need will be established for the metropolitan area. Then, the housing stock will be examined to determine how the needs are being met, through the activities of both government and the market. And finally, the problems associated with housing need will be summarized. An indication will be given of certain aspects which require further study and certain areas in which the solutions to the problems may be found.

THE COMPONENTS OF HOUSING NEED

An expression of housing need has four main components. These are household formation, crowding, substandard accommodation, and a necessary vacancy rate.

(2) Albert Rose, Regent Park: A Study in Slum Clearance, Toronto, 1958, p. 18.

HOUSEHOLD FORMATION

Most of the housing need arises from the formation of new social units within the population. The net family formation provides the basis for much of the new housing constructed, since the number of new families coming into existence greatly exceeds the number dissolved. Similarly, but to a lesser extent, non-family groups form and require shelter.

The relationship between the net formation of families and non-family households, and the increase in the housing stock, is shown by Table XIX. Based on five-year averages, the number of dwellings has increased at a faster rate than the number of families and non-family households formed. This was especially true in the 1957 to 1961 period when the net increase in the housing stock exceeded the net increase in family and non-family groups by 1,372 dwellings.

TABLE XIX

METROPOLITAN WINNIPEG:
NET HOUSEHOLD FORMATION
AND INCREASES IN THE HOUSING STOCK, 1951-61

Period	Yearly Average Net Family Formation	Yearly Average Net Non-Fam. Form.	Yearly Average Increase in Housing Stock
1951-56	2,178	488	3,454
1957-61	2,407	189	3,968

Source: C.M.H.C. Winnipeg Regional Office

Thus, the demand deriving purely from population growth was insufficient to absorb the capacity of the housebuilding industry.[3] From the viewpoint of the local planning authorities, this is a desirable situation. It allows for the replacement of dwellings as they become obsolete.

CROWDING

Part of the total housing need is related to the accumulated shortage of dwelling units. A comparison of the number of families and other groups with the available housing shows a deficiency. This is an expression of crowding.

No surveys have been conducted in the local area to determine the extent to which this crowding is voluntary. It can be assumed, since most of the doubling up occurs among low-income families, that crowding is generally by necessity, not by choice.

Statistics for the metropolitan area have shown that 15,654 dwellings are crowded by the Census definition.

SUBSTANDARD ACCOMMODATION

Chapter IV demonstrated the extent of substandard accommodation in the Greater Winnipeg area. The number of dwellings in poor and very poor condition was found to be 9,357 out of the total of 128,530. In addition, a number of dwellings, approximately 4,000 in number, lacked adequate sanitary facilities. Probably,

(3) There are, of course, other aspects of housing demand; for example, families with a desire to move from their present dwellings, and with the required economic resources.

most of these were also in poor structural condition.

This then, is a further aspect of need, that is, to replace these substandard dwellings and to provide for the redevelopment of the blighted areas in which the poor-quality housing occurs.

VACANCY RATE

The vacancy rate represents the proportion of the housing stock that is unused at any given time. As such, it is a measure of the degree of balance between supply and demand in the housing market. A vacancy rate of two to six percent is considered to be an optimum rate to assure flexibility of the housing stock.(4) In other words, some proportion of the total available dwellings must be vacant to provide the variety of accommodation needed by families as they move through the life cycle; and to allow for the movement of the working population.

For the metropolitan area, the prevailing vacancy rate in owner accommodation is approximately four percent.(5) However, the rate is higher in the rental market. A recent survey of 161 apartment buildings (with 4,275 units) in the metropolitan area indicated an overall vacancy rate of 6.0%. When older apartment blocks were compared with those constructed

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(4) O. J. Firestone, op. cit., p. 50

(5) Statement from Metropolitan Corporation of Greater Winnipeg, Planning Division.

since 1945, it was found that the vacancy rate for the latter group was generally higher. This corresponds closely to the rentals charged, indicating that apartment rents, which averaged $95.30 per month for new blocks and $68.33 for older blocks, are prohibitive for many persons.(6)

The high vacancy rate for new apartments, over eight percent,(7) would suggest that the rate of new apartment construction in the past several years has exceeded the demand for this type of accommodation.

