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HOUSING FROM A SOCIAL HARM PERSPECTIVE

By

Addison David Kornel

A Thesis

Submitted to the Faculty of Graduate Studies  
through the Department of Sociology and Criminology  
in Partial Fulfillment of the Requirements for  
the Degree of Master of Arts at the  
University of Windsor

Windsor, Ontario, Canada

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Housing from a Social Harm Perspective

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April 26<sup>th</sup>, 2023

## DECLARATION OF ORIGINALITY

I hereby certify that I am the sole author of this thesis and that no part of this thesis has been published or submitted for publication.

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## ABSTRACT

From 2019 to 2022 housing prices in Canada surged. This paper investigates the social consequences of rising prices by considering the exceptional example of Windsor, Ontario. Unlike in most Canadian cities, the “Canadian dream” social narrative of timely and reliable homeownership on the back of local labour wages had survived in Windsor until recently. The latest run-up marked a turning point. Qualitative interviews conducted in early 2022 with both successful and unsuccessful homebuyers in Windsor reveal the centrality of homeownership to the life course and social fabric. Participants articulated long-standing economic and sociological concerns that home value spikes drive wealth inequality and cleave society based on housing tenure. But they also point to an underresearched ideological dimension of this social process. The data provide evidence of the harm that arises when a previously efficient ideology (the “Canadian Dream”) is suddenly eclipsed by new economic realities. I find that rising prices present impediments to the autonomy and social development of participants. I also find that this harm is mediated by feelings of relative deprivation. Harm arises from an environment of asset speculation that creates financial barriers to inclusion in the normative lifestyle of timely and reliable homeownership. Individuals excluded from this lifestyle experience a relative deprivation of cultural safety to their homeownership peers, which constitutes social harm. This study offers a rare glimpse into a phenomenon that had already become a foregone conclusion in many localities, and speaks to the real consequences of credit-driven economies that rely on home value appreciation to sustain growth.

## DEDICATION

This thesis is dedicated to my family. Thank you for always being by my side.

## ACKNOWLEDGEMENTS

I would like to acknowledge the untiring dedication of Dr. Natalie Delia Deckard, my Advisor, without whom this thesis would not have been possible. Her unflagging support and invaluable guidance can be found on every page of this thesis.

I am also grateful to Dr. Ronjon Paul Datta for his detailed and insightful review of this paper. His academic prowess rescued this work from a theoretical quagmire and rebuilt it to stand as it does today. It is a rare privilege to have such expertise directed at one's work, and I seek to carry his wisdom forward.

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## TABLE OF CONTENTS

DECLARATION OF ORIGINALITY .....	iii
ABSTRACT .....	iv
DEDICATION .....	v
ACKNOWLEDGEMENTS .....	vi
LIST OF FIGURES .....	x
CHAPTER 1: INTRODUCTION – INTO HOUSING THROUGH IDEOLOGY .....	1
1.1 Finding Home .....	2
1.2 Understanding Ideology .....	2
1.3 The Canadian Dream: Homeownership in the Normative Canadian Lifestyle .....	4
1.3.1 Ideological foundations .....	4
1.3.2 Locating ideology .....	6
1.3.3 Ideological interactions .....	7
1.4 Keynesian Political Economy of Urban Development .....	8
1.5 Transition to Neoliberalism .....	10
1.6 Neoliberal Political Economy of Urban Development .....	11
1.7 Neoliberal Capitalism: Housing in an Environment of Asset Speculation .....	14
1.7.1 Macro-economic factors .....	15
1.8 Rising Home Prices Create a Barrier to Inclusion .....	16
1.9 Contextualizing Windsor in the Larger Political Economy .....	19
CHAPTER 2: CONCEPTUAL FRAMEWORK AND LITERATURE REVIEW .....	23
2.1 Models of Housing Behaviour: Life-Cycle vs. Life-Course .....	24
2.1.1 The life-cycle model .....	24
2.1.2 The life-course model .....	24
2.1.3 Life-cycle and life-course in context .....	25
2.2 Criminology and Housing – a Review of the Literature .....	26



2.3 Housing and Social Harm: Extant Literature.....	28
2.3.1 The social harm approach .....	28
2.3.2 Harm and housing – early works .....	30
2.3.3 Harm and housing – recent works .....	32
2.3.4 Building on existing research.....	33
2.4 Understanding Relative Deprivation.....	35
CHAPTER 3: PRESENT STUDY.....	38
3.1 Research Question .....	38
3.2 Hypothesis.....	38
3.3 Data.....	39
3.4 Methods.....	40
CHAPTER 4: ANALYSIS .....	43
4.1 An Environment of Asset Speculation.....	44
4.2 Barriers to Inclusion.....	47
4.3 Homeownership and Lifestyle .....	49
CHAPTER 5: FINDINGS AND DISCUSSION .....	54
5.1 Feelings of Relative Deprivation .....	55
5.2 Connecting Rising Prices to Harm.....	56
5.3 Housing Behaviour Models .....	57
5.4 The Toronto Buyer.....	58
5.5 Significance of Analysis .....	59
5.5.1 An environment of asset speculation .....	59
5.5.2 Barriers to inclusion.....	60
5.5.3 Homeownership and lifestyle .....	61
5.6 The Power of Ideology.....	63

CHAPTER 6: CONCLUSION .....	66
6.1 Future Directions .....	66
6.2 Addressing Recent Policy Responses .....	68
6.3 Conclusions.....	70
REFERENCES .....	71
VITA AUCTORIS .....	91

## LIST OF FIGURES

Figure 1. Conceptual Map of Ideology in Housing .....	7
Figure 2. Econometric Graph of Rising Home Prices and Wealth Inequality .....	17
Figure 3. Neoliberal Challenges to Housing Ideology.....	18
Figure 4. Median Price of Single Detached Home Sale in Windsor-Essex 2000-2023 ....	21
Figure 5. Simple Map of Conceptual Framework .....	37

## INTRODUCTION – INTO HOUSING THROUGH IDEOLOGY

This study explores the social processes that surround rising housing prices. A brief history of homeownership in Canadian society identifies the “Canadian Dream” narrative of timely and reliable homeownership, and the residential home’s role within neoliberal capitalism. Neoliberal capitalism, sometimes referred to as post-Fordism or late capitalism, is a mode of capitalism characterized by free market exchange, minimal government intervention in the economy, and the aim to promote social justice through economic growth (Harvey 2007). Political economic forces have introduced financial barriers that to Canadians achieving ideologically constituted expectations of homeownership at a certain stage in life. I analyze the ideological and political economic processes involved in this incongruity. I then present and discuss the results of qualitative interviews conducted with successful and unsuccessful homebuyers in Windsor, Ontario. I argue that the social consequences of rising prices are harmful. I also argue that the harm is mediated by feelings of relative deprivation. Harm arises from an environment of asset speculation that creates financial barriers to inclusion in the normative lifestyle of timely and reliable homeownership. Individuals excluded from this lifestyle experience a relative deprivation of cultural safety to their homeownership peers, which constitutes social harm.

From 2019 to 2022 Canada experienced an unprecedented rise in home prices. Nationally, the average home price increased over 60% in this three-year window (cf. Canadian Real Estate Association 2019; Canadian Real Estate Association 2023a). In small cities like Windsor, Ontario, the increase was as much as 88% (cf. Windsor-Essex County Association of Realtors 2020; 2022). The family home is the largest asset the average Canadian household will possess (Statistics Canada 2020). It plays a significant role in both individual and, in aggregate, national wealth creation (Killewald and Bryan 2015; Turner and Luea 2009), as well as social stability (Grinstein-

Weiss, Key and Carrillo 2015). This study investigates the social consequences of rising prices by developing a criminological approach to the object of study.

### *Finding Home*

“Home” is an expansive term. The *Merriam-Webster Dictionary* lists the noun “home” as referring to “one’s place of residence”, “the social unit formed by a family living together”, “a familiar or usual setting” and “a place of origin”. I refer to home as “one’s place of residence” and therefore use it synonymously with “housing”, defined as “shelter or lodging”. A “home” or “housing” is a “durable, locationally fixed structure”, a “sheltered space constructed of materials and components (pipes, wires, etc.)” (MacLennan 2012, p. 10). This definition is rooted in economic literature that understands homes to be an indivisible physical asset and is distinct from broader sociological definitions of “home” that range from security in one’s personal identity to the experience of being physically present in one’s home country (Mallett 2004).

### *Understanding Ideology*

First thoughts about housing’s place in Canadian society are likely to include elements of economics, politics, and sociology. It is not immediately obvious that criminology is as relevant to these other disciplines to housing in Canada today. However, this is indeed the case. The connection lays with the ideology surrounding housing.

There are many different conceptions of ideology in sociology. Marxists and early Frankfurt school theorists, for example, conceptualized ideology as a “false consciousness” that veils the thinking of individuals with the aims and ideals of the ruling class (Eyerman 1981).

However, in this paper I adopt a definition of ideology that differs from this conception. I adopt Žižek's definition, whereby

'Ideology' can designate anything from a contemplative attitude that misrecognizes its dependence on social reality to an action-oriented set of beliefs, from the indispensable medium in which individuals live out their relations to a social structure to false ideas which legitimate a dominant political power. It seems to pop up precisely when we attempt to avoid it, while it fails to appear where one would clearly expect it to dwell. (Žižek 1994, p. 14, 15).

For Žižek, ideology is more than just an idea. Ideology is not primarily located in what individuals think or believe, but rather in what they do. This notion has its roots in Althusser's (1971) materialist reformulation of ideology; ideology is first and foremost present in the "physical existence" of human reality, like social relationships and relations of production, and only secondarily a matter of consciousness (see Datta 2021). In other words, the ontology of ideology is materialist – embedded in material reality.

Ideology is intimately bound to subjectivity. Žižek understands ideology to be an indispensable framework for conducting social action. It is through ideology that individuals emerge as subjects. As Datta (2021) succinctly reports, "Ideology depends on subjectivity, in which an individual's ideas guide their practices" (p. 12). This relationship is captured by Althusser (1971) in the process of "hailing" or "interpellation", whereby an individual is called to recognize themselves as a subject by being "hailed". For example, a pedestrian on the street who responds to a police officer's call to "stop right there!" recognizes themselves as a subject beholden to the law and those who are charged with enforcing it. The point of this example "is that what we call "subjectivization" (recognizing oneself in interpellation, assuming an imposed symbolic

mandate) ... The Althusserian theory conceives the subject as the effect of ideological (mis)recognition.” (Žižek 1993:170). Thus, the individual is interpellated into a subject by ideology.

For this reason, Žižek (1989) views ideology as essential to the social life of subjects. Subjectivization “is a kind of defense mechanism against an abyss, a gap, which ‘is’ the subject” (Žižek 1993:70). The “subject” proper is, in a sense, a placeholder. It is by subjectivization that this empty space is given content – the “abyss” is bridged-over by internalizing an identity, such as being a subject beholden to the law. Therefore, subjectivization is crucial for self-definition. The Dream offers actionable steps (i.e., homebuying) to attain that self-definition. To sum up these considerations, ideology is in what individuals do rather than in what they think. Moreover, it is by doing that individuals constitute their identity. I will return to these considerations to locate how the Dream applies to them.

### *The Canadian Dream: Homeownership in the Normative Canadian Lifestyle*

When Canadians refer to “The Canadian Dream”, they often speak about homeownership (Harris Poll 2015; Toronto Star 1988). Indeed, homeownership at the point in one’s life when they begin a family and a career is the normative lifestyle for Canadians (CPA 2022). From where does this association arise and where does it stand today? This section examines how the ideology of homeownership was given life by political decisions and subsequently driven to significance by macro-economic changes.

*Ideological foundations.* The establishment of homeownership as the premier form of housing tenure in Canada is an artifact of a deliberate political position taken by the architects of

Canadian housing policy the 20<sup>th</sup> century. Bacher (1988) identifies W.C. Clark, Deputy Minister of Finance from 1932 to 1952, as the single largest force in this initiative. Clark, a stalwart supporter of free markets and vocally opposed to government subsidization in all forms, carried his values into the authorship of the 1935 Dominion Housing Act and the 1944 National Housing Act. These founding housing policy documents set the tone for government involvement in the housing space.

Immediately following victory in WWII, Clark was faced with the immense task of balancing the country's war-strained budget with the necessity to house hundreds of thousands of returning veterans. To relieve the strained government purse and kickstart a post-war economy, Clark leveraged Canada's nascent housing policy to incentivize owner occupied housing. In a move that aimed to balance political non-interventionism with the needs of a growing society, the Canada Mortgage and Housing Corporation (CMHC) was formed to stimulate the mortgage market by bringing in private enterprise. Through a series of revisions to the National Housing Act, and under the auspices of the newly created CMHC, mortgage loans were made widely available to Canadians (Anderson 1992). The 1954 changes to the Act allowed chartered banks to issue mortgage loans to Canadians. Additionally, federal program funding was made available to the construction of detached owner-occupied housing to stimulate supply. Indeed, using national housing policy from 1945 through 1964, "every effort was made [by the Canadian Government] to provide adequate supplies of mortgage money, to manipulate the interest rate, and to set forth appropriate terms [of loans] to encourage individual home ownership." (Rose 1980:25). These efforts are credited with bringing homeownership within the reach of most Canadians by the 1970s (Anderson 1992).



