



# **Social Lives in Social Housing: Resident Connections to Social Services**

**Jeff May, York University  
CPRN Internship Program**

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## **Abstract**

This paper analyzes the theoretical and practical implications of whether living in social housing has positive or negative effects on the ability of residents to gain access to other essential social services (education, health care, immigration services, childcare, and others). Through a literature and theory review followed by a policy review of City of Toronto policy approaches, the concepts of social inclusion, integration of services, and connectivity of people to services are analyzed. A case study of residents living in two neighbourhoods in downtown Toronto are utilized to determine how those residents achieve connectivity to the support services they need. The primary findings of this research indicate that people do achieve connectivity but get it through less formal channels such as neighbourhood social networks. This paper concludes with some implications of this research for policy, which include suggestions that still more practical integration of services is needed and that more could be made of pre-existing social networks that allow for connectivity to services.



## Executive Summary

Changes in the structure of welfare provision in Canada in recent years have altered the way people get access to social services such as education, health care, social assistance, employment supports and social housing. The continued rise of market controls and the rise of privatization have caused increased fragmentation of social supports and services formerly under the wing of a centralized government. These changes mean that more and more people are responsible for making their own way through the system to get access to the services they need.

People living in social housing are in a unique position to be able to get connected to other social services. Indeed, there is much literature that suggests to achieve social inclusion and appropriate service acquisition, housing can serve as a stabilizing influence for people and allow them to access other services.

This paper brings together the bodies of literature discussing social inclusion, the Social Determinants of Health, integration of services, and connectivity of people to social services. These are used dually as concepts and goals. While there is no easy measure of how much integration of services and connectivity to services add up to an inclusive society, there is a general consensus in the literature that to achieve social inclusion, people need to be connected to important services. City of Toronto policies in the past few years champion inclusion and integration as necessary to healthy urban society. Despite this, few projects analyze individuals' connections to social supports at the ground level.

To determine how in the context of reduced formal integration between services people actually make connections to services they need, this research includes interviews with social housing residents. We utilize information and experiences gathered from people living in social housing in two areas of Toronto: the St. Lawrence neighbourhood and the Dundas/Spadina region. Both areas are situated around the downtown core of Toronto and are diverse ethnically, culturally, and economically. In talking to people in these two areas, we discover to what extent the City of Toronto's policies of inclusion and integration have reached the ground level of the city.

The following are the four primary findings of this research:

1. People living in social housing are not disconnected from other social services.
2. In cases in which people did not access formal supports, they found alternative resources.
3. Living in social housing stabilizes people's lives and allows them to look for connections to other social services.
4. The goals of the City of Toronto policies regarding neighbourhood and community development are not always felt by residents of social housing.

Given these findings, several policy implications are suggested here:

1. Make use of or highlight currently existing social networks which allow people connections to social supports.
2. Broaden the City's role to include information centres to show people how they may already be connected or where they could go to access non-profit supports.
3. Encourage further integration of city services and incorporate local networks and linkages.
4. Make more widely available the knowledge of what beneficial things City of Toronto social services can do for a person.
5. Design buildings and areas to facilitate human interaction.
6. Show the benefits of living in social housing beyond the purely financial.
7. Emphasize connections to non-social housing residents in the same neighbourhood.

These implications are drawn from the Toronto experience, but they contain lessons that can be applied more broadly. Residents of social housing developments will experience a better quality of life if these policy implications are taken into consideration by policy-makers across Canada.

# **Social Lives in Social Housing: Resident Connections to Social Services**

## **1. Introduction**

### **1.1 The Basic Story**

People living in social housing in Canada have complex lives. They are faced with the same life tasks and challenges as anyone else, simple day-to-day realities such as how to transport their children to and from school, how to get access to a quality general practitioner doctor, and how to find a good job. They do so with similar constraints on their time and by definition of living in social housing, they do so with being poor. Since they are poor, it is often necessary for them to make concessions on what is to be done in their lives. Is adult education appropriate or is it necessary to take a lower wage, less skill-intensive job at this point in their lives? Is the local public school adequate and appropriate for their children? Is their building within suitable distance of public transit for them to get to work on time?

These questions and more are only some of the most basic that are asked by people anywhere, but are made more pressing for those living in social housing because of that one basic fact: money is limited. Since limited funds come hand in hand with living in social housing, the question arises of whether the extra money and relatively stable housing that social housing provides affords people a better foundation for approaching other aspects of their lives. At its most rudimentary, there can perhaps be thought to be two ways of looking at the aims of social housing:

1. A functional method of lowering the cost of housing for people to make it affordable.
2. To provide social supports for people that can be accomplished in tandem with making housing affordable.

People struggling to pay rent often have concomitant issues. Poverty exacerbates health, education, and employment issues (Wilkinson and Marmot, 2003) and often serves to highlight the linkages between many of these issues. As such a person's housing does not exist in a vacuum and nor does their inability to pay for it. Jane Jacobs suggests that the only thing that characterizes those living in social housing as "peculiar" is "merely that *they cannot pay for it*" (Jacobs, 1992: 324, italics in original). This suggestion plants itself firmly in the camp of the first part of the 'why' of social housing. Lowering the cost of housing for people allows them a platform on which to stand in order to facilitate positive change in other aspects of their lives. Social housing that provides *only* affordable housing without making concessions to other aspects of people lives in which they may need assistance only gets at half of the problem.

### **1.2 Fragmentation of Basic Services and a Changing Socio-Demographic Climate**

The continued rise of market controls and the rise of privatization have caused increased fragmentation of social supports and services formerly under the wing of a centralized government. Changes in service provision mean that while governments still administer health care and education, private enterprise has taken control of many aspects of these two as well as

others. This decentralization has caused a drastic increase in the number of actors involved in providing social supports. Even municipal social housing in Canada straddles the rungs of the ladder of many different actors involved in the process. Acting in the social housing arena are three levels of government, each with its own agenda, right down to the often two or three enterprises responsible for the management and administration of the housing stock and the human customers. The list of actors involved swells when other aspects of people's lives are brought into the picture as well, from health care to the job market to education and childcare. Indeed, the systems designed to aid people are broken up into parts and it is often up to individuals to navigate the different pieces.

Jenson and Saint-Martin argue that the stresses on people have changed over the past twenty years because of the shift to a knowledge-based economy. They suggest that the structure of welfare systems needs to change in order to account for the changing "social risks", from "old social risks" to "new social risks." Old social risks, the classic areas that welfare states were initially designed to help with are things such as pensions, health care, and post-secondary education. The new social risks are created by the shift from industrial labour to knowledge-based industries. They arise from the lack of skills people have to cope in a changing labour industry and from concomitant changes in family structures (Jenson and Saint-Martin, 2006). Family structures are shrinking in size, moving to more single-parent households at a time when double-incomes are needed to achieve middle-class security (City of Toronto, 2006D).

These sweeping changes in the social dimensions of work have put strains not only on individuals, but also on the systems of support that were designed to help people with particular problems such as unemployment and health issues. A larger number of people who are unemployed are finding it difficult to access services such as Employment Insurance and Ontario Works and other government and community-based systems (City of Toronto, 2006D).

As services are privatized, people are becoming more responsible for connecting themselves to services and for funding these endeavors. Jenson and Saint Martin suggest as much with regard to education for children and young adults:

The public-private mix in formal schooling is being recalibrated...with families and individuals being assigned responsibility for a greater share of the costs. As fees are raised and privatization rolled out, families are given more responsibility for their children's school success and especially for their human capital acquisition at the post-secondary level.

(Jenson and Saint-Martin, 2006D: 14)

The "human capital" argument applies to other areas of social life as well. People are faced with the tasks of achieving human capital in terms of good health, employment training, and social networks.

The withdrawal of provincial and federal funding for some important social service programs also creates challenges for the provision of these services. Adding this to the equation, the whole situation of "social and economic polarization" is summed up nicely as follows:

The growing social and economic polarization is caused in part by changes in the labour market brought about by fundamental shifts in the global economy. Changing family structures also play a role. But equally significant in creating the growing social and economic gaps is the retreat of the federal and provincial governments from key areas of social programming. In recent years, reduction of fiscal deficits has become the guiding priority for senior levels of government, while programs that address social deficits have been allowed to erode. Tax reduction, rather than income redistribution, is the priority. Funding for income support programs, such as employment insurance, social assistance and social housing has been dramatically reduced. Tenant, employment and environmental protections have been weakened, and support for education and community services has been cut.

(City of Toronto, 2001: 2)

People are faced with fewer services that are more difficult to access due to their lack of integration. As such, it is not simply funding cuts that are the problem. We are facing a new area of policy challenges, which are necessitated by this changing socio-economic situation. People need services more than ever because of changes in the labour market and support systems but these supports are being made difficult to access due to their fragmentation.

### **1.3 Research Questions and Goals**

This paper attempts to determine whether social housing plays a role in people's lives beyond the purely financial. Faced with the fragmentation of social supports that might formerly have helped them organize and perhaps simplify their lives, can people navigate this complex system of social supports to help themselves achieve individual and family well-being? Focusing on a case study of City of Toronto social housing units, this research study asked the following questions:

1. Does living in social housing have positive or negative effects on a person's ability to access other social services?
2. What effects does their access or lack of access to these services (social housing included) have on their lives?
3. Do they view their time in social housing as permanent or temporary?
  - What effects does this perception have on their willingness to network with the people around them?

Thus, beyond having more money to pay bills and purchase other life necessities from paying a subsidized rent, what role does social housing have in the lives of people living in it? Some aspects of social housing are deliberately given short shrift here due to the preponderance of research and media coverage given them, particularly the conditions of much of the city's aging housing stock. The role that these often decrepit conditions plays in people's lives cannot be understated, but for the purposes of this study, connections outside the home are more essential than what goes on inside the home.

Some of the main works of theory on integration of social services and connectivity of people to these services are reviewed here. The central arguments gleaned from these suggest that housing can play a role in enabling people's connections to other social services. We then consider this body of theory in the context of the policy approaches of the City of Toronto. Finally, given the theoretical benefits of integration and connectivity, we ask the above questions to our case study of City of Toronto social housing residents.

Thus, this research aims to examine how theory and policy approaches that stress integration of policy and connectivity of people to services are experienced on the level of lived reality. To do so, this paper is divided into two parts: Part I – Theory and Policy, and Part II – Case Studies and Conclusions.

## **2. Methodology**

This paper is part of a broader research project on the sustainability of social housing in Canada and as such, hopes to have implications for policy as well as housing administration and service provision. The ones who experience social housing on the ground level, the residents of social housing, have an important role in understanding and projecting the long term sustainability of the system. Their health and well-being can be observed to determine the efficacy of the programs and administration. As such, they are the subjects of this research. In all, 18 interviews were conducted with residents of social housing in Toronto who were contacted through door-to-door canvassing. More detailed information about the composition of this group and the methods used for the interviews is as follows. The interview questions can be found in Appendix A.

### **2.1 Interviewees**

The researcher conducted 18 interviews with people housed by TCHC, which consisted of loosely structured questions around a story-telling approach to interviewing. This means that the researcher provided prompts to the interviewees, composed of questions about connectivity and social housing, after which the interviewees were allowed time to generate responses at their own pace. This method allows important information to be revealed by the interviewees based on their own perceptions of what is important to them regarding connectivity. The interviews ranged in length from twenty minutes to one hour. In three cases, the interviews were conducted with more than one person present and in two of these cases, the additional people provided some language translation, an important contribution. For the purposes of anonymity, all names used in this paper are pseudonyms.

#### **2.1.1 Demographic Data**

Ethnicity: 3 Chinese, 2 Portuguese, 2 Italian, 2 Korean, 1 Sri Lankan, 8 Unknown

Gender: 9 women, 9 men

Age: Average age was approximately 40 years old. The oldest participant was over 70 years old and the youngest was 26.

Households with Children: 6 Households contained children under the age of 16.

## **2.2 Why Toronto?**

Toronto was chosen for this study because of its size, comprising almost 20% of the national population (when including the Greater Toronto Area), and because as Canada's most multicultural city, it provides diversity and breadth of life experience not found nearly anywhere else in Canada. By concentrating on one particular city, the researcher hopes to achieve very focused results, which in turn may provide lessons more generally. In line with the efforts of this paper to achieve focused results, only residents living in Toronto Community Housing Corporation (TCHC), the organization that coordinates the social housing for the City of Toronto, were contacted. By limiting interviewees to those living in TCHC units, the researcher hopes to standardize the results so as to discourage differences that may result from vastly different methods of administration that might arise in a cross-study of different social housing providers. For the purposes of this study, "social housing" is defined as housing that is subsidized to the point that the renter pays less than or equal to 30% of his or her household income on rent. More on the definition of social housing can be found in Appendix A.

## **2.3 Research Sites**

The sites for the interviews were loosely based in the St. Lawrence Neighbourhood (identified previously as a "successful" social and mixed housing location [DeJong, 2000]) and the Dundas/Queen and Spadina area, an area of diverse ethnic groupings and cultural hotspots. Seven buildings in all were utilized in the research, ranging in size from large single-standing homes to 200 unit mid-rises.