THE PHYSICAL NEED

By combining the four components of housing need, it would be possible to make an estimate of this need as it pertains to the local area. This was done in a recent study by the Metropolitan Corporation of Greater Winnipeg, Planning Division. The estimate made was as follows:(8)

No. of families and single-person households	129,517
4% vacancy rate	5,180
No. of dwellings in need of major repair	9,537
Total no. of dwellings required	144,054
Total no. in existence	128,530
No. of dwellings deficient	15,524

The value of such an estimate is limited, since it fails to take into account several important factors. First, the estimate presumes that

(6) C.M.H.C. Winnipeg Regional Office, vacancy survey conducted in 1962.

(7) ibid.

(8) Metropolitan Corporation of Greater Winnipeg, Planning Division, Metro Urban Renewal Study: Interim Report, p. 25.

every family desires separate accommodation. This overlooks those who voluntarily double up. Second, it is assumed that only families and single-person households require housing. Again, a group is ignored, namely, non-family households composed of more than one person. A third weakness of the estimate is that it reveals little about the people affected and their peculiar requirements and preferences. Also, potential or latent households are not considered. And finally, an expression of dwellings deficient is of only academic interest to those who feel the need most urgently, the low-income group. Similarily, the estimate means little to the housebuilding industry whose concern is effective demand, not need.

Despite its shortcomings, the estimate is useful as a basis of comparison. Using the same method but with information on housing condition from the Census, the Planning Division estimated that the housing stock was deficient by 12,588 dwellings in 1961. A similar estimate for 1951 was 15,159 dwellings.(9) A comparison of these two estimates shows that the deficiency was reduced only slightly during the ten year period in spite of the high rate of construction activity. If the present conditions of family formation and housing construction continue, it will take at least 25 years before the backlog is caught up.(10) This does not allow for further replacement that will be needed as the large proportion of old dwellings becomes obsolete.

(9) ibid., p. 24.
(10) ibid., p. 25.

THE ECONOMIC NEED

The need to provide accommodation to relieve crowding and to replace substandard dwellings largely affects one group, namely, those in the lower income level. Surveys of housing conditions in the Greater Winnipeg area have shown, "....that the greater part of doubling up occurs amongst low-income families, and most of the dwellings in need of major repair and lacking essential sanitary facilities are occupied by low-income families".[(11)] These conditions are concentrated mainly in several blighted areas near the city centre.

Probably, some of the residents of these areas are there by choice. The convenient location, near the central business district, is one possible explanation. Another reason is the lower rentals, which leave a larger share of the family budget for other goods and services. Likely, some of the residents simply prefer the environment and the proximity to their own kind.

On the negative side, however, investigations of slum areas in other cities have clearly indicated that the main reason for the majority of people living in blighted areas is that they cannot afford to live elsewhere. This is borne out by studies of urban renewal areas in Winnipeg. In the Jarvis area,[(12)]

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(11) ibid., p. 31.
(12) Bounded by Selkirk Ave., C.P.R. yards, Salter St. and Main St.

the average monthly incomes of tenant families was only $236. A third of these families had incomes of less than $200 per month.(13) This compares with an average of $312 per month for the entire metropolitan area.

The average monthly rental in the Jarvis area was $44.63, a reasonably low amount. However, rents varied widely, and the highest of these were paid by the families least able to afford them, namely, families with children. Nor were rentals an indication of the standard of accommodation. Where families were receiving a welfare allowance from the City, landlords charged rents equal to the maximum allowable under welfare regulations, regardless of the type of accommodation.(14)

Many low-income families in other parts of the city pay a proportionately higher amount for shelter, some up to 39% of their income.(15)

The discussion of incomes in Chapter III indicated that the number of families in the lower bracket is by no means small. Half of all families earn less than $3,700 per year and a fifth have incomes of less than $3,000.

The conclusion to be drawn is readily apparent. The construction of over 15,000 dwelling units would not necessarily solve the housing problem. To meet the needs, these

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(13) Metropolitan Corporation of Greater Winnipeg, Planning Division, op. cit., p. 8.
(14) ibid., p. 9.
(15) ibid., p. 28.

dwellings would have to be available at a cost or rental compatible with the economic resources of those in the lower-income group.

SUMMARY

There are a number of indications of existing, unmet housing need in the Greater Winnipeg area. These include a steady rate of household formation, a high incidence of crowded dwellings and a proportion of sub-standard dwellings that show little signs of diminishing. Studies have shown that much of this need is borne by persons with less than average incomes.