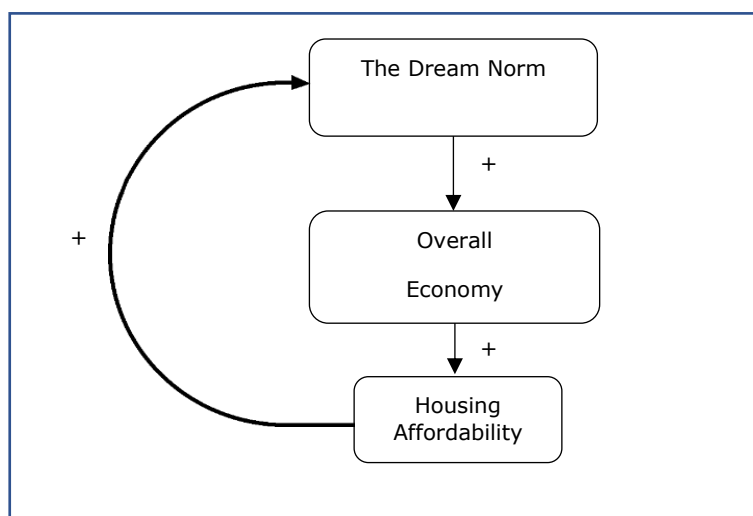
*Locating ideology.* As Žižek (1994) observed, ideology is found in the most unlikely of places. Indeed, it can be found everywhere. Canada's response to returning soldiers was narrated as a matter of economic necessity. But intricate political economy was at work. The viability of a majority owner-occupied home nation was underwritten by policy and championed in public discourse by officials (Rose 1980). For Clark and his disciples, small government and free private industry was undoubtedly an "action-oriented set of beliefs" that found its way into national housing policy. The primacy of owner occupation thus became "the indispensable medium in which individuals live out their relations to a social structure" (Žižek 1993:14) insofar as it is a dominant set of ideas attached to a key component of Canadian's lives (i.e., the home). Thus, the economic and ideological history of housing are deeply intertwined. Homeownership became the premier form of tenure thanks to policy support guided by political notions of how government ought to operate. Consequently, an ideal of how one ought to live was born: Homeownership was established as a milestone in the normative lifestyle – a core component of what later crystallized colloquially as "The Canadian Dream" of the good life. In other words, buying a home became an actionable step to achieve an identity (a homeowner) that is commensurate with success.

This history shows where the Dream ideology arises from. Althusser (1971) theorized that ideology arises from "Ideological State Apparatuses" (ISAs). ISAs are apparatuses of the state that achieve their aims not by force, but rather by ideology. Clark's political economy of housing policy is an example of an ISA. Via his policy injunctions, the Canadian government achieved their aim of balancing an ailing post-war economy with the need to house returning soldiers not by force but by inspiring and incentivizing the ideal of homeownership amongst Canadians. Individuals are interpellated by the Dream ideology posited by a political ISA and, in pursuing it, constitute their identity.

*Ideological interactions.* Figure 1 is a visual representation of what Clark and his disciples constructed. An ideology (the Dream) emerged from a political economy of housing (the encouragement of owner-occupied dwellings). The Dream positively influenced the post-war economy by stimulating home construction and mortgage lending markets as well as consumer spending on homes. This economic stimulation had a positive effect on housing affordability, defined as the ratio of housing cost to income (Hulchanski 1995) (e.g., 30% of income spent monthly on housing is considered “affordable”, lower values mark greater affordability; Statistics Canada 2023); Not only was more supply being produced than ever before, but financial barriers to entry were gradually being reduced as longer-term mortgages became legal. Affordable housing made good on the Dream, cementing it as the norm and continuing a positive feedback loop illustrated in Figure 1.

Figure 1

*Conceptual Map of Ideology in Housing*



*Note.* This figure is an original creation by the author.

### *Keynesian Political Economy of Urban Development*

The post-war arrangements discussed above are often referred to as “Keynesianism” (Mann 2017). Though a full account of Keynesianism’s impact on Canada’s development is beyond the scope of this paper, it will suffice here to sketch the contours of the political economy of urban development under Keynesianism as it pertains to housing. Under post-war Keynesianism,

massive gains in productivity within production drove high growth rates (the “Golden Age” of capitalism), and wage gains that matched productivity growth were often secured through strong unions and labour markets; merchandise trade flowed by state agreement and financial capital was tightly controlled (embedded liberalism); state spending was seen as an important component of national growth and welfare state activities were marshaled to buoy domestic consumption; and taxation schemes often redistributed some degree of wealth and income from top to bottom. (Whiteside 2020, p. 9).

The Keynesian state was highly involved in market activity. It aimed to secure domestic economic growth via state regulation of “fiscal, budgetary, monetary and competitive policies” (Clark and Dear 2018:50). These policies were notably manifested as social welfare programs and housing programs subsidized by public funds, policies that earned Keynesianism its equivalence with the “Welfare State” (Mann 2017).

Welfare statism had a remarkable impact on Canada’s urban development policies. The Canadian government’s urban development priorities under Keynesianism were the creation of a strong social housing and rental sphere, and urban renewal (Anderson 1992; Hulchanski 2022). Social and rental housing development received strong subsidies from the federal level in the years following World War II (Hulchanski 2022). In 1963, “Public Housing” appeared in the National Housing Act for the first time, a debut that brought with it a host of low-cost federal loans for non-

profit developers of low-cost rental housing (Anderson 1992). For politicians of the time, these endeavors were seen as a necessity for strong domestic economic growth to be achieved (Anderson 1992). Financial action by the state, in the form of generous loans and interest rate manipulation, was the catalyst through which these developments proceeded (Rose 1980).

The actual construction of these accommodations was facilitated in part by a campaign of slum clearance or “urban renewal”, whereby “blighted areas” of Canadian cities “were to be cleared” and affordable housing raised in their wake (Anderson 1992:18). The social consequences of urban renewal have been problematized elsewhere (White 2016). But apropos urban development, suffice to say that “by the mid-sixties, public housing for the poor, the elderly and students was being created on a hitherto unprecedented scale” (p. 19). Concurrently, owner-occupied “housing starts levelled off, and there was a shift towards rental housing” (p. 19).

The general affordability of homeownership identified in Figure 1 can be owed in part to this parallel development of other forms of tenure (Anderson 1992). While homeownership was greatly encouraged by politicians using subsidies and tax breaks, the Keynesian political economy of urban development leveraged public funds to render renting and public housing a viable alternative by equipping these other forms of tenure with similar incentives. This relatively level tenure playing field sustained the positive feedback loop of the Dream because the advantage of homeownership remained relatively minor to renting in a climate where rentals were equally buoyed by strong federal subsidies. However, this loop only lasted for a short time. It was not long until the shape of the overall economy changed from its post-war form into something that would have a downstream effect on both housing affordability and the viability of the Dream.

### *Transition to Neoliberalism*

As the 1960s came to an end, cracks in Welfare Statism began to emerge. In the realm of housing, it became clear that private enterprise, vastly enabled by the democratization of mortgage issuance noted earlier, could develop housing in a far more cost- and time-efficient manner than the federally subsidized projects had achieved (Gunton 1981). Moreover, unconstrained by federal urban development priorities placed on low-cost non-profit construction, these developers could capitalize on, and contribute to, the growing population of homeowners in Canada by building owner-occupied housing for profit (Hulchanski 2022). In a twisting of Canada's domestic growth aim, these private developers expanded while "heavily subsidized" urban developments "failed to 'take-off,' continuing to absorb growing streams of public funds." (Roweis and Scott 2018:149).

The shift in housing development from high subsidization to private market dominance (Harvey 1978) was an undercurrent in a much broader political economic changing of the tide. It dawned on Canadian policymakers that, at a macro level, Welfare Statism had been hoisted by its own petard:

Welfare programs turned more and more unemployed into permanent welfare recipients. Large metropolitan regions began to develop the first signs of a mounting fiscal crisis, and so on. Most severe of all, the State has been caught in a predicament where it cannot stimulate new growth without producing severe inflation; yet, if it does not stimulate new growth, high unemployment continues unabated. The result is an endemic condition of 'stagflation.' (Roweis and Scott 2018, p. 149).

The "Keynesian faith that an aggressive state effort to underpin a system of propulsive economic activities (that is, to influence microeconomic decisions by the manipulation of macroeconomic variables) could secure continued smooth economic growth and social stability" (p. 149) backfired.

*Neoliberal Political Economy of Urban Development*

Debates on how to counter stagflation raged through the 1970s. Tomes have been written on the different viewpoints, political and economic rationales, and governmental mechanics involved in the shift to neoliberalism (Hayek 2012; Harvey 2007; Rawls 1993) as well as their micro-level implications for individuals (Foucault 2004). The sketch I render here is incomplete. However, it will cover the general thrust of the transition and give attention to how priorities of urban development contrast with the Keynesian stage.

Stagflation beckoned change and neoliberalism answered the call. In 1984, Canadians elected Conservative Leader Brian Mulroney as Prime Minister. Mulroney's agenda advanced "the gradual implementation of a neoliberal economic agenda based on free market principles, a trajectory followed enthusiastically by Liberal governments once that party returned to office in the 1990s." (McBride 2020:75). Free-market international trade was prescribed as the remedy the ills of Keynesianism's state-controlled domestic growth scheme; "Hence the route to sustainable economic growth lay through encouraging exports, rather than, as in the Keynesian period, attempting to sustain the level of aggregate demand by a variety of domestically focused measures." (p. 77). This focus was facilitated by free trade agreements, first with the United States in 1988 and later including Mexico with the North American Free Trade Agreement in 1994 (McBride 2020), as well as the welcoming of international investment in the domestic economy (Brunet-Jailly 2000).

The implications of this policy orientation for labour and social welfare represent a significant departure from Keynesianism. With respect to labour, "upward wage pressure would be discouraged – exports needed to be competitive, and lower wage costs was one means of achieving this; and domestic demand achieved by high wages was no longer a priority" (McBride

2020:77; Fridell 2020). The shape of labour was also to change. North American cities “shed their older industrial capacity and have become societies dominated by the tertiary sector—business, professions, services, high technology, and government” (Kanton and Savich 2018:1). Social welfare, regarded as the crux of the Keynesian dilemma, was to undergo retreat. Federal funds were to be substituted with a doctrine of personal responsibility for economic competence (Graefe 2020). In short, Canadian cities would experience fiscal austerity, “deindustrialization, decentralization [of finance and government], and globalization” (Kanton and Savich 2018:29).

These broad policy reorientations took time to implement. With respect to chronology, “Canada entered the contemporary era of neoliberal public policies about a decade after the US Reagan and the UK Thatcher administrations” (Hulchanski 2022:278). Changes to housing expenditure are indicative of this timeline. “The major income support and social housing expenditure cutbacks by the federal and provincial governments came in the 1990s.” (p. 278) As McBride (2020) explains, the “attractiveness” of neoliberal policy lies in “claims that it would enhance competitiveness and encourage restructuring, as less efficient producers would not be able to compete.” (p. 77). As the housing sphere under Keynesianism demonstrated, the federal government was among these “less efficient producers”. Particularly with respect to cost-efficiency, as subsidies weighed heavily on the federal balance sheet. Urban development policy in the 1990s stands in sharp contrast to Welfare Statism in this respect. Through the 1990s and 2000s, “subsidies for homeownership were maintained and new ones added. This was not the case for rental housing, whether for the private sector or for the social housing sector.” (Hulchanski 2022:278). The level tenure playing field that had existed under Keynesianism tipped its balance towards homeownership.

Indeed, the tenure division in federal investment today is stark. Hulchanski (2022) notes that federal investment in private rental housing received “a very modest \$3.7 billion over ten years for construction, renovation, and affordability assistance” from 2011 to 2018 before declining precipitously to “\$0.3 billion in 2019–2020” (p. 282). By comparison, the *annual* federal subsidies for homeownership as of 2019 “equal to about \$7 billion” (p. 283). The largest source of these funds stem from the Canadian Tax Code. Since 1972, Canada has retained the policy of “non-taxation of capital gains on principal residences” (p. 283). In other words, individuals who sell their home for more than they bought it for do not have to pay capital gains tax on the appreciated value, creating pure profit. These trends reflect a political economy of housing that has moved away from post-war social welfarism that aimed to balance tenure via government intervention in funding and development to a neoliberal approach that favors financial growth.

It is not surprising that the development of owner-occupied homes far outpaces that of dwellings destined for the rental market, such as apartment builds (p. 278), given the extreme difference in capital flows between the private rental market and homeownership market. The political economy of housing is captured in Hulchanski’s acknowledgement that “most renters constitute a *social need* for adequate rentals they can afford, rather than generating *effective market demand* that encourages new market rental supply.” (p. 283). Simply put, the money is in homeownership.

The responsibility for urban development was transferred to provincial and municipal governments as the federal government exited the space (Duffy, Royer, and Beresford 2014). Provinces and municipalities have significantly reduced financial capacity compared to the federal government (Kelly and Caputo 2011). Tenure division in federal funding thus has a significant impact on the type of housing that is developed in Canadian cities (Hulchanski 2022). Both private



interest and available federal funding behoove municipalities to develop owner-occupied housing destined for the homebuying market. Given these changes to urban development policies it is no wonder why Canada is presently experiencing a shortage of affordable housing (CMHC 2022). Subordinating urban development priorities to the free market, rather than public funding, has precipitated an environment where the most lucrative form of tenure takes precedent, to the relative disadvantage of all other forms.

### *Housing in an Environment of Asset Speculation*

Before discussing the case of Windsor, Ontario, the next facet of the problem to be considered is how homes function under neoliberalism. Capitalism engenders asset speculation. Asset speculation consists of purchasing a product for the express purpose of selling it for a higher price at a later date (Folvary 1998:616). In other words, the cost of a product can increase without a corresponding increase in its underlying value. While this dynamic was present in the post-wars years when the Dream was forged, it became pronounced under neoliberal capitalism. During this time, the scope of objects that are enmeshed in speculative markets expanded (Harvey, 2007). This includes the domain of housing.

Changes to economic, social and urban policy turned the home from “just a place to live” into an essential component of surviving and thriving in contemporary capitalism. A key characteristic of neoliberal capitalism is its integration of formerly public assets into the realm of free market exchange (Harvey 2007). This expansion of capitalist markets to include aspects of life not previously defined by asset speculation is referred to as “financialization” (Folvary 1988;

Mulcahy 2021). The “financialization of housing” therefore refers to the increasing integration of homes into an environment of asset speculation.

The financialization of housing repositioned home as a key vector for wealth generation. While the government succeeded in tackling the post-war housing crisis by working symbiotically with private corporations to turn housing into a vector for wealth generation, this pragmatic strategy would far outlive the problem it sought to address. Neoliberal politics necessitated that social welfare recede. It is with this change that the legacy of Clark’s tying housing to private enterprise takes form. The void left by government retrenchment was filled by the private housing market. Through the 1990s and 2000s, homes became a form of “asset-based welfare” for Canadians (Walks 2016:757), a repository for capital that could be released upon retirement (Kalman-Lamb 2017). Thus, neoliberal capitalism tied the wealth of households to the physical asset of the home by immersing the home in an environment of asset speculation, thereby substituting free market exchange for government intervention in both housing and the financial security of Canadians.