TCHC housing was utilized for this research in an attempt to limit differences in housing administration. It is beyond the scope of this project to do a cross-site analysis of different housing providers, though this same research project design could be used in future research of a cross-site nature. In particular, one of the study areas boasts the Atkinson Housing Co-op, which in 2003 converted from a rent-subsidized model to Co-op housing. This particular site, which under the definition of social housing put forth by City of Toronto policy-makers, qualifies as social housing, but does not for the sake of this project, would make an excellent site for a time-sensitive analysis of the efficacy of social housing models.

## **2.4 The Breakdown**

Part I of this paper contains an analysis of the theory and literature that guides the research. It is drawn upon to discuss the theoretical underpinnings of the concepts of "integration" and "connectivity", both of which are defined in section 3.1. Following this theory section, we do an analysis of several of the pertinent policies adopted by the City of Toronto. This sets the context for what the residents of social housing in Toronto are (or should be) experiencing. The results of the case studies can be found in Part II. The conclusions of this paper can be found in Part III.

## **Part I – Theory and Policy**

### **3. Theory and Literature**

This section discusses some of the key theoretical underpinnings for the need for social housing and for connections to other social services for residents. It is divided into five sections as follows:

#### 3.1 Connectivity – Why Is it Important?

##### 3.1.1 Definition – Social Inclusion

##### 3.1.2 Definition – Integration

##### 3.1.3 Definition – The Social Determinants of Health

##### 3.1.4 Definition – Connectivity

#### 3.2 What Is Needed and by Whom?

##### 3.2.1 Housing as a Basic Need

##### 3.2.2 How Housing Relates to Social Inclusion and Exclusion

#### 3.3 The Role of the Local Neighbourhood

#### 3.4 How Can These Theories be Applied?

#### 3.5 Final Thoughts on the Theory of Connectivity

The intent of these five sections is to discuss the theoretical underpinnings for the rest of the paper. It is intended as background for the following sections on policy and then the case studies. The importance of theory to understanding the policy implications of this research cannot be understated. It is the theory which introduces the values into the research, suggesting what is important in building good, inclusive neighbourhoods that allow people to access the services they need.

The theory around connectivity and housing does not provide definitive answers as to what is the “perfect” amount of connection. Local difference and the presence of well defined groups can provide differences which change how service provision should be delivered. The bodies of theory drawn from here, including the Social Determinants of Health literature and the body of literature dealing with social inclusion/exclusion, are meant to create linkages that can be used for policy purposes to help cope with disparate populations. Thus, while no concessions are being made to “proper” or “appropriate” methods of delivering services to disadvantaged populations, the literature does suggest what might be “best.” Again, this importance of local situation is still important.

### **3.1 Connectivity – Why Is it Important?**

Housing can be a great facilitator of connections between people and other social support services they need. This all serves to create social inclusion within neighbourhoods in the hopes that policy can be created which will connect people with services that will enable them to help themselves. The concepts of social inclusion, integration, the social determinants of health, and connectivity could use some defining. Seeing how the concept of connectivity is central to the arguments that follow, it makes sense to solidify what is meant by the term in order to see why it is so important.

The following terms will be defined:

Social Inclusion, Integration, the Social Determinants of Health, and Connectivity

#### **3.1.1 Definition – Social Inclusion**

Social inclusion describes a circumstance in which people are a part of the “fabric of society”, which includes the economic, social, political, and cultural realms. It is a condition in which people are treated equally and equitably and they feel that their basic physical and mental needs are met. Social inclusion is one of the social determinants of health.

#### **3.1.2 Definition – Integration**

Integration refers to a web of connections between social support services on both the policy level and the level of service provision. In a private market system in which supports have been dis-integrated, with the privatization and contracting-out of many former government services, integration offers a policy strategy for disparate policy areas. Integration supports connectivity by facilitating linkages between services before the end user even needs to make use of a service.

#### **3.1.3 Definition – The Social Determinants of Health**

The Social Determinants of Health are a concept championed by the World Health Organization which emphasize the integrative nature of human health and its stressors. The concept suggests that there are a basic set of fundamentals which affect human health. The concept further suggests that for human well-being, every determinant of health must be satisfied adequately. For this project, the integral determinants of health are Housing and Social Inclusion.

#### **3.1.4 Definition – Connectivity**

Connectivity refers to the number and adequacy of linkages between people and the social support services they require for their well-being. Whereas integration describes linkages between social support services (intra-services), connectivity describes the linkages between the social support services and the people who make use of them. Connectivity further serves to describe whether people have or do not have access to these services. The social support services may be formal or informal.

## 3.2 What Is Needed and by Whom?

### 3.2.1 Housing as a Basic Need

The entry point here into the theory of social housing and connectivity is the most practical and perhaps reiterates some of the points raised earlier about the need for social housing in Toronto. However, that people have a basic need for housing helps to introduce the concept of “core need”, which suggests a connection to basic human needs of food and shelter.

The first fact is that in the face of an expensive housing market, many people live in unaffordable housing. This is true all across Canada, but it even more pertinent in Toronto, which is Canada’s most expensive housing market (Toronto Social Services, 2006). For many people, rent costs are very high and they cumulatively add up with other life expenses. The degree to which a person’s housing is appropriate is also important, as the true “cost” of housing can be related to things beyond rent cost. The Canada Mortgage and Housing Corporation uses the concept of “core need” to assess the number of households in Canada that are unable to access appropriate or adequate housing in their community (Bryant, Chisholm and Crowe, 2006: 1). To determine “core need”, three measures are used (from Bryant, Chisholm and Crowe, 2006: 1):

*Affordability*: They spend more than 30% of their gross income on housing

*Suitability*: They live in overcrowded conditions, ie., household size and composition exceeds their actual home space requirements

*Adequacy*: Their homes lack full bathroom facilities, or require significant repairs

For residents of social housing, the first measure, *affordability*, is mitigated as long as they are in a Rent-Geared-to-Income residence. In that case, the affordability of housing is only an issue if they desire to re-enter the private housing market. The *suitability* and *adequacy* of social housing is another issue entirely, and is tirelessly documented in the popular media. Rentals do often require significant repairs and an administrative bog can hinder changing home space requirements.

The types of media reports on the decrepit conditions of some social housing in Toronto are mirrored in the housing literature by research that focuses on physical aspects of housing and health. These types of studies, called “epidemiological studies” (Bryant, Chisholm and Crowe, 2006: 2), are inadequate in explaining the social role in determining whether people experience well-being because of their housing or not:

these models fail to explain how people end up in poor housing and to consider the effects of income and the correlations between housing and the other determinants of health. They also tend to focus on individuals, instead of considering the effects of various policies and programs on groups within society.

(Bryant, Chisholm and Crowe, 2006: 2)

These core needs extend beyond the immediate housing issue to other social services, as is suggested by the invocation of the determinants of health. Affordability, suitability and adequacy are measures which apply to other services that might affect social inclusion and general well-being. For instance, access to good schools or to Ontario Works, the provincial unemployment support will have reciprocal impacts on a person's ability to achieve adequate housing. This reciprocal relationship means housing plays an integral role in social inclusion.

### **3.2.2 How Housing Relates to Social Inclusion and Exclusion**

Social inclusion is a key determinant of health. Why this is true and important can be better understood if "determinant of health" is defined. The "Social Determinants of Health" is a concept that is championed by the World Health Organization and which takes an integrative view of human health. A "determinant of health" is a variable in the social environment that affects the health of the people living in that environment (Wilkinson and Marmot, 2003). It is useful here to draw briefly upon the introduction to the second edition of "Social Determinants of Health: The Solid Facts", the summary document put out by the WHO:

Combining economics, sociology and psychology with neurobiology and medicine, it looks as if much depends on understanding the interaction between material disadvantage and its social meanings. It is not simply that poor material circumstances are harmful to health; the social meaning of being poor, unemployed, socially excluded, or otherwise stigmatized also matters. As social beings, we need not only good material conditions but, from early childhood onwards, we need to feel valued and appreciated. We need friends, we need more sociable societies, we need to feel useful, and we need to exercise a significant degree of control over meaningful work. Without these we become more prone to depression, drug use, anxiety, hostility and feelings of hopelessness, which all rebound on physical health.

(Wilkinson and Marmot, 2003: 9)

This document lists ten social determinants of health: the social gradient (economics), stress, early life, social exclusion, work, unemployment, social support, addiction, food, and transport. The integration between these determinants is made clear by the above quote, creating a cause and effect relationship between many. Attention must be paid to each determinant for the benefit of all.

Let us return specifically to social inclusion and exclusion. The concepts of social inclusion and exclusion are defined as polar opposites and work by mutual exclusion. It is one of the central values of this research that social inclusion is essential to community, neighbourhood and individual well being. This value is shared and backed up extensively in similarly-themed studies (Galabuzi and Labonte, 2002; Turner and Rawlings, 2005; Wilkinson and Marmot (eds.), 2003; Chisholm, 2003; Davis, 2006; Power and Wilson, 2000). Moreover, it is also important to aspects of urbanity beyond the social. The economic success of cities can be tied to the productivity of its residents, whose own success can be tied to their inclusion in social, economic, and cultural aspects of urban life.

Social inclusion can be an elusive subject. It is difficult to define and identify and can be illusory unless recognized in its absence, when social exclusion is dominant. When social exclusion reigns, inequality and inequity also reign. Galabuzi and Labonte describe the relationship between social exclusion and inequality:

Social exclusion describes the structures and dynamic processes of inequality among groups in society. Social exclusion refers to the inability of certain groups or individuals to participate fully in Canadian life due to structural inequalities in access to social, economic, political, or cultural resources.

(Galabuzi and Labonte, 2002: 1)

The existence of inequality is a natural state that is governed by the human tendency to categorize based upon difference. Particular forces with particular interests dictate the structuring of social, economic, political and cultural resources. Inequality and the resultant social exclusion should be no surprise, given that no group making policy for any aspect of life can be so altruistic and omniscient as to make completely equal rules. This is why it is important and necessary to battle for social inclusion: exclusion is easier to create.

An individual's experience of social exclusion can be varied depending on what kind of exclusion he or she experiences. Galabuzi and Labonte go on to suggest four aspects of social exclusion (2002: 1):

*Exclusion from civil society:* disconnection through legal sanctions, institutional mechanisms or systemic discrimination based on race, ethnicity, gender, disability, sexual orientation and religion.

*Exclusion from social goods:* failure of society to provide for the needs of particular groups, such as housing for the homeless, language services for immigrants, and sanctions to deter discrimination.

*Exclusion from social production:* denial of opportunities to contribute to and participate actively in society.

*Economic exclusion:* unequal or lack of access to normal forms of livelihood.

Exclusion from the conventional housing market creates an experience in which a person faces each of these aspects of exclusion. Without a home, a person will find it difficult to gain access to any of the aspects listed here. More often than not, the poor find themselves discriminated against because of their poverty. Their access to civil society may be limited by their inability to find or make time to access the legal system and other institutions which govern equal access. Day-to-day concerns may limit their access to meaningful inputs into social production. Perhaps the most obvious for the poor is exclusion from an economic livelihood. For a social inclusion agenda to succeed, the integration and codependence of these aspects of social exclusion must be identified. Exclusion from one aspect vectors people toward exclusion from the others.

The importance of economic exclusion in hindering social inclusion is paramount. Polarizing income inequality and the relative stagnation of incomes for the very poorest people in society means that inclusion is becoming an even greater task to tackle (Scott and Lessard, 2002). The ability of poor individuals to work towards their own inclusion in the absence of market equality is hampered further by the inability of governments to sufficiently provide for people economically when they need assistance. Social inclusion becomes an even greater challenge when people face such financial difficulties as those explained by Scott and Lessard:

The pattern of growing disparity despite income redistribution suggests that governments have not been successful in mediating growing market inequality. Indeed, cuts to key income transfers have exacerbated the problem for people with incomes in the bottom two quintiles.

(Scott and Lessard, 2002: 2)

For low-income social housing residents, the government has played a role in mediating market inequality by affording them a subsidized rent. Still, many residents have life issues that run concurrently with their poverty. Achieving social inclusion and a meaningful place in society toward an end of well-being can still be difficult. To bring social inclusion down from a more abstract concept, here follows a discussion of the role of the local neighbourhood in facilitating integration, connectivity, and inclusion.

### **3.3 The Role of the Local Neighbourhood**

The role of the local neighbourhood may seem intrinsically important to individuals' well-being, but an essential concession must be made in order to understand the relationship. Propper et al argue that the impact of neighbourhood on "life chances" is not certain (2007). They go on to suggest that in the social sciences, the impacts of neighbourhood have been depicted as deterministic. In this manner, it has often been suggested that bad neighbourhoods make qualitatively bad lives and vice versa. This kind of environmental determinism makes way for a more subtle "environmental input system" in which the environment (here, a neighbourhood) plays a role in people's lives, but is not overly deterministic of their "live chances" or well-being.