This does not mean than only lower-income groups have housing needs. The lack of proper fit of a dwelling to the occupying household can be experienced at all income levels. However, this problem is secondary importance to that of providing for the basic need, a safe, sanitary dwelling unit for every member of the population.

MEETING THE NEEDS: THE CHOICE OF ACCOMMODATION

Housing needs are met in one of two ways: by the existing housing stock, or by new construction, provided either by the market or through government activity.

The type of accommodation available and the amount which the family or non-family household can afford to pay determine the limits within which the choice of a dwelling unit is made. For several groups, particularily those with an average income or less, the field of choice is narrow.

In this section, the housing stock will be examined to determine what if offers various groups within the population as a solution to their housing needs.

LOW-INCOME FAMILIES

Low-income families, regardless of their preferences, are generally forced to rental accommodation. A few manage to purchase older homes but these are the exception. In Metropolitan Winnipeg in 1961, less than five percent of all applicants for loans under the National Housing Act had annual incomes of less than $4,000.(16)

If the upper limit of the lower-income group is taken as $3,000, then approximately 23,450 families are in this category.(17) What sort of housing accommodation is this large group able to obtain?

(16) C.M.H.C., Housing Statistics 1961, p. 42.

(17) See the section on family incomes in Ch. III.

Without a detailed survey, an answer to this question is conjectural. However, it is reasonably certain that those in the low-income group either live in substandard, low-rental accommodation, or pay more for rent than they can afford. A family with an income of $2,500 could likely afford a rent of $50.00 per month. A recent survey of apartment blocks (by the Central Mortgage and Housing Corporation) showed that even those built before the War had an average rental of $68.33 per month.

If the low-income group is to be adequately housed in units that can be afforded, the only alternative available at present is public housing. Under Section 16 of the National Housing Act, the lowest cost housing of the limited-dividend type that can be provided for a family of five will rent for $67.00 per month.[18] This is a prohibitive amount for most low-income families. Therefore, housing for this group must be of the fully subsidized type.

MIDDLE-INCOME FAMILIES

Families and other groups in the middle-income range, taken as $3,000 to $6,000, have a somewhat wider choice of accommodation.

Consider first the group with annual incomes of $3,000 to $4,000. The problems of this group are generally similar to those experienced by families in the lower-income bracket. Unable to qualify for loans, they must seek rental accommodation, or take on financial

(18) Metropolitan Corporation of Greater Winnipeg, Planning Division, <u>op. cit.</u>, p. 9.

responsibilities for which they are not prepared. Section 36 of the National Housing Act is designed to meet the needs of this group. However, thus far, limited-dividend housing is uncommon. Therefore, accommodation must be sought on the housing market, generally in older rental units.

According to the provisions of the National Housing Act, the Central Mortgage and Housing Corporation determines the rentals and admission requirements for limited-dividend projects. At present, the regulations for Metropolitan Winnipeg stipulate that families who wish to gain occupancy into one of these projects shall have annual incomes not in excess of $4,158.(19) This means that roughly the upper two-thirds of the middle income group are excluded from public housing.

Therefore, for most families in the $4,000 to $5,000 income range, the choice of accommodation includes only that provided by the market. Statistics show that home ownership begins at this level. In 1961, in the metropolitan area, 40.6% of all applicants under the National Housing Act had incomes of $4,000 to $4,999.(20) Yet, the ability of this group to afford new homes is questionable. A family with an income of $4,000, purchasing a modest $12,000 home over a 25 year period would require a $3,000 down payment. No doubt, years of careful saving would be needed to amass this amount. Monthly payments for principal, interest and taxes would be 27% of gross income. If the costs of maintenance,

(19) Statement by C.M.H.C. Winnipeg Regional Office.

(20) C.M.H.C., _op. cit._, p. 42.

depreciation and utilities are added to this, the family would pay well over a third of its income for housing. After the other basic needs were satisfied, little would remain.

Considering this example, the government lending policy appears debatable. Families in the $4,000 to $5,000 range are reaching the critical income level where the standard of living desired often surpasses the financial resources. The result is indebtedness, and the disproportionately high cost of new housing can only aggravate the problem.

THE AGED

Another group whose needs deserve special attention is the aged segment of the population. The trend towards longevity and the concentration of these people in the metropolitan area combine to make the housing needs of the aged a cause for growing concern.