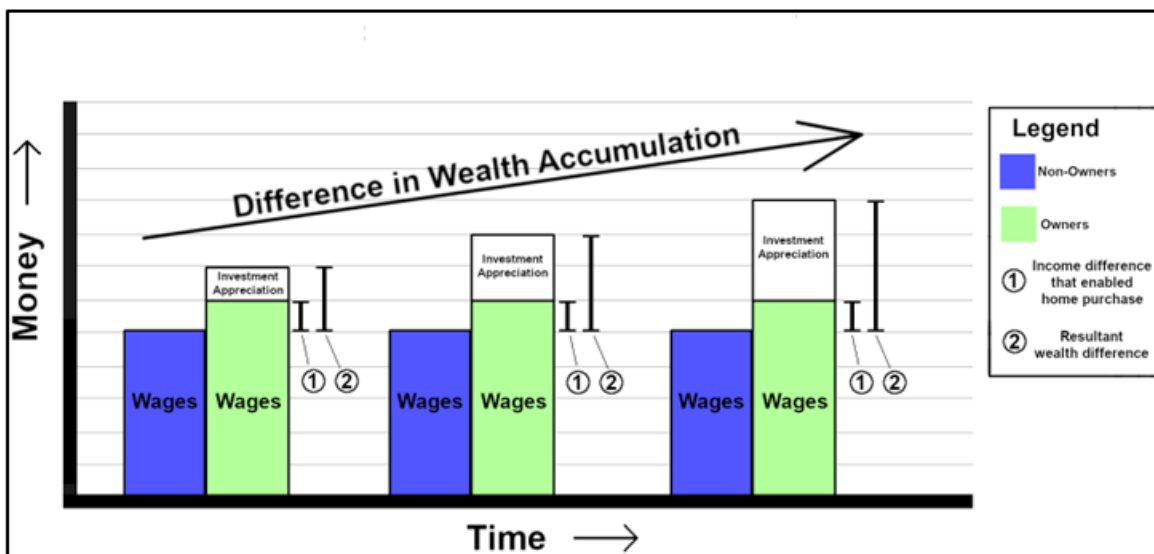
*Macro-economic factors.* The macro-economic endeavors of neoliberal capitalism have contributed to the attractiveness of homes as an asset in two key areas. First, a commitment to maintaining low interest rates increases the profitability of owning a home. The Prime Rate, a benchmark for mortgage lending rates set by the Bank of Canada, have declined steadily from a high of 22% in 1981 to hit all-time lows of just over 2% in 2010 and again in 2020 (Bank of Canada 2023). Low interest rates are a boon to housing speculation because they reduce the cost of possessing the asset while anticipating a future price rise to reap capital gains (Whitehead 2012). Second, the expansion of global trade has opened the domestic housing market to foreign investment in Canadian homes (Walks 2014), increasing the number of actors seeking to benefit

from the financial growth potential of homes. Both factors are driven by the political economy of housing under neoliberal capitalism and contribute to both the rising cost and desirability of homeownership (Kalman-Lamb 2017).

### *Rising Home Prices Create a Barrier to Inclusion*

A long-tail consequence of bonding wealth generation to homes is wealth inequality, where wealth is defined in strict economic terms as the marketable value of one's financial assets minus debts (Hamilton & Hartwick 2014; Wolff 2004; see McInerney, Mellor & Nicholas 2013 for an application of this definition to housing bubbles). Social welfare aimed for an equitable distribution of financial security. However, a political economy that strives to affirm homes as asset-based welfare engenders an initial financial barrier to inclusion in wealth generation in the form of a down-payment on a property. Moreover, inclusion is tied to access to credit as most Canadians require a mortgage to purchase a property (Bank of Canada 2022), meaning inclusion becomes premised on a history of positive financial behaviors. Thus, the wealth generating capacity of homes is gated behind multiple financial barriers. The long-tail effect of these barriers to inclusion is illustrated in Figure 2; in an environment of rising prices, only individuals who overcome the financial barriers to inclusion in asset-based welfare reap the rewards of wealth accumulation and their doing so results in a wealth difference between them and renters.

Figure 2

*Econometric Graph of Rising Home Prices and Wealth Inequality*

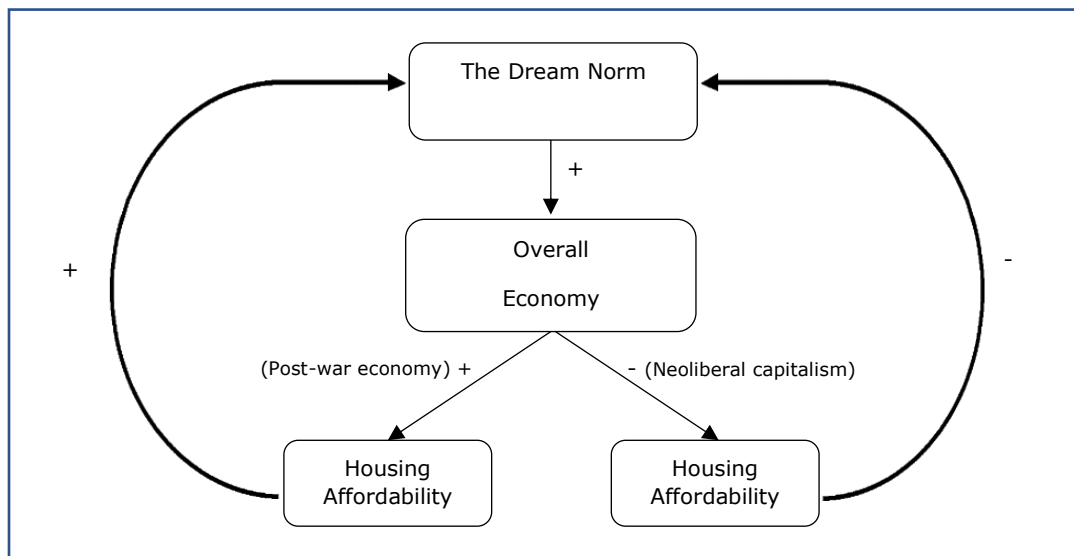
*Note.* This figure is an original creation by the author

Barriers to inclusion in homeownership only precipitate wealth inequality in the context of rising home prices. If home prices were to decline over a long period of time, homeowners would not be able to realize the appreciation of their investment. Capitalist markets are irrational; there is no guarantee that home values will continue to appreciate and thus make good on the promise of asset-based welfare because the economy has complex ties to social and political factors (Whitehead 2012), such as changes political hegemony like that experienced in the shift to neoliberalism.

To illustrate the results of these changes, I modify Figure 1 to create Figure 3. The left branch of the diagram retains the progression of Figure 1 (as it was under the post-war economy). The right branch represents the progression under current neoliberal capitalism. The Dream norm still positively influences the overall economy (desire to reap privatized welfare, and so on). The difference today is that this benefit is so outsized as to negatively affect housing affordability; Changes to the overall economy (neoliberalization, financialization) had the downstream effect of making homes less affordable. Housing unaffordability in turn introduces a financial barrier to attaining the Dream norm – a negative relationship. In this study I focus on the social consequences of this barrier.

Figure 3

*Neoliberal Challenges to Housing Ideology*



*Note.* This figure is an original creation by the author.

### *Contextualizing Windsor in the Larger Political Economy*

To get back to the discussion of political economy, I now turn attention to Windsor. I contextualize Windsor in the larger political economic changes discussed above. Windsor's development at first follows Keynesian trends of industrial and social housing development, before transitioning to neoliberal priorities of deindustrialization, international finance, and affordable rental and social housing austerity. I then account for rising home prices in Windsor. While rising prices were experienced across Canada from 2019 to 2022, the exceptionally high growth of Windsor is attributed to outside investment in housing that had been kept below the provincial average by deindustrialization and a persistent underdevelopment of affordable rentals that constrained housing supply. The rich history of Windsor is thus only partially represented here, with attention paid only to developments that reflect the political economic shifts in urban development in the 20<sup>th</sup> century and their influence on the housing climate in Windsor during recent years.

Following World War II auto engine and parts production for Ford and General Motors, as well as assembly for Chrysler, formed a key component of Windsor's economy (Bocchini 1988:26). During this time auto manufacturing in Windsor was unionized under the United Auto Workers union to secure high wages and benefits (p. 25). In the 1960s "Windsor became involved in a residential rebuilding plan" (p. 29). Public housing was developed in the Glengarry neighborhood. To build on its existing manufacturing base the in city, GM opened a transmission plant in Windsor in 1963 (Keenan 2008).

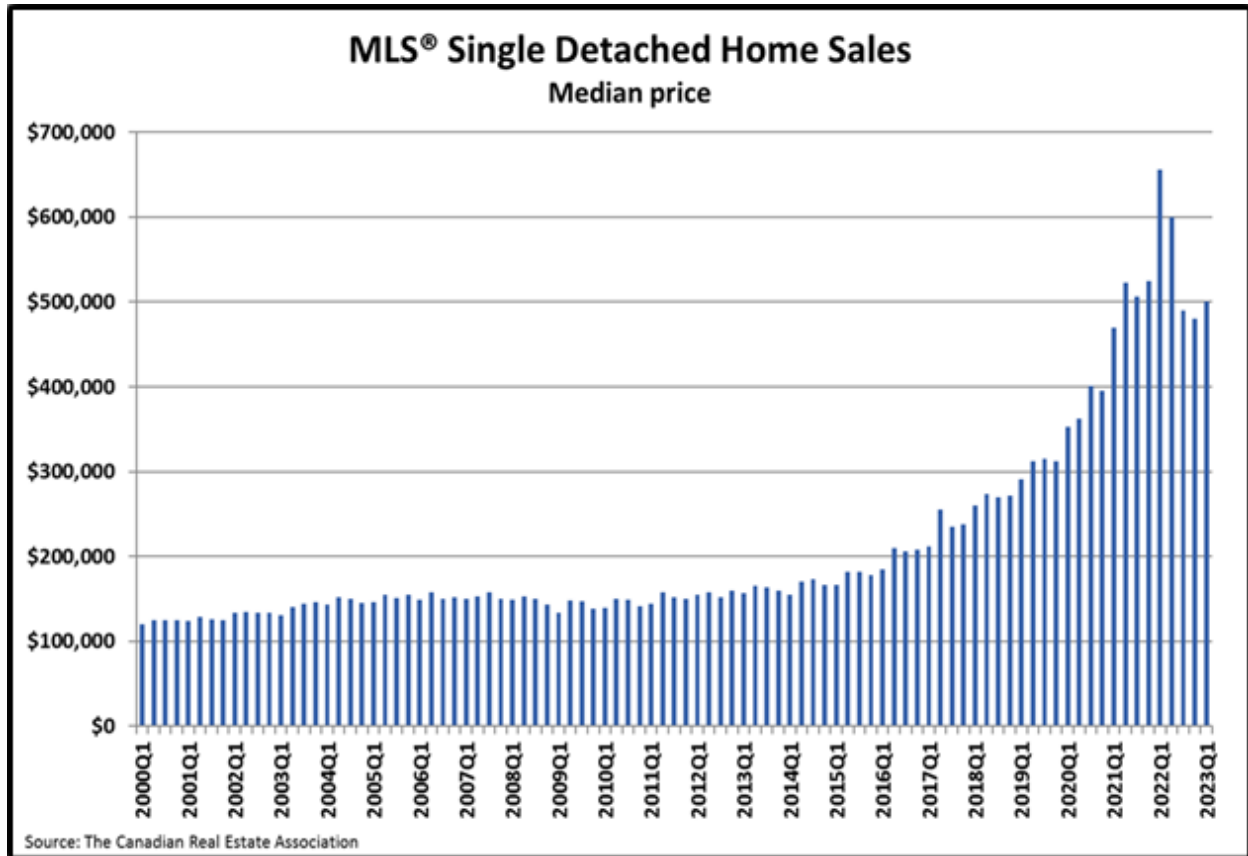
Industrial development in Windsor grew further in the 1970s. Chrysler's Pillette Road assembly plant began production in 1976 (Keenan 2003) The Windsor-Essex County Development Commission began "pursuing international investors in Europe, Japan, Germany, and other foreign countries" (Bocchini 1988:42). This is a notable change as Windsor had previously only explored

outside investment from the United States. The effect was a threefold increase in investment funding to manufacturing in Windsor from 1979 to 1980 (p. 49). In 1984, the Pillette Road plant turned out peak production (Keenan 2003). A Free Trade agreement signed with the United States in 1988 bolstered auto exports from Windsor. These increased funds and exports helped the city navigate an economic recession in the 1980s.

Tides shifted in the 2000s as Windsor began to feel the sting of deindustrialization. In 2003 Chrysler's Pillette Road assembly plant shut its doors (Keenan 2003), followed in 2010 by the closure of the GM transmission plant (Keenan 2008). "Between 2001 and 2013, Windsor lost a total of 11,900 automotive manufacturing jobs, the report said. While automotive assembly and parts manufacturing represented one in five full-time jobs in 2001, the ratio fell to one in eight by 2013" (Macaluso 2015). During this time the median wage in Windsor fell 20% (Macaluso 2015).

These changes help account for home prices in Windsor remaining stable through the first decade of the new millennium (Figure 4) (Macaluso 2015) at a time when other Ontario cities like Toronto (Canadian Real Estate Association 2023b) and Oakville (2023c) were experiencing significant growth. Signs of change begin to emerge in 2017. In 2017 home prices in Toronto peaked, leading to an influx of retirees from the region to Windsor who sought to cash out their gains and purchase relatively affordable housing in the city (Hill 2019). During this time commentators drew attention to an increase in home flipping, whereby buyers from outside the city would renovate a home to sell at a higher price (Hill 2019). Low prices in Windsor compared to the rest of the Greater Toronto Area (GTA) made it an attractive site for flipping activity. As Phipps (2020) finds, renovations to homes lead to housing price increases. Aside from the inherent value increase that flipping is premised on, this retrofitting likely accounts for some of the gains seen in 2017.

Figure 4.

*Median Price of Single Detached Home Sale in Windsor-Essex 2000-2023*

Source: Canadian Real Estate Association (2023d)

Through 2000 – 2017 housing development in Windsor was heavily lopsided towards homeownership. In the year 2000 the city saw 2,154 housing starts (single, semi-detached and row) intended for the homeownership market compared to a mere 8 row homes and 30 apartments destined for the rental market (CMHC 2023). The gap shorted slightly by 2020 but remained vast. In that year, 1,126 units were bound for homeownership contrast with a mere 55 rental apartment



units (CMHC 2023). Meanwhile, public housing like those in Glengarry were deteriorating (Kotsis 2021). This lopsided development would present a serious problem for the city in the near future.