In addition, a qualitatively bad neighbourhood may have some aspects which are actually quite good. As Chisholm suggests, "it is important to consider the social as well as the physical characteristics of the housing and the neighbourhood in which it is situated" (2003). The old, much leaned-upon crutch of "broken windows theory" is bogus: physical manifestations of a bad neighbourhood do not necessarily dictate that social characteristics will be bad. That said, stressors in the physical environment can still have positive and negative impacts upon people living in a stressed neighbourhood or stressed housing. For quality of life, Ellen, Mijanovich and Dillman suggest four pathways in which neighbourhoods can influence the health and well-being of residents (from Ellen, Mijanovich and Dillman, 2001):

1. Neighbourhood institutions and resources – including: differential access to health care services, number and quality of health care practitioners, nature of medical technology and facilities, commercial facilities making it difficult for people to eat healthily or exercise regularly, and whether the neighbourhood offers areas for social interaction.

2. Stresses in the physical environment – including: pollution, age of housing (lead paint, dangerous structures etc.), aging and poorly maintained infrastructure (crumbling sidewalks, stairwells, playgrounds increase risk of accidents), access to municipal services such as fire protection, sanitation, parks.
3. Stresses in the social environment – including: crime, circular stresses leading to smoking, other health-endangering behaviours.
4. Neighbourhood-based networks and norms – including: communication of information (about doctors, health-related information and social norms), providing social support, and whether the density and supportiveness of neighbourhood-based networks can counter feelings of isolation.

The list of inputs to health listed here, both mental and physical, is vast. While avoiding being deterministic, it is still fair to say that people in neighbourhoods with different gradients of these pathways will experience varying degrees of well-being. It is important to note here that neighbourhoods are themselves difficult to identify and despite official designations, are often created primarily in the minds of the residents and other people who visit the neighbourhood. As such, a bad neighbourhood for one person could be as large as several city blocks and as small as a single building. This makes the value of connectivity to the above-mentioned neighbourhood institutions and resources and their distribution all the much more important. The emotional value of a good neighbourhood with strong attachments to socially inclusive connections is great.

Propper et al postulate that:

If the local environment is poor – either in terms of human connections or physical conditions – individuals trapped in these areas may be more likely to experience poorer outcomes than those who can choose where they live. Social renters are therefore a group for which neighbourhood may be particularly important for shaping life outcomes.

(Propper et al, 2007: 394)

As these authors suggest with the emotionally loaded term “trapped”, people in poor neighbourhoods may have experiences that have important implications for their well-being. The invocation of choice in the equation brings up an important aspect in situations where choice is limited by finances. People living in poverty have severely limited choices for location of housing. In a market system, valuable housing tends to be closer to valuable amenities.

Atkinson and Kintrea, in their study comparing deprived and non-deprived neighbourhoods in Glasgow and Edinburgh, discovered that poor neighbourhoods had statistically relevant ties to unemployment, social stigma, lack of choice of living location, and strong local networks (2001). The authors postulate that these three negative impacts of living in deprived neighbourhoods combines with the fourth, “strong local networks”, to create an “inward looking” environment: “patterns of socialization in poor areas are widely assumed to be largely restricted to the neighbourhood and have been associated with territoriality, an inward-looking viewpoint and weak social networks with those who live outside the area” (Atkinson and Kintrea, 2001: 2295). Bryant, Chisholm and Crowe put forth a concept which resonates with Atkinson and Kintrea’s views called the “clustering of disadvantage” (2002: 3). The clustering of disadvantage suggests that the disadvantage of living in sub-par housing clusters with other areas of disadvantage such

as employment, health, and education. It further suggests that poorer areas have inferior social services. While they make no argument as to the “inward looking” view of Atkinson and Kintrea’s theory, they do suggest that disadvantage tends to accumulate.

Perhaps what we can take from these theories is not that “bad” neighbourhoods make “bad” lives, but that certain aspects of bad neighbourhoods are transferable to individual lives. The strong local networks and an inward-looking view might have something to do with the day-to-day realities of being poor. As such, these relationships are more important to poor people than they are to non-poor, purely for functional reasons. Ellen, Mijanovich and Dillman suggest that

neighbourhood-based social networks may have a more significant impact on health outcomes in poorer neighbourhoods, as some evidence suggests that the social networks of lower-income households are more geographically limited and more tied to neighbourhood.

(Ellen, Mijanovich and Dillman, 2001: 394)

There could be two reasons for this. First, local networks are significant for poor people because due to their poverty, mobility is limited. Secondly, local networks might provide informal resources that they do not have access to otherwise. In this manner, they establish informal networks of work, doing things that might otherwise have to be paid for. Individuals’ roles may be multiple as their social networks dictate that they play a role in the social network of the neighbourhood. It might also be worthwhile to postulate as to how wide social networks are for non-poor people and of what value are those networks.

Dawkins suggests that these strong local ties decrease residential mobility for the poor (Dawkins, 2007). He makes this suggestion in the context of an argument about what ties people to their neighbourhoods. This argument suggests that the poor are opted out of the market system for housing because they lack sufficient agency to simply “pick up and move out.” The poor quickly and deeply establish social networks for their own benefit in the neighbourhood they live in, but are also quickly rooted, unable to move to a potentially better neighbourhood if need be.

In their study of poor neighbourhoods in Edinburgh and Glasgow, Atkinson and Kintrea found that there was a broad amount of variability in whether residents were able to choose their neighbourhood or move to another based on whether they were employed or not (Atkinson and Kintrea, 2003). Their suggestion is that there is more mobility in mixed-income areas than in low-income areas, perhaps tied to the quality of local public transport and local services. Beyond the mobility of entire families, this may have impacts on intra-family relations, as depending on who is the breadwinner. If the lack of mobility afforded by strong local social connections combines with the lack of mobility due to unemployment, people who experience both may face severely limited mobility options. This may have implications for groups of people with traditionally limited mobility in the first place: the elderly, children, single-parent families.

The neighbourhood does not have universal effects on everyone. Different neighbourhoods will have different effects, as outlined earlier in the context of poor/deprived versus non-poor/non-deprived neighbourhoods. Within neighbourhoods, people will have different reactions as well. Propper et al (2007) suggest that for social housing residents,

low income, possibly low levels of local amenity and dependency of individuals on local networks for employment and friendships make this group of individuals more likely to be affected by their neighbourhood than the rest of the population.

(Propper et al, 2007: 408)

This is not meant to imply that social housing residents will necessarily live in areas of poor local amenity and high dependence on local networks. Instead, it suggests that for impoverished social housing residents, or those who are otherwise less well-off, the role of neighbourhood will loom larger in their lives. Given other research that suggest the extent of reliance upon local social networks for support (Atkinson and Kintrea, 2003; Dawkins, 2007; Ellen, Mijanovich and Dillman, 2001), it is thus important that other local supports such as municipal and non-profit supports are both dense and locally available.

Many studies on the effect of neighbourhoods on well-being focus on the poor health outcomes of living in low-income communities (Ellen, Mijanovich and Dillman, 2001). The social importance of these strong local social ties has perhaps been undervalued. Many poor neighbourhoods offer benefits and supports that afford residents very healthy living conditions (Ellen, Mijanovich and Dillman, 2001). As suggested above, local “social resources...have been shown to be useful for facilitating the exchange of information about employment opportunities” (Dawkins, 2007: 870). The benefits of local channels of information exchange are not limited to employment opportunities, however. Dawkins suggests that

Families also regularly rely on local friends and relatives to provide in-kind services such as day-care, transportation and recreation. In general, these types of social resources have been shown to be more important to low-income families who have limited access to formal channels for such services.

(Dawkins, 2007: 870-871)

The kinds of services provided locally may be offered at lower costs than those provided by official sources. They also provide kickback effects as the benefits of local support can be circular, creating and reaffirming other support networks. One important addendum that Dawkins makes to this argument about local channels of support is that they may be more useful in allowing people to “get by” and “cope” rather than “get ahead” (Dawkins, 2007: 871). In this way, it can be seen that the kinds of supports offered locally are more to do with day-to-day realities than with “future-oriented” (Jenson and Saint-Martin, 2006: 440) projections.

This all goes to suggest that local systems of support and resources are important to neighbourhoods. The argument that bad neighbourhoods have bad social services and supports is merely self-serving: the quality and number of local services is part of what determines a good or a bad neighbourhood. The construction of a “neighbourhood” is also important as it relies on a mutual construction from its residents. In amalgamating an often wide gamut of cultural,

social, economic, and physical variants into one “neighbourhood”, there will be differences in perception of whether the neighbourhood is good or bad. The types of inputs offered by social supports and whether local residents have access to them are integral to understanding the role of the neighbourhood in the lives of residents. The relationship between residents and support services is symbiotic.

### **3.4 How Can These Theories be Applied?**

Housing plays a significant role in a community or a neighbourhood. The types of housing, the mix of income and other variables, such as who lives in the neighbourhood, will have impacts on the character of the neighbourhood. As such, we need to understand that housing policy has a role in neighbourhood construction and that housing is not simply a container for people. Vibrant communities contain diversity and a mix of uses, with housing and other social services playing important support roles.

The social determinants of health, as outlined before, interact in a mutual manner (Galabuzi and Labonte, 2002). The benefits of having a particular determinant acting positively have positive implications for other determinants. Both social inclusion and housing are key determinants of health (Galabuzi and Labonte, 2002 and Bryant, Chisholm and Crowe). The role that social inclusion plays in a neighbourhood in facilitating connectivity to other social supports are mirrored by the role that housing can play in doing likewise. While social inclusion and exclusion are defined as polar opposites, the reality exists as something much more in between. The question is whether people are able to experience inclusion in important aspects of their lives.

Using their concept of “convergence”, in which policy approaches come together to form a mosaic-like structure, Jenson and Saint-Martin argue that “there is a convergence... around the notion of the importance of human capital and learning into adulthood as part of an adjustment to the new economy *and* to promote social inclusion” (Jenson and Saint-Martin, 2006: 444). They stress human capital and learning into adulthood as two key aspects which promote inclusion, but it must be stressed that “human capital” is an incorporative term. It incorporates many different aspects that support well-being including neighbourhood health, access to social support services, adequate employment, and nurturing emotional relationships. All of these act together to build up human capital and facilitate inclusion and general well-being.

To build human capital, we need to support people. People need support in getting connected with jobs, education, health care, childcare, housing, and other aspects of life. To work toward inclusive communities, the strategies involved must be interconnective and cross-sectoral, combining several aspects of this list of supports (Chisholm, 2002). Housing exists as one of the foundational supports on the list, providing a stabilized ground upon which to stand (physically and metaphorically). Housing makes up an important part of the physical layout of a neighbourhood and community, mixed with commercial and other uses. It also makes up an important foundation in the social infrastructure of the city, in many ways determining the character of the neighbourhood. Policy planning for housing must therefore be multi-faceted and recognize the different and extensive role that housing can play in promoting social inclusion

within neighbourhoods. It can act as a facilitator for people to get other important resources. Davis argues similarly:

The emerging picture for the strategic housing role is therefore a strong one, of making a vital contribution to the development of communities and places where people want to be, and where they can realise their own potential and be active participants in the community.

(Davis, 2006: 25)

Chisholm argues along this track as well, suggesting that “housing should be viewed as a mechanism for supporting neighbourhood and community effects” (Chisholm, 2003: 22). Instead of an isolated container, housing actually has important “effects” on neighbourhoods and on individuals within those neighbourhoods. Knowing that this will be the case, it is important to make policy for housing that reflects this more comprehensive role.

The role for housing is thus a large one. For social housing, we cannot be content with it merely being a part of the social safety net. For residents of social housing, housing can be a place of refuge and nurturance as well as a platform from which to reach other networks of support. Effective housing is situated in “effective, connected neighbourhoods and communities [which] create grass root democracies that nurture innovation and change” (Chisholm, 2003: 22)

### **3.5 Final Thoughts on the Theory of Connectivity**

The concept of connectivity is the principal one in this paper, as it brings together elements of the other concepts in use here: social inclusion, integration, and the social determinants of health. Connectivity between various aspects of life is absolutely integral to people’s day-to-day lives and are a large part of social inclusion and health.

Wilkinson and Marmot suggest a theory of life containing “critical transitions” which illuminates why connectivity is so important and must constantly be reaffirmed:

Life contains a series of critical transitions: emotional and material changes in early childhood, the move from primary to secondary education, starting work, leaving home and starting a family, changing jobs and facing possible redundancy, and eventual retirement. Each of these changes can affect health by pushing people onto a more or less advantaged path. Because people who have been disadvantaged in the past are at the greatest risk in each subsequent transition, welfare policies need to provide not only safety nets but also springboards to offset earlier disadvantage.