An indication of the characteristics and problems of elderly people was given by a recent study by the Winnipeg Age and Opportunity Bureau. The Bureau analyzed the needs of a group of applicants to four senior citizens' housing projects in the city.

The applicants, most of whom were 60 years of age, were almost evenly divided between married couples and single persons. Of the latter group, 98% were female.(21)

The Bureau felt that the minimum monthly income for a marginal standard of living should

(21) Age and Opportunity Bureau, Housing Needs of Winnipeg's Senior Citizens, Winnipeg, 1960, p. 3.

be $167.00 for couples and $83.50 for individuals. Among the applicants, three-quarters of the couples and half of the single persons failed to meet this standard.(22)

Some of the applicants had previously owned homes that had become too costly and too large for their needs. But the former residence of most was rented accommodation near the downtown area of Winnipeg, often in substandard dwellings. The reasons for living near the centre of the city were both social and economic. They included reduced transportation costs, proximity to lower-priced stores, and adherence to familiar surroundings. However, even with these advantages, over half of the applicants had paid a higher rent than they could afford.(23)

The former accommodation of those interviewed gives a clue to the housing needs of the aged. A primary consideration is a rental that can be afforded. Another requirement is special facilities for health care, for many elderly persons are unable to care for themselves. A third consideration that is sometimes overlooked is the desire of most of these people for independence, but not isolation. A certain degree of integration of the elderly into normal neighbourhoods is desirable to maintain the accustomed environment and to avoid the feeling of finality that accompanies segregated projects.

Unfortunately, this integration seldom occurs. The financing of housing for the aged often forces it to the outlying areas where land

(22) <u>ibid.</u>, p. 12.
(23) <u>ibid.</u>, p. 21.

is cheap. This is far from the surroundings with which these people are acquainted. Moreover, government subsidized housing is scarce. Not only is there limited public acceptance of this type of accommodation, but society in general is oriented towards provision for the young and a disregard for the old.

OTHER HOUSEHOLD GROUPS

Many of the household groups within the population have special housing needs that are not satisfied. Where a housing stock lacks diversity, any group that is much different from the average tends to be ignored. In this situation are large families and some non-family households of unusual composition. Generally, however, these special households fall into one of two categories. Either they are with limited financial resources, in which case their problem is similar to that of low-income families, or they have the necessary economic means, in which case they should be provided for by the market.

Thus, the problems of all the groups vary with the composition of the individual household. In one respect however, the problems are similar. The lack of an adequate income is the common denominator.

It is often suggested that the solution to the problems of housing for the low-income class lies in the construction of more new dwelling units. Supposedly, this would release older, less expensive units for use by those nearer the bottom of the income scale. This is the so-called "filtering process".

THE FILTERING PROCESS

Not all families and non-family groups seeking new housing accommodation will actually move into new units. Many will occupy existing dwellings that have been vacated by other households. Most of those moving into a new home will have had dwelling units of their own prior to changing residence.

Except in cases of demolition or removal, the units that households vacate will become available to other families and non-family groups. In turn, these likely vacated accommodation which may be occupied by still other households. Thus, one move from an existing dwelling sets up a chain of moves. Theoretically, this results in accommodation being made available all down the line to the lower-income group, since families in the upper and middle income brackets are likely to seek more costly accommodation than they presently occupy. This process, by which the series of moves results in properties of lesser value being made available, is called the "filtering process".

Unfortunately, the filtering process works only in theory. A number of factors combine to reduce its effectiveness as a means of meeting the housing needs of lower-income groups. First, the process takes a long time, since houses do not change readily. "Experience has shown that within the period in which a house needs little repair, sales or rental values of old houses will not depreciate enough to provide accommodation for low income families". (24)

(24) Planning Research Centre, A Low Cost Housing Study for Winnipeg, Winnipeg, p. 8.

The main fallacy of the theory is that it is based on the existence of surpluses of housing at the different price levels in order to force some units down the price ladder. Since builders will stop constructing any type of housing that is in a state of oversupply, this condition of surplus exists for only short periods of time.

No doubt the filtering process does provide some accommodation. However, the developments that take place are not systematic and therefore, cannot be relied on to adequately meet the needs of those with lower incomes.

THE CHOICE OF TENURE

The choice between rental accommodation and home ownership is not one that all families have the opportunity to make, as previous sections have demonstrated. However, the prevailing attitudes regarding the choice of tenure deserve discussion since they affect both the housing market and government policy.