There is also the matter of the city's growing population. Between 2015 and 2019 and the population of international students enrolled in undergraduate studies remained level (University of Windsor 2019a). However, the population on international graduate students nearly doubled from 2,678 in 2015 to over 4,000 in 2019 (University of Windsor 2019b). Students are often relegated to the affordable housing market. Indeed, it was the potential for affordable housing in Windsor that attracted most international students when polled in 2021 (Windsor-Essex Local Immigrant Partnership 2021). This is one vector for a strain on the already-underdeveloped affordable housing supply in the city. Yet as Windsor entered 2020 home prices were still nearly \$200,000 below the average for Ontario (cf. Windsor-Essex County Association of Realtors 2020; Canadian Real Estate Association 2023e) and \$500,000 below the price in Toronto (cf. Windsor-Essex County Association of Realtors 2020; Canadian Real Estate Association 2023b).

Strain on supply and the attractiveness of relatively low prices came to a head during the COVID-19 pandemic. Since 2019, the average home price in Windsor-Essex Country has ballooned 88% (cf. Windsor-Essex County Association of Realtors 2020; 2022). Meanwhile, the average rent for a two-bedroom apartment in the city has jumped 20% within the same timeframe (cf. CMHC 2020:1; 2022:86). While these gains reflect a jump from depressed housing prices they nonetheless indicate a rapid rise in home prices in a short time. Waddell (2021) reported in 2021 that "a stable workforce, good climate, border access and the ability to cash in their expensive Greater Toronto Area homes and buy cheaper in the Windsor region are all driving the rising prices in the local housing market". Commentator's remarked that Windsor was finally "catching up" to

other Ontario cities whose home values had been rising significantly for at least a decade (Waddell 2023).

The story of rising prices in Windsor is thus multifaceted. Supply and demand played a role in so far as the city experienced a shortage of affordable housing and an influx of buyers looking to retire or turn a profit. But this strictly economic view misses what makes Windsor a unique case. Home prices jumped across Canada (Canadian Real Estate Association 2023a) and Ontario (Canadian Real Estate Association 2023e) from 2019 to 2020. But Windsor's growth far outpaced the national growth and that of other cities in Ontario. Research on the subject shows that it was the deindustrialization of Windsor, which had kept home prices relatively low through the 2000s and early 2010s (Macaluso 2015; Van Alphen 2008) when other cities were growing, paired with strained supply that made the price rises of 2019 – 2022 exceptional for Windsor. In sum, a host of factors commensurate with a neoliberal political economy of urban development – privileging homeownership development, deindustrialization, the integration of homeownership into financial circuits – are what lead Windsor to experience higher-than-average home price rises from 2019 to 2022. The question of how the Dream fairs under these conditions is investigated in this paper.

## CONCEPTUAL FRAMEWORK AND LITERATURE REVIEW

In this section I conceptualize the information discussed above using concepts from social psychology, life-course studies, and ultimately criminology. I first situate the Dream and the neoliberal political economy of housing in existing models of housing behaviour. I then lay the groundwork for the core criminological component of my argument by discussing orthodox

criminological approaches to housing as well as the social harm approach to research. I conclude by explaining the role of relative deprivation in my argument. Overall, I develop the argument that financial barriers to the Dream that arise under neoliberal political economy create a relative deprivation of benefits tied to the Dream for those who do not own a home, which constitutes social harm.

### *Models of Housing Behaviour: Life-Cycle vs. Life-Course*

Housing studies scholars use models of housing behaviour to understand a households' decision to own or rent. The two common models are the life-cycle model and the life-course model. Together these models offer a frame to interpret the Dream ideology as well as the barriers to achieving it. I show that, while life-course remains the dominant model in housing studies literature, the Dream ideology represents the life-cycle model. This review therefore conceptualizes the distinction between the likely experience of participants (rooted in the life-course model) and their expectations of the Canadian Dream (rooted in the life-cycle model).

*The life-cycle model.* The life-cycle model is a concept developed in the 1950s (Lansing and Morgan 1955; Rossi 1955). In the context of housing, “the life-cycle concept suggests a linear progression through a series of stages in the life cycle defined by the size of the family unit, the age of the head of the household and the presence of children” (van Ham 2012:51). Marriage, the birth of children, and maturation to adulthood (being age 20-30) are life events that mark a direct transition to homeownership (Quigley and Weinberg 1977). The life-cycle model was heavily critiqued for its inability to account for many alternative life paths such as “remaining single, childless couples, divorce, remarriage, etc.” (van Ham 2012:52; Elder 1988; Stapleton 1980).

*The life-course model.* The life-course model was developed in the 1990s to address gaps in the life-cycle model (Clark and Onaka 1993; Mulder and Hooimeijer 1999; Willekens 1991). Van Ham (2012) succinctly explains that “The central idea of the life-course approach is that individual life histories consist of a succession of individual life events set within a specific historical and social time” (p. 52). Life events form “careers”. Individuals can have many concurrent “careers” – a “housing career, household career, educational career and labour market career” that do “not necessarily refer to an upward progression, but to a succession of events.” (p. 52). The life course model therefore captures the diversity of careers – potential for changes in social relationships, macro-economic shifts as well as personal financial setbacks, and changes to the family unit beyond cohabitation and childbirth (Elder 1994). A housing career may never include homeownership, may transition to renting before retirement, or switch tenure frequently. The life-course model accommodates these potentialities as part of parallel, non-linear careers.

*Life-cycle and life-course in context.* It is clear from my overview of the two models that the Dream ideology represents the life-cycle model, while the life-course model captures the potential for barriers to the Dream to arise. The Dream ideology assumes timely and reliable homeownership; that there is a linear progression from cohabitation with parents or renting to owning a home that coincides with defined life events like marriage, childbirth, or reaching a certain age (typically 20-30). This is the life-cycle model of housing. However, as my discussion of political economy established, shifts in society that disrupt this linear progression are a reality. Rising home prices can act as a barrier to the Dream. The way that Canadians reckon with such disruptions reflects the life-course model of housing careers, to say nothing of the labour careers and household careers that may also be impacted by macro-economic shifts. There is therefore a disconnect between what Canadians expect from the Dream and the diverse shapes that their

housing careers may take. In other words, the distinction between the life-cycle and life-course models is the same distinction that I draw between the Dream ideology and the realities of becoming a homeowner (i.e. the presence of financial barriers) under neoliberal capitalism.

### *Criminology and Housing – a Review of the Literature*

Why deploy criminology to investigate what has thus far been described as a political, economic, and sociological phenomenon? Indeed, housing has little attention in criminology. However, recent scholarship that broadens criminological analysis can situate housing squarely within the criminological purview. In this section I review the criminological orthodoxy about housing. I then identify research that takes housing as the object of inquiry using the lens of social harm. Finally, I identify concepts that link barriers to inclusion in the Dream with social harm.

Much of criminological engagement with housing occurred in the time immediately following WWII. This tradition drew on classical criminological theory to explain how factors such as the spatial distribution of housing in the city (Morris 1957), housing architecture (Damer 1974), and the political control over housing (Baldwin and Bottoms, 1976) influenced crime and deviance. For example, Morris (1957) conducted a spatial analysis of delinquency, concluding that a concentration of low-income social housing in the central business district was generative of crime.

Since the social context in which these works arose coincides with an era when the Canadian Dream was perceptibly most attainable, they are worthy of consideration. This section asks the question: Can classic criminology be used to theorize the financialization of housing, the ideology of the Canadian dream, and the current clash between them? Despite the wider social

consequences of housing, traditional criminological inquiry into homeownership has primarily centered on its capacity to inhibit crime. Homeownership has received attention from criminologists as a remedy to social disorganization. “Social disorganization theory” identifies residential instability as one of the social factors that cause crime (see Shaw and McKay 1942). Neighborhoods that are socially disorganized lack what criminologists call “collective efficacy.” Collective efficacy refers to “social cohesion”, defined as a close-knit relationship of mutual trust and shared values, “among neighbors combined with their willingness to intervene on behalf of the common good” (Sampson, Raudenbush, Earls 1997:918). High collective efficacy significantly reduces the amount of violent crime that individuals perceive as taking place in their neighborhoods (p. 921) and the actual frequency of victimization (Browning 2014).

Homeownership plays a significant role in promoting collective efficacy. Along with personal benefits such as increased measures of self-esteem (Balfour and Smith 1996) and life satisfaction (Rohe and Stegman 1994; Rossi and Weber 1996), homeownership has been found to be associated with increased civic engagement (Lindbald, Manturuk and Quercia 2012), particularly at the municipal level (McGregor and Spicer 2016), more robust community involvement (Rossi and Weber 1996; DiPasquale and Glaeser 1999) and, consequently, benefits to childhood well-being and development (Harkness and Newman 2003; Boehm & Schlottmann 1999; Rohe and Lindbald 2013 for an overview). This tendency for homeownership to promote social integration increases social cohesion for owners (Sampson, Raudenbush, Earls 1997:921). In other words, community involvement of neighbors aimed at improving their quality of social life increases bonds of trust, shared values, and consequently their willingness to intervene on behalf of the common good.

Though these classical criminological theories are important because they identify the social benefits of homeownership, they are unsuitable to theorize the social consequences of rising prices. The works above demonstrate the crime- and individual-centered nature of classical criminology. Despite the community focus of collective efficacy, criminological concern in this area is centered on the individual. Studies in homeownership, collective efficacy, and crime are interested in assessing and proposing measures to reduce perceptions of crime, individual victimization rates, and individual choices to commit crime. Since neither rising prices, nor any processes surrounding them identified here are illegal, this focus is unsuitable. A broader scope of criminological analysis is required to make the argument that rising prices lead to social harm.

#### *Housing and Social Harm: Extant Literature*

Critical criminology delivers a less restrictive alternative to orthodox criminological to housing in the form of the social harm perspective. While not a theory itself, social harm is a way of applying criminology's analytical toolkit to phenomena that are beyond traditional criminology. Indeed, the founders of the social harm perspective expressly designed it to overcome criminology's individual focus and crime-centered analysis (Hillyard et al. 2004). This section examines previous studies at the intersection of housing and social harm to answer two questions: Does social harm indeed overcome the individual- and crime-centric orthodox criminology? And does overcoming these limitations allow for consideration of the financialization of housing, the ideology of the Canadian dream, and the current clash between them *within* a criminological problematic?

*The social harm approach.* The social harm perspective makes two key modifications to the classical approach. First, it focuses on circumstances that are not illegal yet are arguable more

harmful to individuals and society than some criminal actions (Hillyard et. al. 2004:1). For example, disproportionate exposure to economic downturn and poverty. In this way, social harm increases to scope of analyzable content than traditional crime-focused criminology. Second, the social harm approach centers on the social origins of harm and the “structures that produce and reproduce them” (p. 270, 271). Adopting a social harm approach to criminological inquiry thus permits a transition from an individual-criminological level of analysis to the structural-political economic level. With regard to housing, this means focusing on the social structures and processes that make homeownership viable and desirable. Rising prices are one such process.

It is not sufficient to merely adopt a framework of social harm if the aim of this study is to demonstrate the presence of harm. As Pemberton (2015) notes,

To be able to identify harm through empirical study, we must first develop a rationale to discern why specific instances of injury or loss are serious enough to be considered harmful. Otherwise we are left with a version of social harm that captures a host of grievances and is unable to distinguish between serious harms and minor personal hardships. (Pemberton 2015, p. 18).

To avoid the mere discussion of hurt feelings, a rigorous theorization of harm is required. In this study I adopt an ontological approach to harm in the form of a needs-based approach.

A needs-based approach to harm was first adopted by Tifft and Sullivan (2001), who defined harm as actions or circumstances “that interfere with the fulfillment of fundamental needs and obstruct the spontaneous unfolding of human potential” (p. 191). Pemberton (2015) critiqued this definition of needs-based harm, arguing that “it is unclear which human needs should constitute the definition of harm or, for that matter, how we should proceed in selecting such needs and the specific relationships to instances of harm.” (p. 19). To close these gaps, he adopts Doyal



and Gough's (1984; 1991) theory of human need. "According to [Doyal and Gough], harm can be defined either as 'the fundamental disablement in the pursuit of one's vision of the good', or as 'an impediment to successful social participation'" (Pemberton 2015:27). Harm is thus present when there are impediments to "self-actualization... insofar as we are able to design and realize a set of achievable life goals" (p. 27). In other words, "harm results when we are frustrated in various ways from achieving these goals" (p. 27). Harm is also present when there are "impediments to successful social participation" (p. 27).

These two components of social harm can be distinguished as autonomy harms and relational harms. Autonomy harms encompass obstructed opportunities to achieve self-actualization by realizing a worthy ideal. Put differently, "autonomy harms result from situations where people remain powerless in significant decision-making processes" (p. 30). When people experience a lack of control over fundamental life decisions, autonomy harms are present. Relational harms refer to "enforced exclusion from social relationships" (p. 30) as well as the stigmatization of social identities. To this latter point, Pemberton (2015) notes that "if lifestyles are not viewed as valid within the society in which people live, their ability to follow and exercise choices remains seriously curtailed" (p. 31). To evidence autonomy and relational harm is therefore not merely a matter of reporting hurt feelings but rather one of attending to core components of human well-being. Additionally, this theorization of harm pairs well with my earlier discussion of ideology. Like a materialist ontology of ideology, an ontological approach to harm as needs-based is rooted in (impediments to) the actions of individuals.

*Harm and housing – early works.* Scholarship at the intersection of harms and social housing centers on two key areas: harms of the physical home and the harms of larger processes affecting housing. The first is exemplified by the work of Bashir (2002). Bashir (2002) investigated

the harms linked to housing quality in the United States. He found that adverse health effects result from the physical conditions of substandard housing: mold causing asthma, low-quality materials containing poisonous lead, and overcrowding hindering the intellectual development of children. These basic connections of early research into harms and the home recently proved crucial to researchers investigating the social consequences of the COVID-19 pandemic (Gurney 2021).

Home prices are tied to these physical harms. Bashir (2002) notes that rising housing prices work against solutions to the physical harms of housing. For many residents of low-quality domiciles, defined as residences that are in disrepair, overcrowded, or exposed to harmful chemicals like lead, asbestos, or mold, conditions remained static due to underfunded public programs or inattentive landlords. Bashir cites advocacy groups who sought to remedy this problem by promoting opportunities for affordable housing but found their efforts for egalitarian ownership frustrated by rising home prices that exceeded their financial capacity.