(Wilkinson and Marmot, 2003: 10)

Life presents challenges that constantly need to be confronted. This can only be done if one is adequately connected to surrounding social supports. Their suggestion that “welfare policies need to provide not only safety nets but also springboards” to assist the disadvantaged contains two appropriate metaphors for housing and social housing in particular. As a social welfare policy, social housing provides a safety net should they be unable to find affordable housing in the private market. The “springboard” metaphor is met with similar metaphors such as “launching pad”, or also with ones that imply more stability such as “home base.” In any case, housing can provide a “stabilizing influence” (Colderley, 1999: 3) from which people can reach out and grab other supports that they need.

## 4. The Theory of Policy

The concepts of the social determinants of health, integration, social inclusion, and connectivity have implications for housing policy. Moreover, however, they have implications for housing policy which suggest that housing policy would do better to take into account other areas of policy. These include health, education, employment assistance, transit, and others.

This section acts as a bridge between the previous section, “3.0 Theory and Literature”, and the next section, “5.0 City of Toronto Policy.” It serves to highlight some of the important policy implications of the theory discussed previously and to make clear why not only can a policy awareness of these concepts be valuable, but can have certain implications for the general well-being of city residents. In particular, the role that housing can play within an integrated policy system for the benefit of social housing residents will be stressed.

This section is divided into three:

### 4.1 Integration in Policy

### 4.2 Making use of the Social Determinants of Health

### 4.3 Connectivity, Social Inclusion, and Neighbourhood Development

The policy implications presented here do not show themselves as explicit policy recommendations. Rather, they are suggested here to show how policy can play a role in improving integration between housing and other policy areas and connectivity between residents and social services.

### 4.1 Integration in Policy

It was suggested in the previous section that the role played by housing in society and in local neighbourhoods is an important one. Chisholm argued that “housing should be viewed as a mechanism for supporting neighbourhood and community effects” (Chisholm, 2003: 22). In this manner, housing can be seen as having an ongoing role to play in the development of vibrant neighbourhoods. However, “neighbourhood and community effects” can be read on a larger scale to bring in cross-sectoral influences as well. Other social services play a role in creating these “effects”, but more often than not, their integration with housing is left up to the end user, the residents.

Davis argues that in the United Kingdom, housing has historically been poorly connected with other social services (Davis, 2006). This is a shame because it is inefficient on both a social level and an economic level, as poor integration between services puts stress on the people using the services and the people trying to administer the assistance. Developing policy in isolation means that where there could have been one crossover policy, instead there might exist two. For housing, the possibility of providing crossover benefits to other areas of social policy is enormous. Davis furthers this argument, suggesting that “sometimes housing activities can achieve other objectives that may be articulated outside the housing strategy” (Davis, 2006: 24). It would be effective to have these other objectives at least considered as part of the housing policy strategy.

In the health care system, there are concerns that can as well be mitigated by integrated housing policy. Scott and Lessard argue that there are great inefficiencies in treating health concerns that arise out of social inequities: “no amount of money or reform within the health care system will effectively reduce inequalities in health status until geographically-based income and social disparities are addressed” (Scott and Lessard, 2002: 2). The link made here suggests that social inequities between areas and the people living within them are a key determinant of health. Indeed, Scott and Lessard are arguing for “income inequality” as a determinant of health as it integrates with other areas of health. Here, housing has a clear role to play by reducing or at least easing some of these “geographically-based income and social disparities.” Social housing can create a more level playing field to support equity and equality.

Scott and Lessard continue to suggest that to achieve this goal of improving urban health, it “requires partnerships with other sectors including municipal governments, the education sector, labour, the private sector and community organizations” (Scott and Lessard, 2002: 2-3). More often than not, as Davis suggested with regard to the UK, these actors operate as individual players on a grand scale, with smaller plans being sometimes effected by group organization. Davis has charted the political climate in the UK in recent years and has found that:

Ministers have articulated an expectation that local authorities should be a ‘custodian for the community’ rather than for only some of its housing and, in the strategic housing role, become an ally of the planning, health and education functions.

(Davis, 2006: 25)

This suggestion by “ministers” might seem like passing the buck down to “local authorities” and perhaps it is, but it also suggests an awareness that housing does need to be allied in order to be successful in the future. It reflects a broadening of the strategy for housing that has been lacking in the past.

Davis continues:

this broad vision for the strategic housing role requires more joint working between public services in local authorities than has often been previously the case, including work with health and care professionals. There are common themes of strategic thinking, partnership working, thinking outside professional silos and leadership in the emerging role for housing strategists as well as for key health and care professionals.

(Davis, 2006: 25)

The ability of housing to provide a “springboard” to other services is dependent on this kind of policy integration. Despite their benefits, these types of partnerships and policy strategies are not common. With regard to local, grassroots results of these, perhaps not enough research has been conducted to determine just how beneficial they would be:

While it is generally accepted that housing policy is linked to other social policy realms like health, child development, poverty, poverty concentration, social cohesion and environmental sustainability, little work has been done to determine how to deliver policy that improve outcomes in targeted areas.

(Chisholm, 2003: 21)

“Targeted areas” may apply to geographical locales or to groups of people. In either case, still more research needs to be done to determine exactly how policy might benefit from integration of these realms.

## **4.2 Making Use of the Social Determinants of Health**

The social determinants of health make clear the linkages between concepts such as inclusion, integration, and connectivity. Further, the ability of housing, itself a determinant of health, to encourage well-being through connection to other social services cannot be understated. In the health field, however, there is general consensus that while the benefits of an integrated social determinant system are evident, political will for incorporating them into policy is limited. Bryant, Chisholm and Crowe argue that beyond generating the social determinants literature, researchers in the health sector need “to convince political systems to consider the social determinants of health in general and housing in particular as essential components of the policy making process” (Bryant, Chisholm and Crowe, 2002: 4). Political will is essential to shifting from cure to prevention strategies.

Bryant, Chisholm and Crowe further argue that

housing affordability does not occur in a vacuum. Policy decisions in income support combine with those related directly to housing to contribute to housing insecurity, and increased stress, morbidity, mortality, social exclusion, illness and disease.

(Bryant, Chisholm and Crowe, 2002: 3)

Here, policy is already playing a role. Housing and income supports (such as Ontario Works, provincially and Employment Insurance federally) combine to have impacts on individual health and well-being and concomitantly, neighbourhood well-being.

Galabuzi and Labonte suggest several things in which the health sector has a direct role to play, many of which have implications for social inclusion and connectivity. Their argument is structured around an anti-racist tact, and as a result, their suggestions contain explicit anti-racist overtones. The ideas, however, can be applied to other discriminated groups, such as those living in poverty (the following comes from Galabuzi and Labonte, 2002: 4). The health sector can play a role in:

- Increasing access to appropriate health services for immigrants and racialized groups that incorporate culturally sensitive and language specific services for all health needs, including mental health services.
- Confronting racism in policy and practice and putting legal restrictions on racism in place.
- Helping minority communities build support networks.
- Protecting racialized workers and new immigrants from unsafe and discriminatory working environments.
- Empowering racialized groups to participate in developing policy and program responses to the multiple dimensions of social exclusion.

There are links here from health to other areas of policy such as employment, but the broader message is around social inclusion versus exclusion. Policy approaches to integrative issues must be reflexive and reflect the changing dynamic of demographics in the covered area. The first suggestion, “increasing access to appropriate health services for immigrants and racialized groups” is an excellent suggestion for service provision beyond the health arena. The challenges faced by new immigrants and those who do not speak English as a first language can be debilitating. Policy must reflect this challenge. Using housing as a container for people reflects old ways of thinking that deny the changing realities of Canadian cities such as Toronto. To return to the UK, via Davis’ earlier mentioned study, it appears that there is a burgeoning realization on the part of politicians that municipalities can play an integrative role:

Government has...begun to demonstrate a renewed focus on the role, part of the wider leadership and strategic function of authorities, in delivering its aims for vibrant and sustainable communities in which people will want to live and work.

(Davis, 2006: 25)

This new direction is encouraging as the benefits of integrating housing policy with other areas of housing become more evident. Local government is not the only actor responsible, however. All levels of government must partner with community organizations, private enterprise, and other interest groups, small and large.

The final section of this chapter discusses the benefits of social inclusion within neighbourhoods and connectivity as it relates to individual and neighbourhood well-being.

### **4.3 Connectivity, Social Inclusion, and Neighbourhood Development**

The link between the social determinants of health, integration, social inclusion and connectivity is that they are all felt at the very bottom level of the policy field: on the ground, in the lives of city residents. Social housing residents are perhaps then best equipped to determine the effectiveness of housing policy, or at least through the lens of researchers. To step back a moment, however, it is pertinent here to stress the importance of people and their lives in policy. Chisholm argues that “the links between people and their work and lives, the institutions and supports that they use everyday have a role to play in developing housing policy” (Chisholm, 2003: 22). While this is true,

there is perhaps some difficulty in differentiating between what is needed immediately by those living in poverty and what they could use in the future for rising out of poverty.

Jenson and Saint-Martin generate an argument that stresses the importance of education in affording people the ability to help themselves. They have a forward-looking approach that they have modified to fit the current socio-political climate:

future-oriented calculations imply a conception of equality different from the one that informed the post-war welfare state when social policy focused on redistribution and on fostering greater equality in the here-and-now.

(Jenson and Saint-Martin, 2006: 25)

Such forward-thinking does not absolve policy-makers from dealing with the conditions of poverty in the current time. That obligation still exists, but these authors modify it for the current times, emphasizing instead what has sometimes been called “building capacity” within people. Doing so allows people the ability to provide for themselves, perhaps not in the immediate present, but in the near future.

This capacity-building is important because such large-scale structural changes take time. People’s ability to learn takes time. Giving people the capacity to provide for themselves is a beautiful ideal, but will remain a dream if policies are written to expect change overnight. Turner and Rawlings argue that

it is unrealistic to think that the goal of empowering poor families to take advantage of new opportunities and improve their economic circumstances can be achieved overnight. Families may need to receive services and supports over an extended period.

(Turner and Rawlings, 2005: 5)

Thus, making connections to services for people is important, but these services must be maintained over a long enough period of time so that the benefits can be felt. Too often, programs are instituted and results expected over too short a period of time.

In addition to the amount of time it takes for services to take effect on individual lives, considerations must be made for people who need access to more than one service. It is here that the link between service integration and people’s connectivity to these services is made quite clear. Sometimes services are easiest to access if a person only has one service request at a time, as the following suggests:

From a resident’s perspective, services are currently easiest to access when a person has one clear need, when they have at least some familiarity with how to access a service, and when they can get to the service. But in the more likely event that a person has a need for more than one service, is not familiar with who provides what service, and has limited mobility.”

(Toronto Social Services, 2006: 56)

From a funding perspective of services on the ground level, integration to serve connectivity of residents to the services might be difficult. Funds are limited for the provision of the service itself, disregarding funding for linkages with other services. Yet the reality remains that many people need multiple services and would benefit from help in accessing them.

In some cases, as described in the previous section on neighbourhood social networks, informal relationships that people have within their community afford them access or information about support services. These social networks are often already in place within neighbourhoods and it would be valuable from a policy perspective to make use of them. Dawkins argues that “local community development policies designed according to the needs of families should emphasize strategies that build upon and enhance existing social networks” (Dawkins, 2006: 879).

To develop housing policies that are multi-faceted and encompass the various aspects of people’s lives that affect their well-being, it is important to understand how people get connected to support services, housing included. To do this, it is even more important to understand how neighbourhoods and communities are organized so that new service provision can be in touch with the local climate (Chisholm, 2003).

To reiterate, Colderley says that “adequate, affordable housing has a tremendous stabilizing influence on impoverished households as well as households with special needs. It is often key to their ability to access other services, their “ticket” back to integration within society” (Colderley, 1999: 288). If housing is to provide solid footing from which people can access other essential services, it must be planned for. Housing policy needs to be linked with other areas of social policy so that on the level of lived reality, people who live in social housing can find connections to the other services that they need.

## **5. City of Toronto Social Policies**

The goals of social inclusion, integration of services, and connectivity for people to services are reflected in City of Toronto policies to varying degrees. There is a general acceptance that these concepts are valuable to achieving urban vitality and well-being for residents. In many cases, they are written into social policies that have been adopted by the City and put into effect in the past five years or so. Yet these concepts by their very nature are ones which require constant vigilance to make sure they are constantly in consideration.