The trend towards more home ownership in the metropolitan area has been shown. However, this does not necessarily signify an increasing desire for people to own their own homes. Government lending policy plays a large part. This policy is not merely a reflection of public demand. By making the purchase of a new house appear as easy as renting, the National Housing

Act shapes public demand to a degree.(25) Furthermore, rental housing still bears a certain stigma in the minds of many Canadians. The individual who rents accommodation for himself and his family is somehow felt to be shirking his social responsibilities. Albert Rose has commented:

> When he purchases a home, shoulders a mortgage and ties himself so tightly to a specific location that his mobility in the labour market is seriously reduced, then he has become a worthy Canadian citizen.(26)

Many groups within the population are unsuited to home ownership. These include newly-married couples, single individuals, the highly mobile, the aged, and the financially insecure. Yet, a number of these do become home owners, due mainly to social pressures and easy credit.(27) Such home ownership is often illusory. Over half the period of repayment of long-term mortgage is required to retire the interest portion

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(25) Consider the example of a family earning $5,000 per year, wishing to purchase a $12,000 house over a 35 year period. The down payment required for the maximum loan allowable under the NHA would be only $600. Monthly payments, including taxes, would be $98.00. An average two bedroom suite in a newer apartment block rents for well over $100 per month.

(26) Albert Rose, _op. cit._, p. 218. An exception to this statement is the case of luxury apartments. However, these are by no means typical of rental accommodation in the metropolitan area.

(27) In Canada in 1961, 21% of all borrowers under the NHA had no children. C.M.H.C., _Housing Statistics 1961_, p. 41.

alone. By the time the home is fully paid for, its value has diminished considerably and its remaining life is probably short.(28)

Home ownership, whether desirable or not, has created many problems for city planners today. The popularity of single-detached dwellings in the suburbs has contributed to a loss of function of the central city. Accompanying this trend have been sprawl and mounting traffic problems. The concentration of single-family houses in the suburbs, and the attempts by the housebuilding industry to standardize operations, have produced a uniformity of housing types that is both unsightly and undesirable.

Despite the arguments against home ownership, it remains the objective, or at least the main result, of government housing policy. Although the National Housing Act provides for the construction of low-rental housing, little has been constructed. In actual practice, the Act assists mainly those in the upper and upper middle income levels.

Similarly, the housing market is influenced by what is considered to be the public desire for home ownership. The single family house is offered as the answer, although other types, such as row housing and cooperative projects, would also satisfy the desire for possession, if tastefully designed.

The single-family house is further encouraged by local zoning regulations and planning

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(28) One official of the housebuilding industry estimated the life of average new bungalows at 40 to 45 years, about 10 years more than the usual mortgage term.

schemes. The "R2" zone, intended for row housing and other multiple housing of a similar density, is uncommon. As a result, little of this type of accommodation is built. Or, when row housing is constructed, it is often relegated to land unsuitable for other purposes. It is not surprising that the row housing that does exist, except for a few projects, is of singularly unappealing design. This in turn furthers the public attitude of distrust.(29) Not all of these problems can be attributed only to the desire for home ownership. However, there is cause for concern when such a great deal of effort in the housing field is concentrated in this one direction. The increasing mobility of the population casts some doubt on the validity of home ownership as a desirable goal. It is possible that, given a wider field of choice, the consumer would forego the single-family house for another type of accommodation that would be more suitable and more economical.

PUBLIC HOUSING AND THE MARKET: SUMMARY

From the discussion in this section, it is apparent that private enterprise is unable to provide an adequate supply of housing that will meet the wide variations in the income levels of all the people. The activities of the market are geared towards the demand of less than half of the population. When this demand

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(29) A recent case in Assiniboia illustrates this point. A row housing project of high caliber, with rents at $150 per month, was halted by considerable public pressure arising from fear of depreciated land values in the area. The Winnipeg Tribune, Dec. 15, 1962.

falls off, as it is doing at the present time, there is a slowdown in new housing construction. In the meantime, houses continue to become obsolete, requiring replacement, and new households continue to form, many with low incomes. The result is a housing shortage which the market is incapable of solving.