Bashir's inquiry reveals another crucial social consequence of high housing costs. He found that the harms of housing disproportionately affected racialized individuals. Indeed, race as a dividing factor is a common theme throughout the homeownership literature. Scholars studying Canadian homeownership have long noted that the very possibility of homeownership, and consequently the benefits it provides, is premised on issues of race and racism (Choi and Ramai, 2023; Maroto and Alyswoth, 2016; Osili and Paulson, 2009). That the wealth divide is racially stratified is both the cause and outcome of these circumstances; Not only does the racial nature of the wealth divide mean that homeownership is inaccessible to some on the basis of race, but the wealth generating capability of homeownership compounds this divide to further the already-existing racial division. This divide is magnified with time as the intergenerational transfer of wealth in the form of home equity straddle lines of race (Avery and Rendall, 2002). While this

important area of inquiry is deserving of detailed research, especially given present circumstances, the present inquiry focuses on class as it pertains to social harm.

*Harm and housing – recent works.* While Bashir and Gurney discussed the physical aspects of harm and housing, others have taken a conceptual step back to study the harms of larger social processes surrounding the home. Aalbers (2016) studied the harms of housing finance in the United Kingdom. His inquiry was concerned with how the process of mortgage finance created social exclusion. Mortgage credit, defined as loans available to households for the purchase of a home, has become more accessible in recent decades with the proliferation of “subprime loans”. Subprime loans are loans with a higher interest rate than the prime or standard rate of interest set by the Bank of Canada. These loans expand access to homeownership by allowing households to make a home purchase with little to no down payment, even with poor credit. On the surface, the expanded credit offered by sub-prime loans appears inclusive. However, this is a predatory inclusion. Low- and middle-income borrowers become locked into loans with unfavorable terms. High interest rates and hidden fees mean that residents often cannot not perform the maintenance to the usually low-quality homes that they acquire as bottom-of-the-market buyers (Bashir 2002). Aalbers (2016) explained that these interest rates inflated an already-large percentage of household wage contributions to the home, placing financial pressure on households and disposing them to increased debt, likelihood of default, and foreclosure. These harms disproportionately affected lower income individuals and racial minorities – the largest target market for subprime loans.

Aalbers makes a significant conceptual move in his analysis. Rather than study the home as a physical space, he investigated how harms emerged from the role that finance plays in housing. Aalbers’ work is important because it bridges the gap from the material reality of housing to the larger social forces that act upon it. However, the predatory loans that he studied have played a

relatively small role in Canada compared to other nations (Walks 2014:264). His piece is thus conceptually foundational to the present study. However, the utility of its subject matter is limited.

*Building on existing research.* Schelhase's (2021) recent piece represents the closest peer to the present study in terms of subject matter. Schelhase examined the harms that arise from the privileging of homeownership in United Kingdom political economy. The problem he identified was that housing is represented in institutional discourse and policy as the only sensible living arrangement for UK citizens. He argued that ideological privileging of homeownership, a legacy of Prime Minister Margaret Thatcher's neoliberal politics and Right-to-Buy program that drove homeownership rates in the UK from 57.6% in 1981 to 72.3% in 2003 by permitting public housing renters to purchase their homes (van Ham, 2012), resulted in social and political inattention to maintaining and improving the quality of other forms of housing tenure, namely public housing and renting. This inattention resulted in the physical dilapidation which Bashir (2002) and Gurney (2021) discussed.

Schelchase's piece is significant because it connects both a discussion of the financialization of housing and the ideological homeownership narrative to social harm. To justify his argument that privileging homeownership causes harm to UK citizens, Schelhase adopted Hillyard and Tombs' (2007) four-part typology of harm. The typology is comprised of physical, financial/economic, and psychological harm, as well as threats to cultural safety. The latter refers to factors that impede "notions of autonomy, development and growth" (Hillyard and Tombs 2007:17). Note that these notions encompass autonomy and (social) development, which a needs-based approach identifies as axes of harm (autonomy harm and relational harm). Schelhase (2021) located all four of these harms, respectively, in: substandard housing conditions for renters due to underinvestment, price inflation acting as a barrier to asset-based welfare, mental health challenges

of derelict social housing stock, and the financial precarity of retired life in the absence of an owned home.

Applying this typology to homeownership was an innovative and important move. Hillyard et. al. (2004) stressed that the advantage of “harm” as a concept is its capacity to capture the “vicissitudes of life”, to “[develop] a much more accurate picture of what is most likely to affect people during their life cycle” (p. 21) by taking the criminological toolkit beyond crime-centered analysis. Modulations in home prices are a vicissitude of life; their peaks and valleys affect any individual who rents, owns a home, or is in the market for either form a tenure because mortgage and rental markets tend to move in lockstep (Granziera and Kozicki, 2015). Rising prices will affect most Canadians during their lifetime because, as of 2021, renters and owners combined make up 99.6% of housing tenure in Canada (Statistics Canada, 2021). Since Schelhase’s (2021) subject matter is adjacent to the rising prices that Windsor saw from 2019 to 2022, I treat his study as precedent and adopt Hillyard and Tomb’s typology for the present study.

The type of harm that best fits my argument is threats to cultural safety. If an individual is unable to fulfill the normative lifestyle of timely and reliable homeownership because rising home prices act as a barrier, then they have been excluded from cultural “notions of autonomy, development and growth” (Hillyard and Tombs 2007:17). In other words, when the ideology (the Dream) that is a symptom of political economy in Canada (forged in the post-war years, further incentivized under neoliberal capitalism) is transgressed by rising prices (a consequence of that political economy), participants lose access to the individual autonomy (ability to live in one’s desired tenure), social development (see “social cohesion” above), and financial growth that is tied with homeownership in Canadian society.

Recent scholarship analyzing housing and social harm shows that the social harm perspective overcomes the individual- and crime-centric limitations of much canonical criminology. Schelhase further demonstrates that the social harm perspective allows for considerations of financialization, ideology, and the present discord between them. Schelhase concluded his piece by noting that future research should examine the “implications of financialization” in countries other than the UK (p. 449). Rising housing prices are an implication of financialization. Extending research into rising housing prices in Canada thus fulfills Schelhase’s call for future research.

### *Understanding Relative Deprivation*

To summarize the argument made thus far: Harm arises from an environment of asset speculation that creates financial barriers to inclusion in normative lifestyle of timely and reliable homeownership. The harm that arises is a threat to cultural safety, defined as a deprivation of personal autonomy to chose one’s tenure, social development via the social cohesion that homeownership provides, and financial growth. However, exclusion from the Dream does not result in absolute deprivation of the autonomy, development, or growth that comes with inclusion in the normative homeownership lifestyle. Renters can and do experience these parts of the Dream (Schapiro, 2022). However, it does result in a *relative deprivation* of autonomy, development and growth compared to homeowners because Canadian political economy has tied these notions to homeownership.

Relative deprivation is defined as “the excess of expectations over the opportunity [or ability] to achieve it”. (Webber 2021:334). In the past, Left Realist criminologists considered

relative deprivation to be a cause of crime. However, as left realism has become less popular, the term has fallen into disuse in criminology. The concept has been adopted and further developed by social psychology. Webber (2021) recently argued that criminologists should revisit relative deprivation in its new, more developed form.

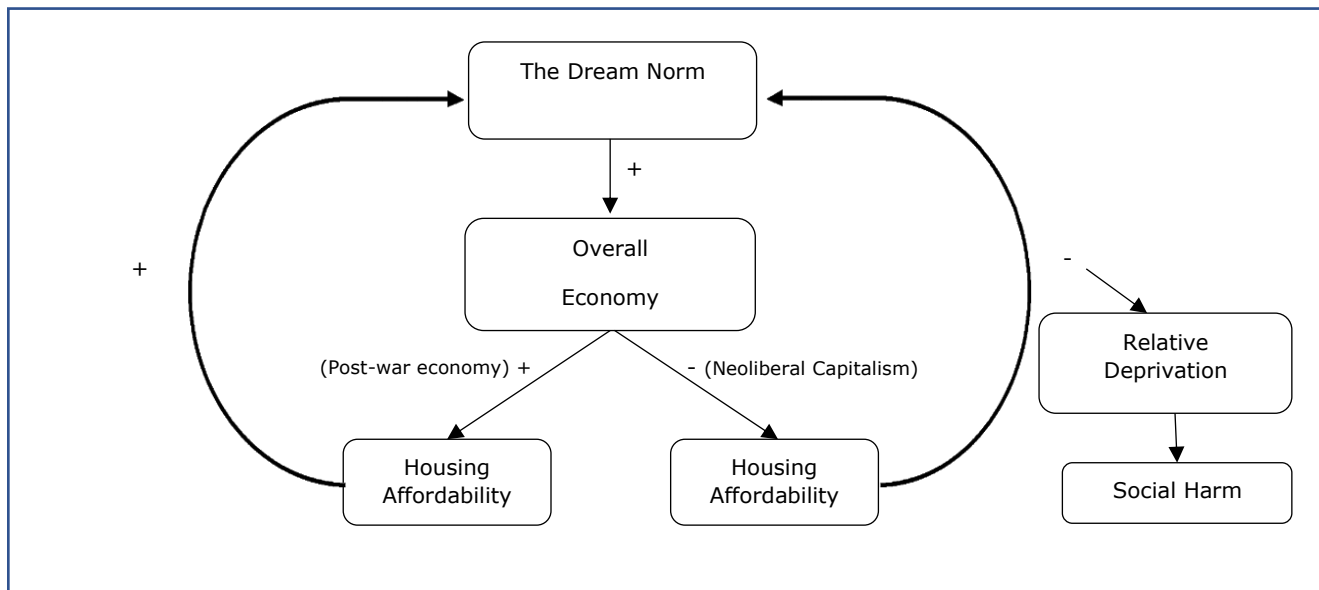
Unlike the left realist use of relative deprivation which rigidly tied relative deprivation to crime, the more developed social psychology variant is flexible. Social psychologists understand relative deprivation to be just one potential outcome of comparing oneself to another person or group of people (Smith et. al. 2012). One can also experience relative satisfaction at an outcome, even if their situation is objectively deficient compared to a reference group, for example, in measures of financial position (Walker and Smith 2002). They also maintain that crime is just one potential outcome of experiencing relative deprivation (Webber 2021). Thus, harm can be a potential outcome even if that harm never leads to crime. From this point forward my use of “relative deprivation” refers to this social psychology understanding of the concept.

Feelings of relative deprivation connect transgression of the Dream to harm. “The excess of expectation over the opportunity to achieve it” is precisely the dynamic that I described in comparing the life-cycle model of housing to the life-course model; the Dream ideology leads Canadians to expect a linear progression to homeownership at certain stage in life but rising prices present a barrier to fulfilling it. I posited that the outcome of this barrier is threats to cultural safety. If individuals are excluded from the Dream by rising prices, then they experience threats to cultural safety because they are *relatively deprived* of the normative lifestyle that homeownership represents (including the benefits that political economy endows it with) compared to those who own their home.

In summary, the Dream ideology is a symptom of Canadian political economy. This ideology holds homeownership to be a normal milestone that Canadians achieve at a certain stage in the life course. Harm arises when an environment of asset speculation, in this case neoliberal capitalism, creates financial barriers to inclusion in normative lifestyle of timely homeownership. I argue that this harm is experienced as a relative deprivation of cultural safety, understood as notions of autonomy, development, or growth, compared to successful homebuyers. To reflect the hypothesized role of relative deprivation, I revise Figure 3 to create Figure 5.

Figure 5

*Simple Map of Conceptual Framework*



*Note.* This figure is an original creation by the author.



The following sections present the design of the study. The study is designed to fill the gaps in the literature examined above. Two notable gaps will be addressed. First, the studies on housing and social harm examined here do not deploy interview methods. Not only could a topic enmeshed in the ‘vicissitudes of life’ benefit from an investigation of the life worlds of those who have experienced the financialization of housing firsthand, interview methods also offer the chance to broaden the horizons of this small but growing area of inquiry by soliciting diverse experiences. Second, the works examined here lack a Canadian context despite Canada being acknowledged as a space where financialization has made significant advances.

## PRESENT STUDY

### *Research Question*

Past research suggests that changes to housing markets can produce social harm (Schelhase 2021). During the study period, Canada experienced sharp economic change in the form of housing price inflation. Therefore, this study asks: what are the social consequences of rising housing prices?

### *Hypothesis*

It is hypothesized that the social consequence of rising prices is social harm; that rising housing prices are harmful to Canadian society. It is also hypothesized that this harm is mediated by feelings of relative deprivation. Figure 5 is a conceptual map of this hypothesis. The first hypothesis would be falsified if rising prices improved the well-being of participants on aggregate.

The second hypothesis would be falsified if feelings of relative deprivation were not reflected in the sample data.

### *Data*

This study compared two groups of individuals, those who successfully bought a home in Windsor-Essex County from 2019 – 2022 and those who tried to buy a home from 2019 – 2022 but were unsuccessful. Participants in the study lived in the Windsor-Essex region and either purchased or attempted to purchase a home in Windsor-Essex between the years 2019 and 2022. All individuals who considered purchasing a home in this 3-year span were eligible to participate. The population for successful purchasers was 24,960 individuals: From January 2019 to the time of study completing in July 2022, the total residential sales for Windsor-Essex County was 24,960 homes (Windsor-Essex County Association of Realtors, 2020; 2022). The population for unsuccessful buyers is unknown.

The study included data from 16 participants. The ideal number of participants for this study was between 30-40 participants. However, low response and follow-through rates from advertisements presented difficulties to recruitment. This study did not aim to produce findings based on a representative sample. Instead, it sought to understand how the process of rising housing prices unfolded in a specific place at a specific time (i.e., Windsor, Ontario in the last three years). In this study, respondents were “cases” – individuals with a “particular shared experience or life-situation” (Crouch and McKenzie 2006:492). The aim was to understand the harmful dimensions of rising home prices by learning how respondents experience them. Crouch and McKenzie (2006) argue that small (typically around 20) sample sizes can achieve this understanding. For them, the

key to success lies in an inquiry that is informed by social circumstances from the beginning and returns to that social context throughout analysis up to the end point of theory development (p. 491). By looking at recent (last three years) buyers and attempted buyers in light of the changing role of homeownership detailed in the literature review, the sample of 16 fulfills these aims.