In this section we discuss five policy reports put forth by the City of Toronto in the past six years:

5.1 Social Housing in Toronto and its Future Risks (2006)

5.2 The Toronto Report Card on Housing and Homelessness (2003)

5.3 Systems of Survival, Systems of Support: An Action Plan for Social Assistance in the City of Toronto (2006)

5.3.1 A Longstanding Commitment to Vulnerable Residents

5.3.2 Ontario Works, Transit, Education, Employment Resources

5.4 The Strong Neighbourhoods Strategy (2005)

## 5.5 The Social Development Strategy (2001)

## 5.6 A Brief City of Toronto Policy Conclusion

The first two, “5.1 Social Housing in Toronto and its Future Risks” and “5.2 The Toronto Report Card on Housing and Homelessness,” contain the most explicit connections to housing and social housing in Toronto. “5.3 Systems of Survival, Systems of Support” is primarily concerned with employment and unemployment and their connection to the Provincial-Municipal Ontario Works assistance program, but contains important provisions regarding integration of services and connectivity in general. “5.4 The Strong Neighbourhoods Strategy” is a program meant to target certain areas in Toronto with community development aims. The last, “5.5 The Social Development Strategy” is the most general and all-encompassing of the reports and suggests that the city needs to move in a direction that promotes social cohesion.

### **5.1 Social Housing in Toronto and its Future Risks**

It is interesting to include here a list of the initial reasons for social housing in Canada that guided development from the 1950s through to the 1990s. The core reasons for social housing seem to remain the same, but in looking at them we can discern that there are new reasons sprung from the changing socio-political climate of the past fifteen to twenty years. These authors list the initial reasons for social housing in Canada as follows (from City of Toronto, 2006B: 2):

- To provide affordable rents for low and moderate income households.
- As part of neighbourhood urban renewal strategies to replace deteriorated or low-quality housing, preserve affordable rental buildings, and ensure mixed-income neighbourhoods.
- To provide new rental housing as few private developers build moderately priced rental housing, at various points in the past, resulting in a shortfall in housing supply.
- To provide supportive housing (housing with support services) for those who need it (e.g., homeless or hard-to-house, people with mental health issues, frail elderly).

The first is obviously the driving force for social housing, even to this day. Basic economic realities in the city mean that for many people, market rents are not affordable. Providing affordable rents is still one of the central goals for social housing in Canada. The final three points, however, offer supplementary reasons for social housing which show in limited fashion the importance of people’s connectivity within neighbourhoods. Particularly with regard to the final point about supportive housing, the implications for the current need for integration and connectivity are made clear. This is perhaps the aspect of social housing that has changed the most over the past sixty years since the system became prevalent in Canada. There is an increasing acknowledgement that people have overlapping reasons for needing supportive housing and that these reasons require overlapping assistance.

This basic reasoning for social housing in Canada and Toronto hints toward the current need for integration and connectivity. However, there is a distinct lack of connectivity evident in the City of Toronto’s responsibilities for social housing as determined by the Social Housing Reform Act. The SHRA dictates what obligation the City has to the Province of Ontario regarding the

administration and funding of social housing in Toronto. When the SHRA was enacted in 2000, it gave municipalities these responsibilities which were previously under the arm of the Ministry of Municipal Affairs and Housing and/or the Canada Mortgage and Housing Corporation.

Some of the responsibilities indicative of them all are (City of Toronto, 2006B: 9):

- Funding housing programs according to criteria identified in the *Social Housing Reform Act*.
- Administering the rent-geared-to-income program.
- Administering a waiting list system for the service area.

Other obligations pertain to the city's responsibility to reporting to the Provincial Minister of Municipal Affairs and Housing. The list pertains entirely to funding and administrative concerns. What is important to recognize here is that under these terms and responsibilities, the City is under no obligation to ensure that housing is integrated into a broader system of social supports. This obligation, if it is to be made so, must come from below, from Municipal politicians, or from the populace itself. Research suggests that an integrated system is important, but the SHRA does not make it obligatory.

One last concern from the City, and one which matters because of the financial and administrative download of social housing to the City, is that the federal and provincial governments need to contribute financially to social housing in Toronto. This is an upfront policy approach that comes right at the beginning of the document asking for a renewed partnership, though one that is driven primarily by funding. In bemoaning this financial and administrative download, the document claims that "through the download, the City has been left, for lack of a better phrase, "holding the bad" (City of Toronto, 2006B: 3). Again, although it is funding-driven, this does suggest a need for integration of policy approaches.

## **5.2 The Toronto Report Card on Housing and Homelessness**

The Toronto Report Cards on Housing and Homelessness were released three times in the early 2000s, in 2000, 2001, and 2003. They were intended to track the efforts and results of the City's attempts to "solve" the nagging issue of homelessness in Toronto. It is the results and recommendations of the 2003 Report Card that are presented here.

The Report Card suggests that there is an increasing need for subsidized housing in the City of Toronto. Moreover, there is a need for more supportive housing such as that for people with mental health issues, addictions, and young families (City of Toronto, 2003). The Report Card does not go beyond pathologies that pertain explicitly to homelessness, but does suggest that if people are to be stably and affordably housed, they may need more assistance than simply a roof.

Like “Social Housing in Toronto and its Future Risks,” The Report Card suggests that to remedy the situation of poverty, exclusion, and housing instability in Canada, every level of government needs to play a role. As is often the case, the Federal government is called upon to provide primarily funding resources. The document suggests that the Government of Canada needs to (from City of Toronto, 2003: 16):

- Improve income security for low-income people.
- Fast-track rental housing program funding.
- Fund rental housing at a level to produce units that are affordable to low-income Renters.
- Fund the revitalization of Toronto’s ageing social housing stock.

The suggestions for the increased role of the Province of Ontario are also primarily funding-related, with suggestions to bolster support services other than housing. While integration is not yet a part of the recommendations, it would perhaps make easier the facilitation of many of them. The suggested roles of the Province of Ontario are as follows (from City of Toronto, 2003: 16):

- Improve social assistance benefits, especially the shelter component.
- Increase minimum wage to reflect rising cost of living.
- Fast-track rental housing program funding.
- Provide capital funding for the new rental housing program.
- Provide rent supplements for new rental housing.
- Provide funding to support services for new transitional housing.
- Provide more supportive housing units with ongoing funding.
- Amend the Tenant Protection Act to provide some form of rent protection to vacant units.
- Increase funding for community mental health and addiction services.
- Fund the revitalization of Toronto’s ageing social housing.

This list seems to suggest a *more* ethos, with more funding and more supports providing for more people who need it. Still, support comes up in this ethos and funding for mental health and addiction services suggests that connecting people to services from their housing might be a part of the ethos too.

Finally, the role for the City of Toronto is presented, in a much more brief manner, with funding concerns seemingly lumped above, uploaded to federal and provincial roles. The document suggests that the City needs to (from City of Toronto, 2003: 16):

- Continue to use municipal levers and resources to help build new affordable rental housing (including City lands).
- Promote inclusive communities.
- Ensure sufficient shelter beds are available.

The second suggestion is the most important for the current research, but it is unfortunately far too vague so as to even suggest what it means. Promoting inclusive communities is a complex role that incorporates many actors, from municipal to community right down to people on street level. It does suggest, however, a connection between housing and other forms of inclusive programs. If we work to promote social inclusion through integration of services in order to better connect people to the services they need, we will also strengthen the housing system as well.

### **5.3 Systems of Survival, Systems of Support: An Action Plan for Social Assistance in the City of Toronto**

The Action Plan for Social Assistance in the City of Toronto is a report generated by Toronto Social Services, the department of the City of Toronto mainly responsible for the administration of the Provincial-Municipal social assistance program Ontario Works (OW). OW is a program that provides financial resources for unemployed persons to assist in their acquisition of a job. This Action Plan is primarily concerned with reconciling OW with other aspects of social life for the people who need to use the system. The authors suggest a more integrative approach to social assistance in Toronto.

#### **5.3.1 A Longstanding Commitment to Vulnerable Residents**

The Action Plan makes clear early on its commitment to connectivity and making available to people essential social support services. The authors claim this is tied to what they call a “longstanding commitment”:

Keeping with the City of Toronto’s longstanding commitment to its vulnerable residents, the objective of this Action Plan is to ensure benefits, services and supports for low income people are accessible, adequate and appropriate. More and more this is not the case.

(City of Toronto, 2006D: 6)

Further, they argue that to reach social inclusion goals that are implicit in vital urban life, support services must be available to people:

From a social equity perspective, for a city to inspire and empower its citizens, access to local economic, education, health care and recreation opportunities must be available to all residents regardless of race, gender or income level

(City of Toronto, 2006D: 8)

From the standpoint of policy pragmatics, such idealism can be inhibited by simple funding dilemmas. The plan cites federal and provincial withdrawal of funding for some programs as a central reason why those programs are failing (City of Toronto, 2006D). In this case, unemployment insurance is cited as struggling due to decreased funding. In Toronto, the federal Employment Insurance program now serves only 22% of the unemployed whereas it served 80% 15 years ago (City of Toronto, 2006D). Clearly, the federal and provincial download has had significant funding impacts at the municipal level.

### **5.3.2 Ontario Works, Transit, Education, Employment Resources**

The plan covers specific policy areas. For the current project pertaining to connectivity, the most pertinent ones are social assistance (OW), transit, education, and employment resources.

#### Ontario Works

The City of Toronto administers Ontario Works for the Province. From a social equity perspective, there are many problems with the stringent program rules and restrictions governing ongoing eligibility (City of Toronto: 2006D). For many people, navigating the system and making sure they stay on it until they are gainfully employed can be very stressful and time-consuming. The authors of this report argue that OW needs to be reestablished as a program that works beyond the handing over of a cheque. For social assistance to be effective, it needs to be integrated with other systems of support that OW recipients use:

Ontario Works...is a core part of what this Plan refers to as *the systems of survival and systems of support* that many Toronto residents rely on. Too often, however, OW is seen as a program that simply provides a cheque to people. While it is a critical part of the program, it is only part of what OW does. In order to respond to people's needs, social assistance must also help clients identify other supports and services they need to stabilize their lives (e.g., child care, housing, health, immigration). It must then serve as a gateway to other services and to provide the supports necessary to get and keep a job.

(City of Toronto, 2006D:11)

The role for social assistance suggested here is a similar one that “Social Housing in Toronto and its Future Risks” suggests for social housing. This is appropriate and brings to light the potential for integration of policy approaches.

#### Transit

Social assistance and OW is closely tied to transit because OW recipients can receive payment for their Toronto Transit Commission (TTC) usage for trips related to finding employment. The report argues that the TTC is expensive for the poor and that for those working non-standard work hours, the system is incompatible (City of Toronto, 2006D). Opportunities for work can be limited to local areas because of long travel times. People receiving OW can get TTC tickets for the aforementioned employment reasons, but cannot get assistance for trips related to other aspects of their lives. For people struggling to balance daily life with finding a job, this can be a sore spot. There could be greater integration between the transit system and the social assistance system which would allow people to make use of both in a mutually affordable manner. Transit and work go hand in hand, so investing in people's long-term employment necessitates their having affordable avenues of transport.

## Education

Linkages between employment and education are important given the changes that have occurred in the structure of work in the past twenty years as we move further into an information technology work venue. The plan suggests encouraging education in adult lives as a method to keep people's work and other skills contemporary (City of Toronto: 2006D). This suggestion resonates with Jenson and Saint-Martin's (2006) assertion that adult education is essential to the building of an active society. For employment, an educated workforce has obvious benefits, which are mutual for employer and employee. Integration between education and social assistance systems, perhaps making education part of the social assistance program, is an integrative approach that is to be encouraged.

## Employment

Toronto Social Services operates 14 employment resource centres in Toronto, plus one more which is co-operated with Services Canada. These resource centres provide assistance in finding and retaining work and are largely information-based. Finding work can be done with the use of an internet-ready computer or with an appointment with an employee of the resource centre. These resource centres are generally well-used and in many cases, are struggling for funding (City of Toronto, 2006D). The plan asks for funding from the Province of Ontario.

The plan lists several issues for employment of recent immigrants to Canada (City of Toronto, 2006D: 51):

- Problems with accreditation/recognition of foreign skills and education.
- A lack of information about Canadian labour market needs and recruitment practices.
- A lack of Canadian work experience.
- A lack of labour market language training and bridging programs.

The hope is that employment resource centres will provide the linkages that these Canadians need to gain access to meaningful employment. Providing these linkages for people is important as otherwise we risk overloading the already strained social assistance systems.

In many cases, services do exist to aid people with problems that they may have, but there are barriers to them getting to the services. The plan suggests as much, saying that people often (City of Toronto, 2006D: 54):

- Cannot access services.
- Do not know what services exist for them.
- Feel stigmatized or ashamed about asking for help.
- Face language and cultural barriers.
- Are not appropriately matched to the service, or the service did not "fit" because of bureaucratic restrictions.
- Feel defeated.

Some of these reasons are structural, such as the problems facing those who simply “cannot access services” and those who “are not appropriately matched to the service.” Others deal with more fundamental emotional issues that people need help with on a day-to-day basis. Integrating systems eases both of these types of problems, giving people a more readily available system of services that they are more comfortably able to access.