The only present alternative is public housing, government subsidized. The classification of the population by incomes indicates a natural division of the housing needs between the market and government. In recognition of this, the National Housing Act provides for the financing of low-cost housing. However, a general lack of public interest has rendered this section of the Act largely ineffective. The provisions for public housing have existed for almost twenty years yet no subsidized housing projects have been constructed in the metropolitan area. Limited-dividend housing is almost as scarce. Furthermore, those limited-dividend projects that are contemplated offer so little incentive to the builder that the result is housing of the minimum standards allowable.

HOUSING NEEDS: THE PROBLEM

The housing need in the metropolitan area has resulted from the interplay of many factors whose origins are historical, social and economic. The fundamental problem, however, lies in the very nature of housing. There is an inherent tendency for the needs to lag behind the housing, from the standpoint of both quantity and quality.[30] The lag in quantity is to be expected, for the need for housing exists prior to the ability to pay either a purchase price or a rental. The lag in quality exists because housing, unlike most other commodities, can continue to be used long after it has become obsolete or substandard. The use is prolonged mainly because new dwelling construction is not rapid enough. People in the lower-income group do not have the economic resources necessary to translate their need into an effective demand that could be exercised on the housing market.

Basically, the problem of meeting the housing needs has a twofold possible solution. First, the substandard housing now in existence should be removed. Thenceforth, clearance of slum areas should be undertaken at a sufficient rate to keep up with obsolescence. At the same time, a satisfactory number of adequate units would be required at prices or rentals that could be afforded, even by people with low incomes.

The first part of this dual solution would mean taking advantage of the provisions of the National Housing Act. The second part is somewhat more complicated. Essentially, what is needed is diversity of housing, both of quality and of price.

(30) Wilbur C. Hallenbeck, American Urban Communities, New York, 1951, p. 377.

DIVERSITY OF HOUSING

The population of the metropolitan area is composed of a wide variety of household types with an equally diverse range of incomes. Thus, there must be a wide selection of dwelling types, available at all price levels.

Without the necessary qualitative and economic diversity of housing, certain problems develop. Households are forced into sub-standard, crowded dwellings. Overpaying of rent occurs. The latent households, awaiting the proper conditions, are prevented from forming. Families live in dwelling units that are unsuited to their needs, and finally, the resulting uniformity of the residential districts is marked by monotony.

The lack of housing diversity in the Greater Winnipeg area has been demonstrated. The single-family house and the apartment are the two dominant types. Seldom can any other dwellings be found. Moreover, single-family houses are of an equally uniform nature. The vast majority of these are two and three bed-room bungalows.

In 1961, 15,454 families in the metropolitan area had three children and 11,574 had four children or more. All of the families in the latter group and many in the former would require a dwelling unit with four bedrooms or more. Yet, the housing stock contains only 10,025 four bedroom units and 3,526 with more than four bedrooms.[31] In other words, the housing stock would be satisfactory if all

(31) See Table VII, p. 41.

families were of the "average" type, that is, two adults and one or two children. In reality, over half of the families in Metropolitan Winnipeg are of a different composition.

This problem appears to be common to all of Canada. A study by the Royal Architectural Institute of Canada pointed out:

> The need for four-bedroom dwellings grew quite as fast between 1951-56 as that for three-bedroom units, in terms of family sizes. In spite of that, under our NHA during 1958-59 we went on building 14 houses of three bedrooms or less, for each one with four bedrooms.(32)

Why is there this lack of diversity? Several closely related reasons have been suggested. As the housebuilding industry strives to extend its potential market farther into the lower-income range, its product must become less costly. One way to achieve this is by standardization. Also, there is a psychological element which becomes involved when a new home is purchased. The tendency is to select what appears to be a safe investment, that is, the three-bedroom bungalow that others are buying. Finally, the National Housing Act favours single-family detached houses. By encouraging families who are looking for their first home to buy a detached house in the suburbs, government policy contributes to this sameness.

If the housing needs of all the groups are to be satisfied in the future, then the housing stock must take on the element of diversity that is both socially and aesthetically desirable.

(32) R.A.I.C., Report of the Committee of Inquiry Into the Design of the Residential Environment, p. 22.

THE PROBLEM AND THE FUTURE

The foregoing sections provided and understanding of the housing problems that confront the Greater Winnipeg area at present. Two questions immediately arise. What changes in the situation can be expected in the immediate future? And, what courses of action are required if the housing needs are to be met?