The minimum number of respondents required for the study to succeed was 12. Guest, Bunce, and Johnson (2006) have suggested that 12 participants is a suitable minimum for most studies deploying an interview method to gain an understanding of common experiences among participants. Their conclusion has been criticized by scholars who suggest that such low interview counts in studies involving unstructured interviews or heterogeneous samples may struggle to achieve credible results in the absence of complimentary qualitative or quantitative methods (Charmaz 2014:106-108). However, this study succeeded in discerning common experiences among the participants.

### *Methods*

This research employed purposive sampling to recruit participants. Three forms of recruitment were used. Flyers were posted in local businesses with the owners' permission. Facebook posts were made on Windsor homeowner group pages. Additionally, participants were encouraged to suggest that qualifying friends and family volunteer for the study. These methods reliably produced local contacts who fit the study requirements. Many participants also knew of someone who had bought a home or tried to buy one in the time between 2019 and 2022.

Though financial data, such as income and owned property value, were not collected from participants, it can be inferred that the sample is comprised of individuals who are middle class. The median after-tax income for couples and couple-with-children in Windsor in 2020 was \$89,000 and \$134,000, respectively (Statistics Canada, 2023). The median home value for dwellings in Windsor was \$420,000 in the same year. Guided by the Statistics Canada (2023) figure which holds that 30% of gross (pre-tax) spent on housing per year qualifies as “affordable housing”, individuals with an income of \$126,000 would be in a position to acquire an affordable home in Windsor during the study period. It is therefore inferred that the participants in my sample, all of whom were active in the housing market around the time these figures were obtained, meet the criteria for middle class individuals. There is room for error in this assumption, as the sample is comprised of both successful and unsuccessful buyers; Unsuccessful buyers may meet the criteria for a lower class since they were unable to acquire affordable housing at a price that fits within the bounds of median income. This represents a limitation for gauging for representativeness of this sample. However, given that the median income for couples is significantly below the affordable housing value, the inclusion of unsuccessful buyers does not definitively invalidate the assertion that participants, on the main, are comprised of middle-class Windsorites.

The sample used in this study is not representative of all Windsorites. 2021 Census data (Statistics Canada 2023) indicate that only 11% of Windsorites who own their homes spend more than 30% of their yearly gross income on shelter costs. Meanwhile, 35% of renters spend more than 30% of their gross income on shelter costs, and 16% of renters occupy subsidized housing. A further 20% of renting Windsorites are in “core housing need” – paying 30% of their gross income

or more for dwellings that are considered in need of major repairs. Though some unsuccessful buyers may occupy such dwellings or pay such a percentage in housing costs, a study of this nature which focuses on those active in the homebuying market is likely to miss this substantial portion of Windsor's population. As such, the full picture of what it means to live in Windsor is not captured in this sample. Rather, it captures a relatively smaller segment of individuals who were homeowners or, by their own estimation, financially capable of becoming homeowners.

Data for this research project were collected through semi-structured interviews. Participants were interviewed remotely. Questions concerned their home acquisition or attempted acquisition, how either occurrence had affected their present circumstances, and what their thoughts were in relation to the housing market in Canada at the time of the interview. All participants were residents of a Canadian city and were either currently or recently (in the last 3 years) active in the Canadian housing market. It is therefore considered likely that they would have knowledge of trends in the larger Canadian housing market. The aim of these questions was to be both "thematic" and "dynamic": generating the knowledge sought by the project while also building familiarity, rapport, and conversational flow (Kvale 2007:59). Interview data was audio recorded, transcribed, and coded for themes.

The semi-structured interview method was chosen to fill a perceived gap in the literature surrounding social harms and housing. The social harm and housing literature examined above adopt a secondary data analysis approach. The centrality of the home in the lives of Canadians calls for a more open-ended inquiry that fit existing frameworks for assessing harm (i.e., Hillyard

and Tombs' typology). Semi-structured interviews permit an exploration of lived experience that is presently lacking in literature on harms and housing.

Analysis of the data began at the time of collection. Semi-structured interviews allowed for "on-the-spot" analysis of data (Kvale 2007:102). "Interpretive questions" such as "Is it correct that you mean...?" were posed to interviewees to clarify the meaning of responses in real time (p. 64). Following the interview, the transcribed text was coded for themes. Meaning coding involves attaching keywords to portions of the text for the purpose of categorization and comparison (p. 104). The categories derived from coding were compared with the typology of harm developed by Hillyard and Tombs (2007) (physical, financial/economic, and psychological harm, as well as threats to one's cultural safety). The presence of harm to society was derived from this interpretation.

## ANALYSIS

The codes from the interview data were sorted into three main themes. The first theme is the speculative environment that characterized homebuying in Windsor-Essex from 2019 to 2022. The second is the way that this environment, paired with the way that homebuying presently operates, introduces barriers to inclusion in homeownership. The final theme is the role of homeownership in participants' expected lifestyle.

*An Environment of Asset Speculation*

Discourse about rising prices during the interviews centered around the theme of asset speculation. As participants in this study found, the homes that they (aimed to) purchase were the target of asset speculation. Judith, who bought her home in 2019, summarized this point by observing that,

“there’s no money coming into the market that justifies the increase in prices. People are buying on their buying power with low interest rates and they’re buying on the speculation that 10 years from now, this house will be worth this much. And you can do that with real estate to a certain degree because you tend not to move”. (Judith – Homeowner).

In capitalist markets, which are by definition speculative markets, buyers run the risk of being the one left “holding the bag”. That is, in paying top price for the asset in hopes of a re-sale that never comes along. Participants communicated their understanding of the current housing markets as driven by speculation through their concerns that they were “buying at the top”. When asked about whether she was concerned that she bought at the top in 2020, Uma replied “Yeah... I honestly panicked when I overbid for the house, but I was like, you know what, I’m finally gonna get a house. Um, I got it. And I was like, I swear if the market drops, I’ll be happy for the rest of the world, but I will be upset for myself.”. Contra the notion that real estate values always go up, successful buyers expressed fear about downward price movement in speculative markets. Olivia, a healthcare worker who bought in 2019, expressed a similar sentiment: “It seemed reasonable, but also like outrageous at the same time. And now it's just like, I can’t believe that. I thought that was a lot, you know?”. The notion that prices could very quickly change direction shows that participants were acutely aware of the speculative environment in which housing existed.

The rapid rise that Judith identified is a trait of asset speculation that characterized Windsor-Essex housing markets during the study period. David, who bought in 2021, observed

that even in the few months leading up to his purchase “the market changes were happening so fast”. At this time, homes in Windsor-Essex were making vast gains on a month-by-month basis. “The housing market increased 20% in like five months” Inez correctly noted, “it was a race... it just seemed unbelievable really that it went that fast and it was probably the highest increase in the housing market in Canada having in such a short period of time”.

Participants saw this speculative environment as anomalous for Windsor. Consequently, the source of housing speculation was frequently hypothesized by participants. Without question, one figure dominates their narratives. “My theory is that it’s a lot of people from Toronto who are now able to work from home” (Olivia – homeowner); “I have speculation that it was people from Toronto, trying to buy properties and then flip them and then rent them.” (Rachel – Renter); “I’ve heard rumors that people who were living in Toronto were just kind of buying up houses down here and renting them.” (Uma – Owner). Whether the “Toronto Buyer” figure is truly responsible for price rises cannot reasonably be derived from participants’ conjecture. However, it is worth noting that even participants who aimed to purchase homes in Windsor for investment purposes drew on this narrative. Interestingly, some who bought their home simply to live in questioned how different they were from the Toronto buyer. Regarding rising prices, Judith wondered: “Am I part of the problem? Probably.”.

Participants keenly recognized the speculative environment they were searching for homes in. But how did this influence their thinking? In the interviews, the speculative mindset was reflected through an incongruity between conventional homebuying wisdom and the high over-asking prices that Windsor was experiencing; home prices in Windsor moved from a place where conventional wisdom on homebuying held true to one where speculation reigned in so brief a time



as to produce a clash between the two in the minds of participants. This clash is brilliantly captured by Jeremy:

“if you watch a reality TV show where they’re buying and selling homes, it’s common knowledge that if you really like a house, you go 10, 15, \$20,000 over asking just to make sure you get it right. But then when [realtors are] saying that you had to go 60, 70, 80 to even have a chance, it was just like who’s buying these houses?”. (Jeremy – Renter).

Paying \$10,000-\$20,000 over the asking price of a home was a norm or “rule of thumb” that participants frequently referred to. The initial shock that some felt entering the market can be owed to a betrayal of this ideology of reality. Ann, recalling the first home she bid on in 2019, placed an offer \$20,000 over asking. The home sold for \$60,000 over – “at that time, I thought it was a lot of money”. The second home she bid on went \$75,000 over asking, leading her to give up her search. For Ann, a student who was unsuccessful in purchasing a home, prices became “unrealistic” – detached from the true value of the home. Rather than settle for a home below her standards for the *chance* at monetary gains, she rejected this environment and continued renting. Uma took a similar tact: “When I first started looking, I was like, ‘I don’t wanna pay 20 grand over asking price’, but if I only knew in hindsight.”. Both participants took the market-necessitated deviation from conventional wisdom as a warning sign. They either took their time with homebuying or exited the market altogether. For those like Ann and Uma, an unwillingness to test the time-proven wisdom of home-buying would later become a source of regret.

Others embraced the rising speculative environment immediately, to their ultimate benefit. All owners in the study reported speculative gains owing to the value of their properties. Large increases of 100% or more were common. Celebration of these gains was counterbalanced by the potential for decline. When questioned about the future of the Canadian housing market,

participants offered all possible responses. Their thoughts ranged from a continued run upwards, to a plateau, to a vicious crash. This variety speaks to the uncertainty that asset speculation caused in the 2019 – 2022 housing market in Windsor-Essex. It also speaks to the irrationality of the market, which does not guarantee that homeownership will confer the sustained financial growth that the Dream ideology purports it to have.

### *Barriers to Inclusion*

In this speculative environment, how could there be any other barrier to exclusion than home prices? On the surface, the situation is cut and dry: the cost of homes excluded people without enough money to buy them. But the interviews reveal that there is more at play than the bar for acquisition simply being too high. The Dream gave participants an expectation of success, but the homebuying process in an environment of rising prices meant that the Dream was not fulfilled. In other words, that the Dream ideology was transgressed by rising prices.

Part of this reasonable expectation is produced by the blind-bidding auction system. This system has two components of interest. First, the bids of one prospective buyer are not visible to others (hence “blind”). Second, the listing price of the home is merely a suggested starting point for bids, which rise to the eventual selling price (hence “auction”). The final sale price of a home is essentially proprietary; realtors do not publicize this information, and access to this information is considered an advantage of hiring a realtor. These arrangements create a buying system that is rather opaque. “What was challenging was we did not know what the actual market situation was.” (David- Homeowner). This system thus forced participants to become at least minorly invested in the homebuying process to obtain a reasonable idea of their chance at a successful purchase (i.e.,

hiring a realtor). In a typical scenario, the listing price of a home inspired hope in participants but revelations by their realtor subsequently dashed them.

“For example, we’d go see a house that was listed at \$199,000. And we’d be like [to our realtor], oh yeah, do you think is a competitive offer? And the real estate agent would say, well, if you’re not gonna put a three in front of that, then you’re not gonna get it. So we are just like, okay, well, it’s just absurd. It’s basically a bidding war. So that’s kind of why we decided just to stick with renting this year.” (Jeremy – Renter).

Conducting home sales in a blind bidding system created a scenario where inclusion in homeownership initially *seemed reasonably likely* to participants. Participants were under the impression that the conventional homebuying wisdom passed down from parents and grandparents – buying at a certain stage in life is virtually guaranteed, only pay \$10,000 - \$20,000 over – would hold true. However, this opportunity proved fleeting for some. Particularly those who were in the market at the time when prices turned parabolic. “2019 was definitely still when we were looking”, explained Rachel, a former healthcare worker who was unsuccessful in buying in 2019, “but then after, when the pandemic started [in 2020], I just said, okay, I think we’re losing out here. And we just gotta see if maybe it’s gonna drop and it didn’t. So yeah, it was difficult.”. Rachel, like Ann and Uma mentioned above, had the funds to buy at hand. However, the patience so often preached when considering purchases as significant as a home betrayed her. Unbeknownst to these participants, the chance for inclusion was momentary. Soon, the \$5,000 - \$20,000 gap that separated prospective buyers like Inez – “if I just would’ve bid like five grand higher on one of those houses...” – grew beyond their reach and led them to give up their dreams of homeownership for the foreseeable future.

For others, the opportunity for inclusion was merely illusory from the start. “We would see prices like 250,000. And we would think, okay, that’s sort of a little doable... it gave us some hope. Looking back on it, we were still very naïve about what the actual prices were” (David – Homeowner). David, who moved to Windsor for work, was hopeful that releasing equity from his prior property could cover a down-payment for his new home. “What I did not realize initially”, as he drafted the numbers with his financial advisor, “was the actual sale value might be way, way higher”. David would later successfully buy, but not without the help of other sources of funding to pad the sale price of his other home. Unlike David, several participants did not manage to navigate the realization that the prices that had attracted them to homebuying were illusory. Led-in by reasonable listing prices, many mobilized social, financial, and emotional resources for naught. Jeremy’s plan to purchase an investment property with his father was shelved. For Jeremy, the chance for inclusion itself was always already misleading.

In sum, prices themselves represented a barrier to inclusion. However, the mechanics of homebuying were such that these barriers were invisible until participants had already assembled finances, got a realtor, and developed reasonable hope for a future life as a Windsor homeowner – a move each participant determined to be a worthwhile direction in their life. The Dream ideology of timely and reliable homeownership gave participants expectations for success but rising prices posed a barrier to achieving it.

### *Homeownership and Lifestyle*

Participants explained that hope for homeownership arose from a system that causes the Dream to appear genuine even when it is not. What did it mean to them to have the Dream realized or

extinguished? In strictly economic terms, the answer is cut and dry. The absence or presence of the material benefits of homeownership is the chief consequence. However, the data reveal that more is at play. The lifestyles of participants were often significantly altered by the success or failure of a home purchase.