As a basic need to being able to support oneself, access to quality, long-lasting employment is integral to a person’s overall well-being. One of the key recommendations of the plan is that Toronto Social Services moves beyond its current role of administering OW to a more comprehensive role in employment in the City. They recommend that:

Toronto Social Services, on behalf of the City, take responsibility for leading the planning, management and delivery of employment services and supports for the city’s unemployed and vulnerable residents. This entails looking at ways low income people can gain better access to the education, training, employment and job retention supports they require to obtain and sustain decent jobs. This new role needs to be recognized in the form of increased resources and flexibility.

(City of Toronto, 2006D: 89)

Following this recommendation, they also call for more integration between social service systems, in order to ease access for users (City of Toronto, 2006D). These authors too use “integration” to describe the unifying of social services, using keywords to describe this integration: “simplified, streamlined, coherent, coordinated” (City of Toronto, 2006D)

## **5.4 The Strong Neighbourhoods Strategy**

The Strong Neighbourhoods Strategy is the focused plan to build “long-term, multi-pronged solutions for stronger neighbourhoods in Toronto” (Strong Neighbourhoods Task Force, 2004). Formed in 2004 and facilitated by the Strong Neighbourhoods Task Force, the Strong Neighbourhoods Strategy was conceived as a partnership of the United Way of Greater Toronto and the City of Toronto. Financial support was made available from the federal and provincial governments.

Focused on a small-scale, community and neighbourhood level, the strategy attempts to “identify community investment models that will leverage and coordinate resources from all three levels of government, and advocate for change” (News Release). This strategy differs from the other policy documents presented here in that it aims locally, at thirteen neighbourhoods in Toronto in an attempt to identify appropriate actions to facilitate change towards neighbourhood well-being and then generalize outward.

The strategy has three central elements (City of Toronto, 2005: 1):

- Designating the 13 neighbourhoods identified in this report as having priority for infrastructure investment.
- Establishing a neighbourhood investment board to guide implementation and expanding Neighbourhood Action process at the local level.

- Using appropriate monitoring tools to identify existing infrastructure gaps and to determine which neighbourhoods are most in need of future investment by further developing the assessment methodology used by the Strong Neighbourhoods Task Force.

Later it is made clear that “infrastructure investment” relates to cultural and social resources and services, the kind of social infrastructure important to neighbourhood health. “Neighbourhood Action” is a call for input from residents of the communities, a kind of grassroots approach that makes great use of local knowledge. This kind of local knowledge is important for a strategy so targeted.

Other recommendations of the plan related to the facilitation and funding of the plan should come as no surprise; the authors suggest that the City of Toronto seek funding assistance for the program from the federal and provincial governments. Beyond simple (yet essential) funding considerations, the plan suggests that the City take steps to increase integration with other service areas. They suggest that

the City begin working with inter-sectoral partners to determine the composition and mandate of the neighbourhoods investment board and to develop a plan for expanding Neighbourhood Action in priority communities.

(City of Toronto, 2005: 2)

These priority communities need assistance in many areas of social policy, something that the plan makes clear when they outline the specific reasons of concern:

The strategy for strengthening neighbourhoods takes place within a context in which some areas of the city are at greater risk of negative outcomes than others. Persistently low incomes and a widening income gap between the rich and the poor in many communities threaten the social cohesiveness that has marked the success of the city. Some neighbourhoods have experienced increasing levels of gun violence and criminal gang involvement resulting in city-wide concerns about community safety. An unequal distribution of services and facilities has left some neighbourhoods less well-equipped to deal with the social challenges they face.

(City of Toronto, 2005: 3)

The Strong Neighbourhoods Strategy thus provides a very geographically focused approach to revitalizing deprived urban neighbourhoods. While the focus is very limited (to the thirteen neighbourhoods identified), the approach of integrating actors from different sectors and invigorating local populations has lessons that resonate with any urban neighbourhood, however deprived.

## 5.5 The Social Development Strategy

From Strong Neighbourhoods, a very focused strategy to combat problems in specific deprived urban neighbourhoods, we move to The Social Development Strategy, a general plan aimed at “providing vital social programs and services,...strengthening communities...[and] improving residents’ quality of life” (City of Toronto, 2001: 3). At the heart of this plan is the concept of social inclusion which has been shown here to be so integral to the well-being of urban residents. Terming it “social cohesion,” the authors’ inclusive framework comes from an ideal that is aimed at the “public good”:

Underpinning the development of the social infrastructure has been the city’s social cohesion: residents’ sense of inclusion, based on a respect for their differences, and their understanding of the things they have in common that bring them together. Toronto has defined itself by including newcomers, children, young people, Aboriginal people, senior citizens and persons with disabilities. Strong communities support social inclusion, using public resources to meet the needs of those who face hardships, discrimination and other barriers to participation. A cohesive community benefits everyone, because people who feel part of a larger community have an investment in the public good.

(City of Toronto, 2001: 2)

This quotation is strongly idealistic and uses powerful rhetoric to make points raised here previously about social inclusion and connectivity. The idea that “strong communities support social inclusion, using public resources to meet the needs of those who face hardships, discrimination and other barriers to participation” is not new here. Rather, it reaffirms what we have spent time establishing in less idealistic terms.

The plan goes on to make suggestions for a social development strategy, based on three areas: strengthening communities, investing in a comprehensive social infrastructure, and expanding civic leadership and partnership.

First, the plan suggests that the goals of strengthening communities can be achieved by (City of Toronto, 2001: 4):

- Actively support the building of community capacity.
- Encourage participation in communities and government.
- Increase access to community space.

Community capacity has come up here previously in the context of giving people the ability to provide for themselves, something that can be achieved by community education. Community and government participation is a democratic ideal that is often not achieved in deprived neighbourhoods and is something that needs to be fostered constantly to be realized. Strengthening communities will enable them to help themselves and is a future-oriented approach that builds the capacity for them to assist others.

The social infrastructure of the City of Toronto need be under constant reorganization to reflect the changing dynamic and demographics of the city itself. The plan suggests several ways to invest in a comprehensive social infrastructure (City of Toronto, 2001: 4):

- Identify areas for strategic investment in social development.
- Increase the effectiveness and co-ordination of planning activities.
- Extend social monitoring and reporting.
- Evaluate program success.
- Seek more fair and flexible sources for city revenue.

These suggestions indicate an attempt to reconcile the efficacy of the city's services with their administration. If comprehensiveness of services can be achieved, these goals of reflexivity for program success can also be achieved much more easily.

Lastly, the role of the City is invoked to play a part in creating more effective networks on local and national scales. Regarding expanding civic leadership and partnership, the plan suggests that the City (City of Toronto, 2001: 4):

- Work towards a joint strategy for social development in the Greater Toronto Area.
- Work with other municipalities to develop a national urban agenda.
- Strengthen the city's role as advocate.

In order to achieve adequate integration of services (the "comprehensiveness" of the social infrastructure recommendations), a municipal policy approach must take into consideration the role played by inter-governmental partnerships. In this manner, the plan suggests that the City think locally and act more broadly.

## **5.6 A Brief City of Toronto Policy Conclusion**

The reviews of these City of Toronto policy documents suggest that the City is well aware of the benefits of a policy approach that incorporates integration and connectivity and fosters a social inclusion angle. City bureaucrats are clearly in touch with the current research on housing social service provision and its connections to other areas of social service provision. This is evident in the clear compatibility of the theory approaches outlined previously and the policy approaches outlined here.

One significant difference between the policy theory and City of Toronto policy is that other than in the occasional suggestion about building community capacity, there is little mention of making use of preexisting social networks. As section 3.0 made evident, there is great value in using these networks within an integrative and connective framework. People may already have informal networks that allow them to access social services, or at least to provide important information about doing so.

Still, if City policy is able to implement on the ground level the concepts of integration and connectivity, they will go a long way to assisting people to find the services they need. There is a difference, however, in being aware of and promoting an idea for urban well-being and actually being able to implement it. The next section discusses how social housing residents in Toronto perceive and experience integration of services and connectivity to services in the city.

## **Part II – Case Studies**

### **6. Case Studies**

The results of the 18 interviews conducted with City of Toronto social housing residents are the subject of this section. In order to closely tie the results with the research questions of the project, this section is divided into two parts. The first part, 6.1, outlines service-by-service how people achieve access and connectivity. The second part, 6.2, discusses the importance of informal social networks.

To briefly reiterate now that the context of theory and policy have been laid out, the research questions are:

1. Does living in social housing have positive or negative effects on a person's ability to access other social services?
2. What effects does their access or lack of access to these services (social housing included) have on their lives?
3. Do they view their time in social housing as permanent or temporary?

What effects does this perception have on their willingness to network with the people around them?

The concepts of social inclusion, integration, and connectivity will have implications for the results of each question. This section provides the results of the interviews as well as some analysis of the impacts that connectivity (or the lack of it) have on their lives. This will be followed up in section 7.0 by some lessons which can be taken from this research and some policy implications.

#### **6.1 Social Service Connections**

This section discusses the basic level of connectivity that people feel they and their families have to various social services, including education; health care; employment and employment resources; social assistance; transit; and social housing itself. Access to social housing in conjunction with long waiting lists is something that came up often. While this is not an explicit aspect of this research question, it does have implications for access to social services in general. If people have a difficult time getting access to the social housing system, when they finally land in social housing, does it help them access other services? In other words, is it as hard to access social housing as it is to access other services?

### **6.1.1 Connections to Education**

Geographical location plays an important role in whether people have access to schools, particularly for children. One woman, Wei, lives in the St. Lawrence neighbourhood and has a daughter who attends elementary school nearby. Wei stated that it is fortunate that her daughter's school is so close to where they live; she is able to pick her daughter up from school without too much extra travel when she is returning home from work. However, she looks forward to when her daughter can potentially walk home from school unsupervised. Her daughter is not yet old enough, even though the neighbourhood is "good" by Wei's standards. For children such as Wei's daughter, the locational advantage of a particular housing site is two-fold. For transportation reasons, the proximity of her apartment to the school means that Wei does not spend more travel time than is needed. Secondly, the school is close enough that when her daughter will be older, Wei will be able to let her walk to school unsupervised. While these benefits may seem to have more to do with where Wei's housing is than the fact that it is social housing, it does indicate that the development is adequately located.

Vito and his wife live just north of Dundas Street, east of Bathurst Street. Their two children attend school just south of Dundas. The school is close by, approximately as long a walk as from Wei's apartment to her daughter's school, but Dundas Street is four lanes wide and his two daughters attend school south of Dundas. Vito says:

"it's great the school is right there, across the road, but I worry in the morning with traffic that they'll get hit by a car. We would have them cross at the intersection, but they don't always. They go straight across right at the bottom of [Casimir Street]. I wish they wouldn't."

(Personal Interview, 2007Q)

Here the location of Vito's apartment, north of Dundas, is a problem since the school is south of Dundas. Clearly, this is not particularly a planning issue; schools will be separated from their students by roads. For Vito's daughters, it is a safety issue and for Vito and his wife, it is a peace of mind issue.

The majority of the connection that the interviewees had to education was through public school for their children. Connections to private school, or extra-curricular education programs were scarce. Many people viewed public schools as being the only affordable answer and Sathi, a single mother of one, scoffed at this researcher's apparent ignorance when asked about private schooling:

"(laughing) You are kidding! It isn't possible that I could send my son to a private school. I have never even thought about it for one moment. Not one moment. His public school is fine and he has had teachers that I believe were excellent. Even if he didn't, maybe if he didn't, I would think about it, but not really."

(Personal Interview, 2007N)

Her incredulity indicates that private schooling for her child is not an option. She states that she has never “thought about it,” suggesting this option is so beyond reach as to render it inconsiderable. Her son receives an adequate public education, which itself implies that for her, her current connections to education are sufficient.

The final issue around connectivity and education is around adult education. None of the interviewees, all adults, were currently enrolled or engaged in formal education programs. Several indicated that they do not have time to take classes. Some suggested that education will not help them with finding the kind of job they need unless they went back to school full time. The link between education and better employment is clear for many of these people. Pascal said that:

“What I’m doing I don’t need any more education. It would be a waste of my time and I don’t have the time for that. I used to have a job working in a software company but I wasn’t in the same department that I would have needed better qualifications for. I was not going to get promoted to make more money or have more responsibilities if I had a degree.”

(Personal Interview, 2007M)

None of the interviewees were receiving any formal education at the time of the interview, which may suggest one of two things, or perhaps both: that, as some suggested, they do not have enough time to take classes, or that they do not know which classes to take. Here, connectivity to education for adults is very scarce.

### **6.1.2 Connections to Health Care**

One of the primary concerns of the interviewees regarding health care is the lack of money in OHIP for “alternative health practices.” The alternatives that people were interested in using were acupuncture, herbal and naturopathic medicine, traditional medicines, and chiropractic. It is unclear whether this reflects a very common complaint against OHIP or whether, especially regarding traditional and herbal medicine, it reflects a monetary strain. People may desire less expensive health care or care that emphasized preventative maintenance, such as taking herbs and dietary supplements.