The study of the population revealed several trends which, if maintained, will alter the housing problems of the near future. The age composition indicated that the need for rental accommodation will increase within the next eight to ten years. On the other hand, the owner market is likely to remain steady for the next fifteen to twenty years unless economic conditions improve suddenly, or housing costs are reduced, or a considerable influx of immigrants takes place. Similarily, the population pyramid showed that the proportion of young and old people is increasing. This will have a corresponding effect on the type of housing needed.

The present behaviour of the housing market indicates that purchasers are becoming more selective. The result may be more diversity of housing types. However, this is likely to be a slow process if the market merely follows public demand. People select their housing according to the extent of choice offered them. Therefore, the market must provide a wider field of selection. This would be to the advantage of the builders, the consumers, and the community as a whole.

No one panacea exists for the housing problem. But several possible courses of action are evident which, if pursued, could help meet the housing needs of the whole population.

The most serious aspect of the problem is to provide for those whose incomes are less than average. At present, a gap exists between the cost of housing and the ability of the low-income group to pay for it. Two alternatives are possible to remedy this situation.

First, the cost of housing could be reduced. This does not seem likely unless a radically different type of dwelling is discovered. Builders claim that their profit margins at the present time are very slim. It is argued that further decreases in price would only result in an inferior product.

The second alternative is to increase the earning power of the lower-income group. This too does not appear to be feasible since it would have inflationary results that would only increase the costs of housing in proportion.

Thus, it seems that the disparity between incomes and housing costs is more or less constant. This means that the only method of providing for the housing needs of the lower-income group is through public housing.

A first step towards further government participation in housing is to realize that the provisions of the National Housing Act in this regard are largely ineffective. Most housing surveys inevitably end with the recommendation for subsidized housing. Few of these recommendations become realities. What is needed is an Act that gives top priority to low cost housing and provides genuine incentives for its construction.

Both government and the housebuilding industry are involved with providing for the shelter requirements of the population. However, the activities of each have not been brought into proper order. For example, there is no provision at present for the group whose incomes are too high for limited-dividend projects and too low to afford new homes. A clearer differentiation of the area of government operation is needed, with a possible upward revision of the maximum income limits of public housing projects to $5,000. Perhaps then, fewer families in the $4,000 to $5,000 income range would be induced to assume financial responsibilities for which they are ill-prepared.

The housebuilding industry need not necessarily be excluded from providing housing for the under-$5,000 group. A conceivable alternative is the construction of smaller, more compact houses of both attached and detached types. Many family and non-family groups, such as childless couples, require only a one-bedroom unit. It is possible that, by combining similar functions and uses (such as heating, laundry and utilities), small, $8,000 houses could be built as a group or cluster. Land and servicing costs would be lower and the desire for ownership would be satisfied. The result would be a good-quality, small house instead of a minimum standard larger unit.

Such a proposal would require several changes in government policy for it to be feasible. The first would be a modification of zoning regulations to allow for smaller units. Second, financing of existing houses under the National Housing Act would be required. For a small-house project to be successful, there would have to be considerable ease of mobility, since many of the occupants would be transients. Moreover, as families increased or decreased in size, there would be a change in space requirements. It should be possible for the family to make the transition from one unit of another with a minimum of difficulty.

What might be the outcome of the initiation of small-house projects, or something similar, is an increase in diversity. More house types would mean more opportunities to change housing to suit needs, within the same district. There would be fewer disruptions of social ties, such as those that occur when older people are banished to senior citizens projects. Neighbourhoods could be planned as integrated communities, designed for the changing needs of all the inhabitants.

Such an ideal situation could only come about if the operations of all groups concerned with housing were coordinated, with a common well defined objective. One way of accomplishing this might be through the creation of a local housing authority. By continuous investigation of the housing needs, the authority could guide the efforts of the housebuilding industry and initiate the action for government-subsidized housing.

A first essential would be a means of systematically measuring housing needs and preferences. This would be a sort of index that would take into account population composition, incomes and housing characteristics. It would enable the constant evaluation of housing requirements in order that any action taken would be directed towards the area of greatest need.

A prerequisite to any housing programme of the type herein suggested is the securing of public acceptance, not only of subsidized housing, but also of the recognition of society's responsibility to assist less fortunate members. But public acceptance will not be forthcoming without public awareness. An active campaign, possibly under the direction of a housing authority, is needed to bring to the attention of the public the extent of the housing needs and the detrimental effects of failure to take appropriate action. If the meeting of these needs is accepted as a valid goal, then public cooperation to achieve this goal will follow logically.