When asked about their reason for buying, many participants referred to a common social narrative about homeownership. “Growing up in the traditional Windsor-Essex County [sic] household, it was like, okay, you go to school, you get a job, you buy a house, you know, all those things.” (Olivia – Homeowner); “That’s the promise our generation was given, right? You go to school, you get a good job and then you can afford anything you want.” (Isiah – Renter). This narrative acted as an objective or milestone in the lives of participants. At a certain point in life, participants understood homeownership to be the mark of achieving independence, maturity, and success.

Most participants sought detached or semi-detached homes that met their personal standard of a “dream home” but were forced to lower their expectations due to rapidly rising home prices. Speaking on the home that she was now renting, Ann commented:

Like I'll be honest with you like this house. I would never buy in 2019. I wouldn't even look at it, but now I'm like, like I said, lowering our expectations. I don't even care if it's my dream home or not. It's just a home that I can stay in... Like I would compromise a lot more now and all of a sudden 300 K or 400 K isn't that bad for a three bedroom home now, you know? So yeah, I think everybody's compromising a lot (Ann – Renter).

Ann was living with her partner at the time and so was unconstrained by the immediate necessity for space that other participants like Judith and Uma felt, having children at the time of the study.

Reflecting on the significance of housing form in family development, Judith adds:

That's also another big reason my husband and I keep going back and forth - whether we wait for kids to upgrade. So we've had some like big conversations and I've been like kind of letting go of the idea of the dream house and just saying, this house is good enough and it's big enough. And it also affords us the, the ability to give our kids some place to live when they get older, because they might not be able to afford to get into the market. (Judith – Owner).

Participants like Judith wrestled with the need to attain larger accommodations, as opposed to smaller options like a condominium, while simultaneously navigating financial barriers growing in this market. However, while Ann and Judith had differing space needs, both were insistent on *homeownership* in the form of detached or semi-detached houses. Among my participants this particular type of housing is synonymous with the Dream.

The significance of the Dream in the life course of participants is reflected by homeowners who, reflecting on their search for a home, expressed feelings of anxiety and embarrassment over the prospect of not fulfilling this goal.

“I just bought my first home last year and it’s just kind of a starter house essentially. So I guess [I felt] embarrassment in that sense too. The fact that anytime anyone asked me in the past year ‘oh, you gonna buy a house?’ Or. I saw friends buying homes and I’m still waiting... It was just embarrassing.” (Mindy – Homeowner).

By contrast, their experience of a successfully purchase was positive and full of relief. Reflecting on her decision to buy in 2020, Uma stated that “I feel way better. Um, again, uh, I feel good for myself but terrible for everybody else.”. “We’re grateful” Olivia said, “Even though like side note, our house has been like a lemon it’s been needed a lot of work, like unforeseen work and structural work and things like that.”. However, even being blindsided by unforeseen expenses

did not darken Olivia's sunny tones: "It's bittersweet. Yes, we have a home, but it's also been a nightmare too. I'm grateful that like we're even in the market, which is weird, you know?". Darryl echoed her point: "even though the houses right now are extremely hard to get into [buying] was probably the best decision I ever made". For Judith, who bought in 2019, it was like buying a "winning lottery ticket... it was a stroke of luck... we're incredibly lucky". For these participants, life proceeded apace as they embodied the norm that Canadian aspire to. "I'm very happy that I got [my home] two years ago compared to today." Said Uma, "because I think, honestly, I would've just given up and said forget it. I'm living with my parents for the rest of my life."

Renters expressed noticeably more negative sentiments when asked how the outcome of their unsuccessful purchase impacted their lives. Rachel spoke of being "stuck" renting. Not owning a home, she expressed, "kind of stunts a lot of your life". By contrast, a home "sets you up so that you at least have everything, you have equity, you have collateral.". Not purchasing her home was an interruption of Rachel's intended life course. As Mindy noted, achievement of the homeownership milestone can be deeply tied up with mental health.

"I see in terms of mental health, it's one thing to another to another. It's not just, oh, 'home prices are expensive'. It's 'if I can't buy a home', I can't have a family or, they want this first. So, it kind of postpones everything essentially." (Mindy – Homeowner).

These sentiments could reflect unaffordability in any time period. However, the important point that Mindy makes is that failure to fulfill the dream is an impediment to her autonomy as someone desiring a change in housing tenure. Indeed, the consequences of not fulfilling this script were more than economic. Feelings of failure and disappointment were material for participants. "I'm 39 years old and I'm still not a first-time homeowner", reported Rachel, "It seems almost a little discouraging, especially at this point in my life.". For these participants, the significance of an

unsuccessful purchase was derived from the relative success of their peers; not only were their expectations for homeownership misaligned with the available opportunities to attain it, but their failure to purchase embodied the disappointing obverse of friends and family who successfully fulfilled the Dream. There were, however, notable exceptions to this trend. Isiah spoke positively of not buying, citing that renting unexpectedly suited his lifestyle as he moved into his 30s. Maria, who sold soon after buying, cited the mobility that renting afforded as a boon. These participants show that the homeownership narrative is not deterministic. Moreover, they point to the relative nature of the experience; what was disappointment for some was a boon for others.

Both owners and renters expressed how the speculative markets that materialized in Windsor in 2019 would impact the next generation. The subject matter was noticeably more personal for renters than for owners. “It worries me as I’m nearing my forties” voiced Rachel, “what am I going to be able to leave for my kids? It just seems very bizarre that I’m at this stage in my life where I feel like home ownership just seems like just way far away.”. Overall, participants’ discourse on the homeownership narrative recognized it as a malleable sociocultural artifact. Participants agreed that the way markets are heading would force a change in the lifestyle of Canadians. “How is a young person supposed to get in [to the market]?... unless you do some kind of communal mortgage, which I’m sure would be a nightmare.” (Judith – Homeowner); “I think it’s gonna become a different culture where you’re gonna have just a group of friends moving in together, buying a house together... I think we’re gonna have to change the way that we live.” (Ann – Renter); “If we don’t fix the problem, people are just gonna have to start cohabiting who wouldn’t have. Which has its parts, yes. But also like who wants to live with their parents as grown adults?” (Olivia – Homeowner). Multigenerational households (housing three or more generations) are the norm in many cultures, but they are not the norm in Canada (Battams 2022).



The fact that this potential change was framed with concern by participants speaks to the cultural significance of living arrangements contained in the Dream.

The theme of mental health surfaced during the interviews. Overall, mental health concerns materialize when one loses hope in their ability to fulfill the homeownership narrative – to live one’s life as they desire. What does it mean to lose hope when buying? The hope goes beyond just hope of owning a home. It is hope for a specific life course. In sum, homebuying in Windsor-Essex from 2019 – 2022 took place in an environment of asset speculation. Thanks to the mechanics of homebuying, this environment presents invisible barriers for participants that gave them false hope of fulfilling the social script of homeownership. This hope was rooted in a generational promise of early-adult homeownership that was deeply tied to notions of life stability and progression. Failure to fulfill this narrative led some participants to experience negative feelings and express concerns for themselves and their children’s economic futures.

## FINDINGS AND DISCUSSION

In this section I discuss the findings of my study. I first locate feelings of relative deprivation among participants. I then connect these feelings to social harm. My discussion expands to consider the life-cycle and life-course models of housing as well as Marxist insights into the political economy that underpins them. Finally I evaluate the explanatory power of my three analytical categories – an environment of asset speculation, barriers to inclusion, as well as homeownership and lifestyle – concluding that the data show the social consequences of rising prices to be social harm, and that said harm is mediated by feelings of relative deprivation.

### *Feelings of Relative Deprivation*

Unsuccessful buyers in the sample articulated feelings of relative deprivation. Mindy interpreted her exclusion from the Dream through the lens of social comparison; “I saw my friends buying homes and I’m still waiting... It was embarrassing”. For her, achievement of the Dream meant maintaining social connections with friends who had, from her point of view, progressed to a new stage in life that she was unable to attain. Compared to her friends, Mindy is relatively deprived of autonomy because she was not able to make the transition in tenure that she aimed for and laments the lost opportunity for social development via a shared life experience with her peers.

Rachel similarly expressed a relative deprivation in her statement that she feels “stuck” renting. However, she links these feelings to a relative deprivation of financial growth. Lacking the “equity” and “collateral” of a home, Rachel feels that she does not have the adequate tools to effectively grow her wealth. The most succinct evidence of rising prices transgressing the Dream is offered by Isiah. His expression that rising prices undermined the standard life course that he was raised to believe was inevitable draws a clear line between the Dream ideology and the realities of homeownership under neoliberal capitalism. This Dream is never guaranteed, Isiah found, as barriers like home value spikes can surface at any time.

The unsuccessful buyers in the sample do not experience absolute deprivation. All were housed and many had full-time employment. However, they did express feeling relatively deprived of the autonomy to make decisions about their housing tenure, social development that comes from sharing life experiences with their peers, and the potential for financial growth compared to others they knew who had managed to purchase a home.

It is worth noting that not all unsuccessful buyers experienced relative deprivation when comparing themselves to homeowners. Isiah and Maria both considered their unsuccessful purchase to be a boon. In their experience I locate the assertion that relative deprivation is *but one* outcome of the process of social comparison (Smith et. al. 2012). With reference to their experience, I do not assert that barriers to the Dream cause feelings of relative deprivation *in all individuals all the time*. Unsuccessful buyers can and do experience relative satisfaction with their life course compared to successful buyers. In a word, the relationship I identify between barriers to the Dream, relative deprivation, and harm is not deterministic. However, it is clear from other participants' experience that these barriers can, and indeed do, cause feelings of relative deprivation.

### *Connecting Rising Prices to Harm*

The feelings of relative deprivation articulated by participants fit the type of harm known as “threats to cultural safety” (Hillyard and Tombs 2007). Cultural safety refers to “notions of autonomy, development and growth” (Hillyard and Tombs 2007:17). I showed above that the Dream incorporates each of these notions. My study participants confirm this assertion. Moreover, their experiences show that exclusion from the Dream results in feeling relatively deprived of each of these notions when compared with successful homebuyers. This clear fit between the category of threats to cultural safety and the data I obtained from participants indicates the presence of social harm. Crucially, the fact that rising home prices form the catalyst for my participants' feelings of relative deprivation clearly shows that the social consequences of rising home prices is social harm.

I also find evidence in these data for the presence of financial harm. Webber (2021) identifies that “the harms caused by structural relative deprivation” include “widening disparity between the rich and poor” (p. 328). Insofar as the failure to fulfill the homeownership narrative excludes some individuals from a powerful tool for wealth generation, a first step is taken toward “social re-stratification” (Forrest and Hiriyama 2018), a process whereby owners and renters become salient class strata in society. Participants covered precisely this potential future disparity when they spoke of the next generation; Participants like Rachel explained that the effects of relative deprivation may translate to their children’s future economic well-being. Others who bought suggested that they themselves might be the last generation of homeowners, and that an economic divide between their children and those of renters may occur. The political economy that has positioned homeownership as a premier vector for financial growth therefore presents a financial harm to unsuccessful buyers via long-tail wealth inequality.

### *Housing Behaviour Models*

In my conceptual framework I drew a distinction between the life-cycle and life-course models of housing behaviour. I identified that the former describes the Canadian Dream, while the latter reflect the likely realities of homebuying under neoliberal capitalism. I find that this description is reflected in the data. Both Olivia and Isiah articulated their understanding of the Dream as a linear progression from renting to homeownership. For Olivia, this progression manifested – she achieved the Dream. Her housing career at the time of study fits the life cycle model. However, for Isiah, this linear progression was not realized. The Dream remained a dream for him at the time of study. The difference between Isiah and Olivia’s experiences show that the life-cycle model

remains an ideal, captured in the notion of the Dream, and does not reflect a uniform experience in housing behaviour.

The data instead show that the life course model is the most suitable model for understanding housing behaviour. Indeed, participants had diverse housing careers even among successful buyers. Maria sold her home to reap capital gains and began renting again in her 30s. Rachel rents with her husband and children and is in her 40s. Jeremy cohabitates with his partner and continues to rent. Isiah is a single man in his 30s who found renting to be complimentary to his lifestyle. These diverse housing careers defy the life-cycle notion that homeownership follows life events like aging a certain number of years, having children, or living with a partner; they fit the life-course model of housing behaviour. However, the Dream that guided all participants reflects the life-cycle model.

### *The Toronto Buyer*

Participants' speculation that housing prices rises were due to speculative investors from large Canadian cities are not unfounded, given that multiple-property owners own 30%-40% of the property stock in major Canadian cities (Statistics Canada 2022). Their overwhelming recognition of this trend points to the value of recent scholarly attention to multiple property ownership (MPO) in housing policy studies (Kadi, Hochstenbach and Lennartz 2020). These data thus give insight into yet another economic context in which MPO may be operating (p. 19).

Conversations surrounding the Toronto buyer also point to a classic Marxist insight. The use of homes as investment properties contrasted the use-value of homes as domiciles to the exchange-value of homes as commodities (see Žižek 1989:19, 20). Homebuyers and renters in the

study were primarily interested in the home for its use-value. They desired a place to live, work, and raise a family. The Toronto buyer, in their eyes, disregarded these aspects of housing. The only interest of this figure was capitalizing on the rising prices that presented such a barrier to participants in the study. Since this orientation towards homes is precisely what fueled the rise, it is no wonder that participants generally disapproved of this figure.

The Toronto Buyer was credited with perpetuating the speculative environment in Windsor-Essex by capitalizing on the exchange-value of homes. Consequently, some of those who desired the same commodity for its use-value were unable to acquire it. Whether or not multiple property ownership from Toronto buyers in particular was present cannot be determined from the interview data. However, conversations surrounding them highlighted the salience of Marx's classic industrial-capitalist distinction in current matters of neoliberal capitalism.

### *Significance of Analysis*

Analysis of the data was framed around 3 key themes derived from the literature review: An environment of asset speculation, barriers to inclusion, and homeownership's part in a normative lifestyle. Here I present the strengths and weaknesses of each of these themes in supporting the hypotheses that the social consequences of rising housing prices are harmful, and that said harm is mediated by feelings of relative deprivation.

*An environment of asset speculation.* The environment of asset speculation helped set the groundwork for later themes but was not itself constitutive of harm. This theme teased out the division between participants. Some were speculators themselves, while others watched from the sidelines. But inegalitarian participation does not immediately fit into the typology of harm

developed by Hillyard and Tombs (2007) – more details are required. This theme also sets the groundwork for barriers to achieving the Dream. It is clear that participants have a consistent ideal about what a standard homebuying environment is. They universally report that the housing market during the study was abnormal. This is critical for later insights, but not itself harmful. It is true that some participants report benefiting from the speculative market. However, this is only a portion of the participants and comes at the cost of others' exclusion. Thus, asset speculation is neutral toward the hypotheses.