Anna, a 42 year old single woman, has a self-professed interest in “African spirituality” (Personal Interview, 2007C), which guides her health care needs and desires. She complains that her general practitioner will not prescribe to her natural medicines that she knows will help her. This is not a question of access to the drugs, but rather to a doctor whom she believes will accept her beliefs. She can purchase the natural medicines on her own, but is chagrined that the doctor will not talk with her about them.

Manny has back issues that have plagued him for a long time. Pain in his back inhibits his ability to work and limits his pedestrian mobility. He talks about the possibility of chiropractic, OHIP funding for which was curtailed in 2004:

“I used to go. I went a couple times a couple years ago [apparently before the funding cuts – more than two years ago], but then it got more expensive and I said nah. I can live with the pain now, but I can’t move my back as much as I did before and I can hardly turn around. I can take the pain, but still, I can’t move as much.”

(Personal Interview, 2007I)

Connections to more conventional forms of health care were more widely employed. In fact, people’s use of conventional forms of health care may agree with some of the literature on the negative environmental influences of living in some social housing. Many people complained of feeling sick more than what they perceive to be an average amount for the general population. One woman, Cleo, receives peace-of-mind by visiting the doctor every time she gets a cold:

“They don’t like me up at the walk-in clinic! I’m there all the time, every time I get a cold. I just like to go to make sure, but they seem to think I’m wasting there time, like I want to. I think it’s better to go and make sure than to die from something because you didn’t make use of your health care. You’re not stupid, you should go to. I tell everyone to go.”

(Personal Interview, 2007F)

Cleo seems to have turned visiting the doctor with a cold into a kind of personal ethos, and one which she is eager to tout to others. However silly she thinks the doctors and secretaries at her walk-in clinic think she is, she is satisfying a need for herself. When I ask why she thinks she gets so many colds, she answers that it has little to do with living where she does: “I get them for any reason, not because it’s unclean or anything around here” (Personal Interview, 2007F). For Cleo, living in social housing seems to give her time and the proximity to a convenient walk-in clinic, an important benefit for someone so concerned about her health.

Marie lives in a building near to Toronto Western Hospital, which she suggests is an important locational benefit. Particularly, this is a concern for her mother, who is approaching a senior age and is receiving disability payments from the state (ODSP). Having the emergency care so nearby is a palliative for both of them should the mother need immediate care. An additional benefit of their current location is that they live together and can provide care for each other. Marie mentioned that she can ensure that her mother takes her medication.

Whether or not people consider their time in social housing to be permanent or temporary can be affected by their health. Many researchers have outlined how poor living conditions in social housing can cause people undue mental and physical stress. Their ability to stay healthy if they are living in lousy conditions may depend on their connections to health care. Interviewees who perceived their neighbourhood and housing to be sub-standard were more likely to suggest that their time in social housing would be temporary. These people probably have significant stressors in their life, particularly if they are worried about their children.

The issue of health care is different from other social service provisions in that the method for receiving health care (via doctors and hospitals) has been the same for years. As such, people's connectivity to health care is bound to be tighter than their connection to something such as adult education (itself a relatively new policy area). One interesting development in this regard is the adoption of some people to extend the role of the family and friends in health care. A few interviewees suggested that they share traditional advice on health remedies that would prevent a visit to the doctor. These types of social networks and relationships will come up more later in section 6.2.

### **6.1.3 Connections to Employment and Employment Resources**

Next to housing, employment is perhaps the most fundamental human need in contemporary society because of its link to bringing in food and other necessities for families. Despite this, many interviewees had significant problems with employment related to wages, job location, and job retainment.

For some people, the benefits of geographical location plus additional funds because of the subsidized rent have created some success. Michelle, a woman in her forties, has seen the advantages and disadvantages of her current location fluctuate. She works in hotels as a maid and it seems like she might be in the right place, in the St. Lawrence neighbourhood, given the preponderance of hotels in the downtown core. This was once the case, she says, but is not anymore. She chose her current location to be right downtown, near to where she had to work, in order to minimize commute times. She has since changed workplaces and now works in far-off North York. Her commutes have lengthened from fifteen minutes to almost one hour. This has implications for her finances: "The money I don't spend on rent – not as much anymore – I guess goes to transit. I travel a long time to get there and home again" (Personal Interview, 2007L). Living in social housing has not explicitly opened up time for Michelle in her days, but it means that she is able to travel much further to work. This is a bit of a give and take, as she is spending more time getting to work (a connectivity barrier), but does not have to get another job to pay the rent (a connectivity benefit). The length of the waiting list for social housing means that she would have to wait a long time for a location transfer.

For many of the people interviewed, concerns with employment were over wages. The debate around raising the minimum wage is one that sees very real life discussion for the people who live earning minimum wage. For many poor people, working low-skill jobs for minimum wage has impacts elsewhere in their life, such as on their ability to pay rent and other bills. I discussed wages with a few of my interviewees and for all, it was a significant concern. Grant had much to say about wages and how what his neighbours earn affects how he relates to them. He suggests that he earns more money than his neighbours but has to pay more rent because of the RGI structure:

"I make a...lot more than most of the people around here, and it just means that I have to pay more rent. It is....discouraging because I know that whether I make ten thousand or twenty thousand we're going to have to pay more if we make more and it won't affect my life at all. It shouldn't be that way because it's discouraging and why would I bother if it won't make a difference to me? It [makes me angry]."

(Personal Interview, 2007H)

Grant sees living in social housing as an inhibitor to raising himself out of poverty, a Catch-22 situation, if he is not willing to earn more money because it will not benefit him immediately. Of the interviewees, he was the only one to express this opinion, but it is one which has important implications for the motivations of people to help themselves out of the poverty trap.

The much more common complaint about wages was that they were too low. Here is one of the most explicit connections to social policy that people brought up. Many people felt that government has a role to play in ensuring that employers pay people a suitable wage. Adelina was on OW while she looked for a job until she found one within the last two months. She is a success story of the more traditional kind of social welfare, making use of social housing to provide a stable environment while she uses social assistance to support her while she finds work. She states that living in social housing helped her access OW and gave her more time to find work, but that her new job does not pay very well:

“For sure it helped to be living [in social housing] while I was on OW too. It takes some of that crunch for time away while you’re looking for a job. I didn’t take that long and I was only on OW for about a month, but I’m thinking I might go back. My job doesn’t pay me well, so I want to get another one or maybe just drop it and look for another.”

(Personal Interview, 2007A)

Despite the fact that Adelina is making use of the systems, she is still finding it difficult to make ends meet. Wage disparities were commonly cited as a problem; people find it very difficult to find jobs that pay well.

Use of formal employment resource centres for finding work was very minimal among interviewees. Only one person had used a City of Toronto employment resource centre in the past year. That woman, Adelina, who seems to have tapped into the formal channels for support, visited the resource centre at a shopping mall. Among the people who did not make use of these services, reasons for not using them seemed mostly to do with a lack of knowledge about what they could be used for. Marie argued “I guess I could use the internet there to look up workplaces, but [my neighbour] has the internet, so why would I?” This lack of knowledge about employment resource centres affects a person’s ability to find work; they are forced to use other channels such as their own initiative and informal social networks.

#### **6.1.4 Connections to Social Assistance**

Some evidence arose to suggest that living in social housing afforded people connections to social assistance programs like Ontario Works and the Ontario Disability Support Program. Seven people interviewed indicated that they have experience using either OW or ODSP and four more indicated they have a family member who has used a social assistance program. Of the seven people who have accessed one of these services, five of them have done so since living in social housing.

Adelina, as discussed above, used OW in conjunction with living in social housing to find herself a job. She learned about the OW program from an information pamphlet she picked up from the lobby of her apartment building. Marie has been on OW in the past and currently her mother is on ODSP, the benefit of which is that the mother does not have to work, valuable because of her fragile health.

Adelina got connected to OW directly through her social housing, but others achieved this connectivity through the bureaucratic process. Clement, who is no longer on OW, was recommended to the program by an advisor at Housing Connections when he applied for housing:

“She said that in the meantime, when I’m not in social housing, I should be on OW, which will give me some money while I look for a job. I stayed on it for a short time. I don’t know, three months or something. Its helpful having her tell me to do that and she gave me some information on it as well.”

(Personal Interview, 2007E)

The most commonly cited way of learning about how OW works was through informal social networks. People who had never been on the system heard from friends or family members about how the system worked. Sathi stated that she “had heard of it before but I really learned about it though my friend” (Personal Interview, 2007N). This type of intelligence was very common.

There was a modest link between people making use of OW and social housing that suggests that these people are less likely to use social housing temporarily. Four of the participants who had used OW had been living in social housing for a long period of time. For these people, the affordability of the housing may be an important reason why they plan to stay. One man, Manny, is adamant that he cannot afford to pay any more money for rent: “I did [calculations] and I know what my bills are paying for each month. My car takes too much time and money. I can’t pay more rent” (Personal Interview, 2007I). Costs add up quickly when forming a budget and when Manny refers to his calculations it is evident why he says he does not anticipate moving out any time soon. When the researcher asked if he would be living in social housing in ten years, the answer was “yes.”

For Marie, the woman who lives with her mother who is on ODSP, the following exchange indicates her permanence:

Marie: “We don’t plan to move out. Since my mother’s on disability and I don’t earn that much.”

Researcher: “If you had to move out or you could, would you?”

Marie: “I don’t know about that.”

(Personal Interview, 2007K)

The uncertainty reflected in her final comment mirrors the uncertainty in her finances. Her mother is disabled and cannot work, meaning that much of her time is spent around the home, while the woman herself works for self-professed meager wages. The subsidy in her rent allows her housing to remain relatively permanent and she can avoid being threatened with eviction if she cannot afford her rent.

### **6.1.5 Connection to Social Housing Itself**

The goals of this research were to determine the efficacy of social housing in providing connections for people to other social services. However, in conducting interviews, the researcher found that people's ability to gain access to social housing in itself played an important role in their "social housing experience." Indeed, if social housing is to be a springboard for connecting people to other social services, it is important that they first have connection to the springboard itself. As such, the issues around connectivity to social housing itself are discussed here.

Housing Connections, the administrative subsidiary of Toronto Community Housing Corporation says that "you can expect to be on the waiting list for approximately one to five years for a bachelor unit, up to ten years for a one- to five- bedroom home" (Housing Connections, 2007). These lengthy wait times were brought up by most of the interviewees. Toby, the youngest of the interviewees at 26, was on the waiting list for two years. While he was waiting, he was struggling with personal issues that took up much of his time and this affected his ability to get work:

"I was spending a lot of time with my friends and helping them out, so I didn't have much time to get a job. When I did have a job, like, I worked at Coffee Time and Canadian Tire, but I didn't do it for long. I just didn't have time. It was really hard having to pay rent every month, even though I lived with three other guys. For a months once I slept at my buddy's place and I didn't really have my own place. It was amazing when I finally got my own [housing]."

(Personal Interview, 2007O)

Marie relates similar troubles when waiting for social housing:

"My mother was getting disability at the time, but it was awful having to work literally all the time. I barely slept because I had to work. I was a disaster, eh? You know? That's just the way it is, though. It seemed like it took forever, we were going to more cities, maybe to Montreal, but we stayed."

(Personal Interview, 2007K)

In addition to the lengthy wait times for social housing, the application procedure can be laborious. In many cases, the English language application can be a barrier. There are clear generational differences in English proficiency. At a "seniors" TCHC site near Kensington Market, the majority of residents are Chinese. Maple, a senior woman living in this development whose English is passable, but choppy, had assistance from her grandson in filling out the application form. Other examples of this type of assistance from family or friends were common. This raises the question of other social services and what kinds of language barriers exist for them. For connectivity, this may be an issue.

An important aspect regarding connectivity comes up regarding the choice of location aspect of the waiting list. Applicants are requested/allowed to choose housing location preferences. Given the lengthy wait times, it might appear advisable to choose "no preference" and allow

placement anywhere in Toronto, the logic being that more options means faster placement. However, the system does not work this way as each individual social housing development has its own waiting list. If one does not choose any, one is put on the lists for which he or she qualifies. In interviews, different people received different advice. Some were told to choose as many locations as possible, while others were told that they could be more particular: “They told me that it didn’t matter. I was told that even if I wanted to live downtown, I could choose downtown, the areas we wanted, and it wouldn’t mean we would have to wait longer. We worried about it, though” (Personal Interview, 2007H). What information this person was given is unclear, but it may be that they were told to blanket the four areas of downtown Toronto and leave blank the remaining eleven location choices outside the downtown core.

The aspect of location choice in the application is important given the benefits of geographical connectivity to other support services. Having to wait a long time on the waiting list to literally be where they wanted to be, however, is problematic. For residents who have waited through the list and are housed now, the dissatisfaction that they felt at the wait time may be lessened. One person called it a lottery: “[It was] like winning the lottery, getting the place we wanted” (Personal Interview, 2007O). It might be interesting to get a more accurate representation of “customer” dissatisfaction, but that is for a further study.