CHAPTER VI

CONCLUSIONS

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GENERAL

Since its humble beginnings as the Red River Colony, Greater Winnipeg has grown to become one of the largest cities in Canada. But the factors that have led to its development, including urbanization, periods of sudden growth, speculative activity, and immigration, have also contributed to its problems. One of these is the provision of good housing for all members of the community.

The population of Greater Winnipeg today is nearly a half million. Among the inhabitants there is a wide variety of household types, with different incomes. Consequently, the need exists for a variety of dwellings, not only according to size and type, but also at differing prices and rentals according to ability to pay.

The essence of the housing problem is a lack of the necessary diversity, both qualitative and economic. The vast majority of dwelling units are either single detached or apartments. Two and three bedroom units predominate to a degree that is out of proportion to need. Similarly, there is an inadequate variation in prices and rentals, especially in the lower cost range.

The main brunt of the inadequacies of the housing stock is borne by the lower-income group. Most of these inadequacies arise from the physical condition of the dwellings, and their subsequent crowding.

Little adequate housing, at costs that can be afforded, is provided for the lower-income group by the market. And subsidized housing, the only logical alternative, has not received sufficient public acceptance.

It is always easier to provide a diagnosis than a cure. This thesis has made no attempt to find the "cure" for the problems associated with housing needs in the Greater Winnipeg area. However, the analysis has indicated certain areas in which the solution may be found through further investigation.

RECOMMENDATIONS

Throughout the analysis, the emphasis has been on the metropolitan area as a whole. Much of the information presented has been general, with the intent of establishing a framework within which further, more detailed study could be undertaken. In several particular areas, it is imperative that such study be done.

Based on approximate data, it was found that a basic factor in an evaluation of housing need is income. This should be confirmed by a detailed survey of the metropolitan area, giving a classification of all families and non-family households according to incomes. By cross-classifying incomes with household characteristics, a better indication of local housing need would be obtained.

It was emphasized that people move from one dwelling to another in an effort to match their housing to their needs. Therefore, a study is required of population mobility within Metropolitan Winnipeg. This would give an indication of the extent of the need and the adequacy of the housing stock. It would also help explain the degree to which home ownership is considered a desirable goal. Since a large part of the activities in the housing field is directed towards this goal, a sociological study on the subject is recommended.

In the future, the major efforts toward a solution of the housing problem should be to provide the necessary diversity to correspond to the different household types and incomes. This will call for a co-ordinated approach of government and the housing market.

For government, the first course of action must be a revision of the National Housing Act. Since the main portion of the housing needs of the lower-income group must be subsidized, the Act should be changed to place greater emphasis on public housing, with suitable incentives for its construction. In addition, the upper income limit for admission to limited-dividend projects in Greater Winnipeg should be increased to include the group who are unable to afford new homes. Finally, the Act requires an amendment to allow for the financing of existing houses. Not only would this provide a stimulus to the housing market, but also it would make the "filtering process" a more effective means of meeting the needs of those with lesser incomes.

Further efforts are also required by the house-building industry. Unless such efforts are forthcoming, the industry's market will continue to shrink as government participation increases by necessity. One possible answer is the construction of smaller, less expensive homes which, by revisions to the National Housing Act, could be easily transferred from one owner to another. It is recommended that a study be carried out, possibly by the architectural profession, to determine the feasibility of this suggestion. Furthermore, the housebuilding industry is urged to undertake a careful investigation of its operations in an effort to provide greater diversity of housing. Wherever possible, the industry should construct pilot projects to acquaint the public with new dwelling types.

At present, the activities of all concerned with housing lack central direction. The creation of a local housing authority could provide the required coordination between the housebuilding industry and all levels of government. The common objective would be the construction of good, diversified housing according to need, in planned, integrated communities.

The authority could continuously collect and disseminate information on the housing needs of the metropolitan area. It could provide guidance to house builders on the type of dwelling units needed, and initiate action for public housing where private enterprise cannot meet the needs. Furthermore, an organization such as a housing authority could, through an active publicity campaign, bring the problems associated with housing to the attention of the public whose acceptance is necessary for the success of any programme designed to alleviate the housing shortage.

The provision of good housing is not merely a matter of concern to those in need. It is a concern of the entire community, for the development and well-being of its people are a community's chief asset.

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