*Barriers to inclusion.* Barriers to inclusion offers weak support for both hypotheses. Several participants experienced being set up for disappointment by listings that advertised a reasonable price. This led them to believe that the Dream was a reality. However, their hopes were betrayed when they discovered the listing prices were far lower than a blind auction would eventually carry them to, leading some experience to feelings of relative deprivation. These are not isolated cases of would-be homebuyers missing the bid. This is disappointment as a byproduct of an industry's way of doing business. It is clear from the data that high prices made the price barrier that participants would eventually encounter far more prohibitive than it would otherwise be, but it is not clear whether this consequence is any more discouraging that it might have been under less exceptional circumstances. Moreover, psychological harm, which is the most fitting category for this insight, is dubious to establish using the few accounts in these data. If the barriers to inclusion studied did cause harm to the social body, the evidence of it here is weak. However, barriers to inclusion did provide evidence of feelings of relative deprivation among some participants, making it a crucial theme for further consideration.

Support of the hypothesis by barriers to inclusion comes from implied economic harm. The fact that some participants encountered barriers to inclusion to a wealth-generating asset, while

others did not, implies that economic inequality will result in time. In their typology of harm, Hillyard and Tombs (2007) describe social harm resulting from financial harm as including the “redistribution of wealth and income from the poorer to the richer through regressive taxation and welfare policies” (p. 17). The notion of homes as private welfare fits this definition. Particularly multi-property ownership for the purpose of investment. Rising prices constitute financial harm in so far as they widen the economic gap between owners and renters, with the latter enriching the former. This dynamic was elaborated earlier in Figure 3. However, this study did not capture financial data from participants, so this argument is not tenable.

*Homeownership and lifestyle.* Homeownership and lifestyle offers strong support for both the hypothesis that rising prices are harmful to society and the hypothesis that this harm is mediated by feelings of relative deprivation. Several participants articulated a cultural expectation for homeownership at a certain stage in life and expressed negative sentiments about their failure to attain it - a failure they attributed to exceptionally high prices. Here social harm is present as a threat to cultural safety. “Cultural safety” refers to “notions of autonomy, development and growth” (Hillyard and Tombs 2007:17). Participants explained that exceptional home values were a unique impediment to achieving the Dream. The negative affect they reported is a consequence of their being prevented the opportunity to assume a normative identity and achieve personal as well as economic autonomy and financial growth via homeownership. This frustration of achieving self-actualization by accomplishing a life goal is precisely what Pemberton (2015) defines as autonomy harm. If autonomy harm “results when we are frustrated in various ways from... [realizing] a set of achievable life goals” (p. 27), then my participants experienced threats to (one component of) their cultural safety.



These data also evidence harm in the form of threats to cultural safety by participants accounts of impediments to social development. Unsuccessful buyers lamented that they had been surpassed by their peers who had realized the Dream because their doing so fragmented what had previously been a parallel course of social development. Exclusion from homeownership thus fits Pemberton's definition of relational harms because unsuccessful buyer's opportunity to "maintain meaningful human relationships and social contacts" (p. 30) had been strained. To bolster this assertion, I also look to relational harms as encompassing one's relegation to identities that are not viewed as valid in larger society. As noted by Ronald and Kadi (2018), "homeownership has come to form the basis of both middle-class adult identities and economic autonomy" (p. 799). Barriers to homeownership can thus be said to inflict relational harm because they block access to a valid homeowner identity. Unsuccessful buyers not only felt distanced from successful buyers socially, but they also felt that they had been forced to assume an identity other than one which they and larger society, deem as deserving of merit. These harms concern "social development", and thus fit squarely within the category of threats to cultural safety. Moreover, participants articulated this impediment to social development through a comparison to successful buyers for whom the Dream had materialized. Thus, evidencing that the harm caused by threats to cultural safety is mediated by feelings of relative deprivation.

In sum, harm is present in my data as threats to cultural safety. Cultural safety encompasses notions of autonomy, development and growth. My data show that rising prices acted as impediments to the autonomy and social development of unsuccessful homebuyers. Though participants also believed that their financial growth had been impeded by rising prices, I lack the data to assert that this took place. However, their accounts reliably establish that threats to autonomy and social development were material consequences of rising home prices. This is

precisely the line of argument that Schelhase (2021) took in his piece on the United Kingdom housing market to demonstrate the presence of social harm – citizens had been raised for a generation on the notion that homes were attainable and secure assets, only to discover that access to them was now exclusive. The data that I obtained tell a similar story. If participants' experiences captured by this theme are common to unsuccessful buyers in Canada, then rising prices constitute social harm on the basis of threats to cultural safety. My findings build on Schelhase's work by demonstrating that relative deprivation plays a mediating role in the harm caused by threats to cultural safety.

### *The Power of Ideology*

My findings reflect ideology as Žižek and Althusser conceptualize it. Participants were “born into an existing world with already existing ideas” (Datta 2021:12) of homeownership's place in life progression. They articulated this idea as the Canadian Dream of timely and reliable homeownership. But the presence of ideology is not simply to be found in this articulation. Rather, it is the actions of participants, their homebuying endeavor, which form the “material ‘base’” (p. 11) for the Dream ideology. In other words, The Dream is not simply an idea floating in the social conscious, it is materially present in the homebuying journeys that my participants recount.

This materialist ontology of ideology is what connects ideology to harm in this research. I adopted an ontological approach to harm, which holds that (impediments to) the actions of individuals is what causes harm (Pemberton 2015). In aiming to make the idea of the Dream material through their actions, unsuccessful buyers encountered barriers that blocked their autonomy and strain their social development. Thus, ideology and harm are linked through

material actions. The power of ideology can be found both in its integral role in constituting participants' identities as well as in its capacity to expose them to harms when that constitution is frustrated.

Žižek's conception of ideology and subjectivity offers an interpretation of why relative deprivation loomed large for participants. Through their homebuying actions, unsuccessful buyers sought to constitute themselves as subjects. However, financial barriers frustrated these actions. By failing subjectivization, participants fell into the empty void that Žižek (1989) defines as the core of the subject. This is one way to interpret participants feeling "stuck". Their very identity was threatened. Some participants like Jeremy negotiated this lack by undergoing subjectivization according to criteria that were not of the Dream. By proudly remaining a renter, Jeremy adopted an identity separate from the Dream. As Žižek (1989) notes, the role of ideology in subjective constitution is essential, but the particular ideology that fills that role is interchangeable. The Canadian Dream can be rejected, substituted with an entirely different set of ideals (and actions to attain them). In this frame, feelings of relative deprivation can be interpreted as a symptom of not having replaced the Dream ideology with an alternative – as lacking identity.

What this tells us is that ideology does not overdetermine the actions of participants. Indeed, the challenges to the Dream that participants grapple with are what reveal it to be non-deterministic of their identity. Johnston (2008), in outlining Žižek's position on ideology, points out the (social) conditions for autonomous subjectivity:

When not disrupted by snags in the threads of its fabric, the [ideology] forms an implicit backdrop, a sort of second nature, quietly yet effectively governing the flow of the individual's life in socially and linguistically mediated reality; it tacitly steers both cognition and comportment. But in becoming temporarily dysfunctional

thanks to loopholes in its programs (i.e., inconsistencies subsisting within the structures of the symbolic order), the... [ideology's] inherent incompleteness, when activated by crises or unforeseen occurrences, offers the opening/opportunity for a transient transcendence as a momentary, transitory break with this [ideology's] deterministic nexus. (Johnston 2008, p. 113).

During shocks, such as the expedited rise of housing prices, cracks in the narrative emerge and reveal it as the artifice it is. It is in these breaks that Johnston says the subject undergoes “negative interpellation” (p. 113). Unlike traditional Althusserian interpellation, the subject is not “hailed” as a subscriber to ideology (Althusser 1971). Rather, they are “hailed” by a jarring event to witness the incompleteness of ideology. This negative interpellation is precisely what renters like Rachel and Ann experienced; When participants fully realized the unprecedented rise in home prices, they turned a critical eye to homeownership ideology.

The interview data show that the shock of rising home prices prompted participants to consider alternatives to current arrangements. When the linear progression of timely homeownership proved illusory, participants speculated about cohabitation and changes to the built environment in the form of more apartments and condos. They also negotiated with the investment aspect of housing. Judith, who did buy a home as an investor, rented that home to a family member who was experiencing tough times at less than market price. When she realized how tough it was for her family member to achieve the homeownership dream, she converted her investment property into what is effectively social housing. The shock of home prices acted as a traumatic splinter in the homeownership ideology that opened up participants' thinking to other ways of organizing living in Canadian society.

In sum, ideology and harm are connected. That connection lies in the actions of participants. The power of ideology is in both its guiding of participants' actions and in its potential to rupture. Actions can lead to achieving a goal but can also be blocked by barriers, which lead to experiences of a lack of autonomy and strained social connection. Ideology offers self-actualization with one hand (when fulfilled) and harm with the other (when blocked). However, true to Žižek (1993), this rupture can be negotiated by seeking alternative ideals. Individuals can reject the Dream, and so constitute their identities via another goal.

## CONCLUSION

In this conclusion I identify future directions for research, note recent policy changes surrounding housing in Canada, and rearticulate my thesis in light of the data. I make the case for continued relevance of the life-cycle model in studies concerned with housing decisions. I also identify areas of criminology that could expand their research base in light of the arguments I make here. After identifying the limitations of my study, I praise recent policy responses to housing in Canada. My conclusion affirms that the data support my argument that the social consequences of rising prices are harmful, a harm mediated by feelings of relative deprivation.

### *Future Directions*

My findings make a case for a continued relevance of the life-cycle model in studies of housing behaviour. Housing studies scholars have rejected the life-cycle model as a tool for understanding housing behaviour (Elder 1988; Stapleton 1980; Van Ham 2012). However, I find this model useful not as a description of actual housing behaviour but a description of *ideal* housing

behaviour. Insofar as this ideal is given life by the Dream, the life-cycle model continues to be relevant in studies of housing tenure choice. Future studies should be open to the possibility that the life-cycle model influences the housing behaviour of participants, even if it does not accurately model their lived experiences.

The concept of relative deprivation offers a fruitful future direction for criminologists. Scholars studying social harms should consider the presence of relative deprivation in their participants. As (Webber 2021) notes, criminologists have been reticent to adopt relative deprivation. However, my findings show that the concept can be useful when examining phenomena through the lens of social harm. The ties between housing careers and other careers such as labour are not explored in this study. But criminologists working from a social harm perspective are producing new research on labour (Lloyd 2018). An exploration of relative deprivation in this area may produce findings from which a conversation of concurrent careers can be developed in the context of social harm.

There are several limitations to this study. The small sample size of 16 participants could be expanded to produce a representative sample. This study only investigated a single location. A similar study that samples several locations could generate insight into the role of socioeconomic and sociocultural differences in populations regarding experiences of relative deprivation – a factor that is one-dimensional in the present study. Sampling multiple locations across time could add further depth and validity to the results. Future studies should also seek detailed financial information from participants to support an argument for financial harm that I found untenable in my discussion. The generalizability of my findings is further limited in the time dimension. This

study occurred in the context of upward movement in the housing market. Since this time of this study home prices in Canada fell sharply (-18.3% year-over-year from February 2022 to February 2023; Canadian Real Estate Association 2023a). Future work may add more depth to the sources of harm identified here by showing how feelings of relative deprivation change in response to downward movement in the housing market.

My sample pool was limited to those actively involved in the housing market. This research does not represent the views of those who could not enter the market, and therefore ignores a large segment of working class and lower-class individuals. Moreover, the distinguishing characteristics that separate my participants from these populations are imprecise. Future research must seek to distinguish participant class on the basis of income, occupation, and household wealth to produce more rigorous assertions of class difference. Alternatively, greater attention to participant domiciles, such as location and size, could yield information to indicate class position (see Mack 1951). A detailed Marxist analysis, only intimated here, hinges upon these details, and can be brought to bear with sufficient statistical backing. Such a contribution would serve as a continuation to the work of 20<sup>th</sup> century Marxist scholars studying Canadian housing (Harris 1984; Harris and Pratt 1986) and would open this inquiry to questions of race and inequality as they pertain to housing (Kahlenberg 2018), an area unexplored by this research.

### *Addressing Recent Policy Responses*

Recent policy moves by Canada to address rising prices are promising given the results of this study. Trudeau's Liberals have proposed a Canadian Home Buyer's Bill of Rights. The bill would

effectively ban blind bidding from the home buying process (Liberal Party of Canada n.d.). Additionally, the Government of Canada (2022) enacted a 2-year ban on foreign investment in the domestic housing market starting in 2023. These policies are desirable given the results of the present study. As the data show, the conditions of late capitalism compelled participants to ‘negate the negation’ of individual political action. When asked what could be done to address the problem of rising prices, many participants suggested government intervention. Since change at the individual level is so limited, intervention by governmental authority is a logical and welcome step toward addressing the social harms identified here.

### *Conclusions*

In this study I set out to find the social consequences of rising prices. I found that the social consequences of rising prices were harmful. This harm is present as autonomy harms and relational harm, which fit the category of threats to cultural safety. I also found that this harm was mediated by feelings of relative deprivation. The interview data I obtained show that harm arises from an environment of asset speculation that creates financial barriers to inclusion in the Canadian Dream of timely and reliable homeownership. Participants excluded from the living the Dream lifestyle experience relative deprivation of cultural safety to their homeownership peers; unsuccessful buyers felt deprived of personal and economic autonomy, social development, and financial growth relative to successful homebuyers. While there was not enough data to evidence a deprivation of financial growth, Participant accounts provide sufficient evidence to assert that threats to autonomy and social development were a consequence of rising prices for participants. This constitutes social harm.



If the Dream continues to guide expectations of housing careers in Canada, then the social harm identified here is expected to persist. Two options to mitigate this harm are possible. First, bringing the domestic housing in line with the Dream. Namely, affordable housing for all Canadians who desire it. Second, a collective re-evaluation of homeownership expectations according to the realities of life under a neoliberal capitalist economy. In other words, a societal rejection of the Dream. I consider the former option to be the most desirable.

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## VITA AUCTORIS

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