One last issue for the waiting list is whether people can get access to it at all. The basic qualifications for housing with Housing Connections list Canadian citizenship as a fundamental. For those in social housing, all of those interviewed, this is not an issue. If they were not born into citizenship, they have achieved it at some point in their lifetime. Yet, the non-status-Citizen issue arises, bringing the issue into the lives of those who are Canadian citizens. One man, Alexander, has a brother who came from Greece five years ago and is not a Canadian citizen. His brother is undergoing the citizenship process, but like the other bureaucratic process here, application for social housing, this takes time. Alexander’s brother’s income status is unclear, but the fact is that for low-income immigrants, citizenship is difficult to achieve. For many people, citizenship is a hurdle to overcome, with implications for income, job security, education, and health care. Alexander comments about his “big brother” relationship with his brother (who is actually *his* biological big brother: “I sometimes do things for him that he and [his wife] can’t do...I can’t get him his Canadian citizenship even though I am a citizen, but I can help in some other ways” (Personal Interview, 2007B). Here, Alexander’s position as a citizen who can access the social housing system puts him into a position where he can offer help for his brother.

## **6.2 Informal Social Networks**

While some social housing residents were found to have connections to particular social services, the general finding is that there is a lack of integration between services. Many people have developed alternative social networks that make up for their lack of connectivity with formal supports.

Finding ways of living affordably even while living in subsidized housing is extremely difficult and is something that people often haltingly succeed at. This research discovered that the number of informal and unofficial networks of support was large and was an effective

information-network and money-saver. Intra-family childcare, health care and education are an important alternative to state-run programs, and also can contribute to the development of a closely knit social network. Interviewees often had fairly complex networks for finding information about City programs and for offering day-to-day assistance. For people who stated that they viewed their position in social housing as more or less permanent, social networking was often quite extensive.

The number of cross-generational caregivers is large. Portuguese and Chinese families I interviewed stated that cross-generational care was not a deliberate cost-saving strategy, but rather was traditional. The money saved is an important by-product:

“My mother looks after a bunch of kids and my daughters from the school after classes are finished for the day. It’s not for a long period each day, but it’s right at that time when school is out, but maybe their parents aren’t at home? I have Wednesdays and Thursdays off at work, so sometimes I help her with the kids.”

(Personal Interview, 2007G)

Here, after school childcare and education meet under one roof.

Pascal lives in a relatively small building and shares “pot-luck” dinners with his neighbours on a regular basis. Beyond this sharing of cooking duties, he said that he gets free automobile advice from the local garage, a connection he is not shy to offer (Personal Interview, 2007M).

Wei, Sathi, and Manny all indicated that they have used local social networks to help find a job. Manny suggests that in his case, the fact that he was recommended by a friend helped him get his “in”:

“My buddy recommended me to the place, which made it automatic. That’s how things work now, eh? Never mind all that bullshit about resumes and whatnot. The way I do it is to know people who know people. It’s all about getting recommended and then you’re in.”

(Personal Interview, 2007I)

Sathi worked at a clothing store in Gerrard Square Mall, but was not getting enough hours. A co-worker suggested she try a different store in the same mall where the woman used to work. Sathi notes that in the new store, her “pay was almost four dollars an hour more” and that she “couldn’t believe it” (Personal Interview, 2007N).

Regarding social networks, an interesting idea developed around the size of buildings. Those living in smaller buildings seemed to have stronger connections to their neighbours. For instance, Pascal, who shares his meals with the people in his building, lives in a much smaller than average building. While this result is not definitive, it might point to the way people develop communities. There was a small contingent that saw living in social housing, especially mid-to-high-rises, as isolating:

“Before I moved here [a small building in the St. Lawrence Neighbourhood], I lived in a much bigger building at Bathurst and Adelaide area. People in that building didn’t speak to each other or have very much to do with each other. I like it much better here. There are only twenty units or something like that and I know many of my neighbours.”

(Personal Communication, 2007D)

This could apply to market buildings as well. Those who lived in smaller buildings did not seem to fit this profile, perhaps because much of the interaction that goes on between neighbours, the kind of informal “hanging out chatting” will only happen on the ground level. It is here that the fragmentation of social supports can be seen most acutely. People who are socially isolated are perhaps less likely to network sufficiently and are thus most alienated. If they suffer from any mental illness or other disabling ills, they are the least likely to be able to articulate their concerns or to even have the avenue to do so. This is perhaps where the lack of connection is most troubling.

Above all, it is seen here that when it comes to the benefits of connectivity and living in social housing, they are often derived through connections with family and friends. In all, official supports paled in comparison to unofficial, with the exception of standard health care and education, which were much more commonly executed by state agencies. People who had family connections looked after one another for health, employment connections, education for young children, and for childcare.

## **Part III – Conclusions**

### **7. Lessons and Implications**

#### **7.1 Introduction to What We Have Learned**

The bodies of literature discussed here, including literature on social inclusion, the social determinants of health, and neighbourhood vitality suggest that for people living in cities to experience well-being, they must be integrated into society. The City of Toronto policy documents reviewed here suggest the same. To reiterate a quotation included above, the Social Development Strategy suggests that:

“Underpinning the development of the social infrastructure has been the city’s social cohesion: residents’ sense of inclusion, based on a respect for their differences, and their understanding of the things they have in common that bring them together. Toronto has defined itself by including newcomers, children, young people, Aboriginal people, senior citizens and persons with disabilities. Strong communities support social inclusion, using public resources to meet the needs of those who face hardships, discrimination and other barriers to participation. A cohesive community benefits everyone, because people who feel part of a larger community have an investment in the public good.”

(City of Toronto, 2001: 2)

Indeed, these ideas of inclusion, community, cohesion, and commonality represent a powerful ideal. This research has discovered that many people living in social housing share this ideal, but do not find its facility through official City sources. For many of the people interviewed for this research, they find connection to social support services through informal channels as much as formal. This formation represents a very traditional, family and community-oriented, method. It is perhaps a reaction to the fragmentation and decentralization of supports on the part of the state. The two methods of facilitating connections to services need not work separately; rather, they would be better served by being integrated.

#### **7.2 Primary Findings**

The following are the four primary findings of this research:

1. People living in social housing are not disconnected from other social services.
2. In cases in which people did not access formal supports, they found alternative resources.
3. Living in social housing stabilizes people’s lives and allows them to look for connections to other social services.
4. The goals of the City of Toronto policies regarding neighbourhood and community development are not always felt by residents of social housing.

Despite fragmentation of social support services into different places and departments, people living in social housing have not been isolated as individuals. In some cases, the lack of

centralized supports means that people have to establish their own connections to supports. Living in social housing allows them to do this. More often, people establish social networks that enable them to maintain their own well-being as well as that of others. Informal supports, such as links between family and friends, existed for many people. They were able to look to family and friends to provide support for things such as alternative health care, education, childcare, and employment connections.

This perhaps is an indication or a by-product of the fragmentation of supports, or perhaps, has more to do with money than anything else. For people with limited funds, finding affordable childcare or health care is essential. Multi-tasking and community networking eases stresses on everyone involved. In social housing, people were often able to tap into these networks because of the availability of like-minded individuals living in social housing or otherwise.

City of Toronto Policies stress the comprehensiveness of urban vitality and well-being, but in the facilitation of social services, this acknowledgement has been lost. For people living in social housing, the integration of social services is not readily apparent. Even having gone through the bureaucratic process of applying for social housing, only one interviewee had found connections to one social services through another. The linkages between services may be better facilitated if local networks of grassroots knowledge are tapped.

### 7.3 Implications

This research suggests seven implications for policy:

1. **Make use of or highlight currently existing social networks which allow people connections to social supports.** This can be done through education or common community areas which encourage group/family use and participation. In the absence of formal linkages, people's connections to each other act as great administrators for knowledge and care. These informal social networks do not have to operate in parallel with formal supports, but rather they could be incorporated. Making use of people's networks has the added benefit of making them feel like they are in a partnership to serve their own well being and that of their community.
2. **Broaden the City's role to include information centres to show people how they may already be connected or where they could go to access non-profit supports.** City of Toronto social policy has already shown that the City is interested in facilitation a socially-inclusive society in which people are connected. This value needs to reach a more practical reality. Information given out in community centres about local (and non-local) services could better facilitate formal connections to services that people might need.
3. **Encourage further integration of city services and incorporate local networks and linkages.** In the absence of connections, people have established their own. These networks could be tapped for integration between services. Knowledge is out there about how to apply for programs and what to expect when you do. Stewards could act to share local community knowledge with City service facilitators and vice-versa.
4. **Make more widely available the knowledge of what City of Toronto social services can do for a person.** This could be facilitated through education and common community areas as well. Employment Centres and Ontario Works in particular can be particularly valuable to people who may be working in low-paying jobs with higher-than-average turnover rates.

Employment Centres could perhaps be made smaller and more community-oriented, so as to serve the needs of local neighbourhoods. With regard to housing in particular, its role as a springboard to other services could be better facilitated if during the application process, people were made to know about other social services.

5. **Design buildings and areas to facilitate human interaction.** Social inclusion necessitates social interaction. When people are isolated socially, other areas of their life begin to suffer as well. If people achieve much of their connectivity to social services through linkages with family and friends, those who do not develop such networks could be left without connections. For people with issues other than strict poverty, such as mental or physical health issues or addiction, this is an important aspect.
6. **Show the benefits of living in social housing beyond the purely financial.** If social housing is to play a role as a springboard to other services, people need to know that this can be the case. This includes people not living in social housing. Social housing can be put more upfront on the political agenda. Many interviews suggested that the role played by the state need be broader than the purely financial. Perhaps this might be a reflection of the purely financial benefits of some TCHC subsidized housing. Especially for people on the waiting list for social housing, more needs to be done to ease the transition from market to subsidized housing. Again, emphasizing and legitimizing pre-existing community connections and combining them with provided connections to information may allow people to feel empowered. This is an essential ingredient to allow anyone to get out of the poverty trap.
7. **Emphasize connections to non-social housing residents in the same neighbourhood.** Many interviewees indicated that they had valuable relationships with neighbours who were not living in social housing. These connections encourage social inclusion and well-being and also solidify the role social housing developments into the fabric of the surrounding neighbourhood. Also, by avoiding conspicuous social housing developments, we can combat any stigma that may come with living in social housing.

## 7.4 Final Thoughts

Finally, as the social determinants of health make clear, it is important for the success and sustainability of social housing that the interconnections between social support services and other aspects of social life be made clear. No connection is useless if it provides a link to another aspect of social life. A child may befriend the daughter of a physiotherapist and suddenly, with some give and take, a network is forming. Because of the interconnectedness of these kinds of social relationships, policy must also attempt to support people who support themselves and others. Inter-personal relationships have their own reward, but it is perhaps possible that with a little bit of funding, such things could turn into “programs for success.”

The fragmentation of social support services into disparate areas has caused some problems for people, but it has also opened up older, more organic forms of social connection. If we can try to redraw the lines to the disparate areas while making use of people’s personal connections everyone will be better served. There is a lot of power and energy that remains untapped if people are treated as an illness needing to be cured. For many people, living in social housing provides the solid footing that they need to enable themselves to spring out of poverty, or at least to enable them to work toward stability.

## **Appendix A. More on Methodology and “Social Housing”**

### **Interview Questions**

While interviews were conducted in an informal conversational structure, a list of questions was designed to act as prompts for the participants. In some cases, more of these questions were asked than in others. These questions are as follows.

1. Other than social housing, what other social services do you make use of?
2. Other than social housing, what other social services are you aware of?
3. Other than social housing, what other social services would you make use of, but cannot? Why can you not access these social services?
4. If in a particular aspect of your life, like employment or health care, you do not have access to a formal service, what do you do to solve this problem?
5. How do you feel about the social services that you do make use of?
6. How did you get connected to social housing in Toronto?
7. How has your life changed since moving into social housing?
8. Are there resources available to help you with getting access to other social services if you need them?
9. What resources have you accessed to find other social services?
10. Does your area have better or worse than average services?
11. Are there informal supports that you use to take care of some of your needs?
12. Do you have a social network that highlights connections to support services?
13. Do you have a social network that acts instead of formal supports?
14. How long do you plan on living in social housing?
15. Have your connections to support services been better or worse since you have lived in social housing?

## **“Social Housing”**

The City of Toronto employs a definition of social housing that incorporates a broad swath of non-market-rent structures (City of Toronto, 2006B):

1. Private non-profit housing, including community-based non-profit corporations
2. Urban native housing
3. Co-operative housing
4. Municipal non-profit housing

For the purposes of this study, social housing is considered to include only Municipal non-profit housing, as administered in Toronto by the Toronto Community Housing Corporation and only those that adhere to the 30% RGI rule. The other three may adhere to the rule, but are not included in this study for purposes of keeping the analysis structured and focused. They may also be included in the term “affordable housing,” which appears in this paper as a more broadly defined term pertaining to housing that is subjectively cheaper than current market rent levels and which by definition will include social housing.

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